INTERIM CONSOLIDATED FINANCIAL STATEMENTS

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

Cho kỳ kế toán Quý II năm tài chính 2026
và lũy kế từ ngày 01/04/2026 đến ngày 30/09/2026

CONTENTS

	Page
Reports of the Management	02 - 03
Interim Consolidated Financial Statements	04 - 46
Interim Consolidated Statement of Financial Position	04 - 06
Interim Consolidated Statement of Income	07 - 08
Interim Consolidated Statement of Cash flows	09 - 10
Notes to the Interim Consolidated Financial Statements	11 - 46

REPORT OF THE MANAGEMENT

The Management of Hoang Huy Investment Financial Services Joint Stock Company ("the Group") presents its report and the Group's Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/09/2026.

GROUP

Hoang Huy Investment Financial Services Joint Stock Company was established and operates under the Business Registration Certificate for Joint Stock Company No. 0200117929, first issued by the Hai Phong Department of Planning and Investment (now the Hai Phong Department of Finance) on 25 December 2007, and amended for the twenty-second time on 16 September 2026.

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

BOARD OF DIRECTORS, MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors, the Management and the Board of Supervision/ Audit Committee 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

Management:

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 Supervision
Mrs. Phan Thi Thu Huong	Member
Mr. Nguyen Hoang Tung	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and up to the date of these Interim Consolidated Financial Statements is Mrs. Hoang Thi Huyen - General Director.

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

We, the 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 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 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 Management confirms that Interim Consolidated Financial Statements give a true and fair view of the financial position as at 30 September 2026, its operation results and cash flows for the period from 01/04/2026 to 30/09/2026 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 Management

Hoang Thi Huyen
Legal Representative

Hai Phong, 29 October 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
100	**A. CURRENT ASSETS**		**20,021,308,962,756**	**19,405,025,914,118**
110	**I. Cash and cash equivalents**	**03**	**1,035,353,427,263**	**1,694,174,393,728**
111	1. Cash		341,010,653,643	338,722,310,519
112	2. Cash equivalents		694,342,773,620	1,355,452,083,209
120	**II. Short-term investments**	**04**	**2,203,187,119,716**	**4,228,139,378,954**
123	1. Short-term held-to-maturity investments		2,203,187,119,716	4,228,139,378,954
130	**III. Short-term receivables**		**878,255,630,897**	**1,286,230,388,648**
131	1. Short-term trade receivables	05	287,312,790,549	305,769,960,414
132	2. Short-term prepayments to suppliers	06	564,977,359,387	346,107,963,506
135	3. Other short-term receivables	07	45,801,736,373	654,188,720,140
136	4. Allowance for short-term doubtful debts		(19,836,255,412)	(19,836,255,412)
140	**IV. Inventories**	**09**	**15,257,675,275,801**	**11,604,095,044,194**
141	1. Inventories		15,261,101,487,216	11,607,655,602,534
149	2. Allowance for decline of inventories		(3,426,211,415)	(3,560,558,340)
150	**V. Other short-term assets**		**646,837,509,079**	**592,386,708,594**
161	1. Short-term deferred expenses	14	450,078,179,470	423,992,385,181
162	2. Deductible VAT		159,985,595,097	136,581,615,998
163	3. Short-term taxes and other receivables from State budget	17	36,773,734,512	31,812,707,415

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
200	**B. NON-CURRENT ASSETS**		**2,195,622,950,658**	**2,435,848,858,505**
220	**I. Fixed assets**		**355,233,377,995**	**364,768,766,489**
221	1. Tangible fixed assets	11	296,131,912,657	305,433,965,703
222	*- Historical cost*		*389,114,163,091*	*391,613,116,798*
223	*- Accumulated depreciation*		*(92,982,250,434)*	*(86,179,151,095)*
227	2. Intangible fixed assets	12	59,101,465,338	59,334,800,786
228	*- Historical cost*		*64,411,345,890*	*64,266,345,890*
229	*- Accumulated amortization*		*(5,309,880,552)*	*(4,931,545,104)*
240	**II. Investment properties**	**13**	**1,438,449,515,537**	**1,491,101,433,895**
241	- Historical cost		1,685,929,455,490	1,732,719,147,165
242	- Accumulated depreciation (*)		(247,479,939,953)	(241,617,713,270)
250	**I. Long-term assets in progress**	**10**	**249,109,684,309**	**204,043,689,494**
252	1. Construction in progress		249,109,684,309	204,043,689,494
260	**IV. Long-term investments**	**04**	**57,778,652,906**	**284,300,206,890**
265	1. Long-term held-to-maturity investments		57,778,652,906	284,300,206,890
270	**V. Other long-term assets**		**95,051,719,911**	**91,634,761,737**
271	1. Long-term deferred expenses	14	22,400,684,938	22,644,960,398
272	13. Deferred income tax assets	33	72,651,034,973	68,989,801,339
			-	-
280	**TOTAL ASSETS**		**22,216,931,913,414**	**21,840,874,772,623**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

(continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**6,937,280,997,082**	**7,475,518,496,782**
310	**I. Current Liabilities**		**6,919,005,336,871**	**7,382,867,751,463**
311	1. Short-term trade payables	15	664,162,510,162	816,718,925,634
312	2. Short-term prepayments from customers	16	5,599,816,277,198	6,124,753,022,798
313	3. Dividend and profit payables	17	24,054,360,506	24,054,360,506
314	4. Short-term taxes and other payables to State budget	17	198,831,163,193	42,626,905,928
315	5. Payables to employees		-	15,781,189
316	6. Short-term accrued expenses	18	39,495,237,031	38,114,087,377
319	7. Short-term unearned revenue	20	20,141,878,485	20,645,985,371
320	8. Other short-term payables	19	365,908,010,951	309,143,664,613
322	9. Provisions for short-term payables		-	199,118,702
323	10. Bonus and welfare fund		6,595,899,345	6,595,899,345
330	**II. Non-current liabilities**		**18,275,660,211**	**92,650,745,319**
337	1. Long-term unearned revenue	20	-	19,667,624,903
338	2. Other long-term payables	19	17,217,507,501	71,926,033,710
342	3. Deferred income tax liabilities	33	1,058,152,710	1,057,086,706
400	**D. OWNER'S EQUITY**		**15,279,650,916,332**	**14,365,356,275,841**
411	1. Contributed capital		10,033,128,080,000	9,121,092,240,000
411a	*Ordinary shares with voting rights*		*10,033,128,080,000*	*9,121,092,240,000*
412	2. Share Premium		(819,178,514)	842,751,329,350
414	3. Other capital		237,632,352,429	237,632,352,429
420	5. Retained earnings		1,889,173,104,547	1,294,494,966,859
420a	*Retained earnings accumulated to previous*		*1,226,029,634,723*	*1,102,731,173,819*
420b	*Retained earnings of the current period*		*663,143,469,824*	*191,763,793,040*
429	5. Non – Controlling Interests		3,120,536,557,870	2,869,385,387,203
440	**TOTAL CAPITAL**		**22,216,931,913,414**	**21,840,874,772,623**

Hai Phong, 20 October 2026

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

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the period from 01/04/2026 to 30/09/2026

Code	ITEMS	Note	Second Quarter		Cumulative from the beginning of the year to the end of the period	
			From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/04/2026 to 30/09/2026	From 01/04/2025 to 30/09/2025
			VND	VND	VND	VND
01	**1. Revenue from sales of goods and provision of services**	**22**	**1,960,889,944,804**	**345,980,486,241**	**2,414,356,032,114**	**736,281,916,233**
02	2. Revenue deductions	23	2,706,409,908	-	5,225,854,351	-
10	**3. Net revenue from sales of goods and provision of services**		**1,958,183,534,896**	**345,980,486,241**	**2,409,130,177,763**	**736,281,916,233**
11	**4. Cost of goods sold and provision of services**	**24**	**1,001,860,913,574**	**256,501,499,634**	**1,312,551,150,458**	**534,006,494,481**
20	**5. Gross profit from sales of goods and provision of services**		**956,322,621,322**	**89,478,986,607**	**1,096,579,027,305**	**202,275,421,752**
21	6. Gain/(loss) on liquidation or disposal of investment properties	25	(5,582,695,193)	-	3,262,875,205	-
22	7. Financial income	25	74,679,372,748	40,183,383,002	175,459,953,904	76,318,270,343
23	8. Financial expenses	26	1,053,805,426	-	3,145,129,776	11,764,899,416
24	*In which: Interest expenses*		-	-	-	94,176,511
25	9. Selling expense	27	77,132,891,885	31,602,835,982	107,265,762,435	67,594,554,305
26	10. General and administrative expenses	28	21,845,329,042	28,444,015,813	40,171,760,637	50,101,933,994
27	11. Share of joint ventures and associates' profit or loss		-	-	-	-
30	**11. Net profit from operating activities**		**925,387,272,524**	**69,615,517,814**	**1,124,719,203,566**	**149,132,304,380**
31	12. Other income		4,725,830,758	4,409,667,429	7,175,666,005	6,241,097,862
32	13. Other expenses		1,584,146,092	1,330,267,722	2,407,776,152	4,918,870,351
40	**14. Other profit**		**3,141,684,666**	**3,079,399,707**	**4,767,889,853**	**1,322,227,511**

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the period from 01/04/2026 to 30/09/2026

Code	ITEMS	Note	Second Quarter		Cumulative from the beginning of the year to the end of the period	
			From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/04/2026 to 30/09/2026	From 01/04/2025 to 30/09/2025
			VND	VND	VND	VND
50	**15. Total net profit before tax**		**928,528,957,190**	**72,694,917,521**	**1,129,487,093,419**	**150,454,531,891**
51	16. Current corporate income tax expense	29	179,907,269,995	24,464,555,523	218,852,620,558	65,835.582,102
52	17. Deferred corporate income tax expense	30	(1,919,644,517)	(8,113,581,889)	(3.660,167,630)	(27,952,966,471)
60	**18 Profit after corporate income tax**		**750,541,331,712**	**56,343,943,887**	**914,294,640,491**	**112,571.916,260**
61	**20 Profit after tax attributable to owners of the parent**		**537,726,548,424**	**40,214,422,757**	**663,143,469,824**	**78,087.368,640**
62	**21 Profit after tax attributable to non-controlling interest**		**212,814,783,288**	**16,129,521,130**	**251,151,170,667**	**34,484.547,620**
70	**19. Basic earnings per share**	**34**			**911**	**116**

Hai Phong, 29 October 2026

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

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the period from 01/04/2026 to 30/09/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	*1. Profit before tax*		*1,129,487,093,419*	*150,454,531,891*
	2. Adjustment for		*(151,357,128,790)*	*(43,981,184,747)*
02	- Depreciation and amortization of fixed assets and investment properties		28,044,498,689	29,673,902,731
03	- Allowances and Provisions		(333,465,627)	(4,946,436,305)
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		2,184,734	6,151,418,620
05	- Gains / losses from investment and financial		(179,070,346,586)	(75,117,425,970)
06	- Interest expense		-	94,176,511
07	- Other adjustments		-	163,179,666
08	*3. Operating profit before changes in working*		*978,129,964,629*	*106,473,347,144*
09	- Increase/ decrease in receivables		382,934,412,397	(278,827,531,263)
10	- Increase/ decrease in inventories		(3,653,445,884,682)	(870,998,362,933)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		(692,898,711,366)	2,843,001,976,883
12	- Increase /decrease in deferred expenses		(26,126,720,055)	(122,245,730,028)
14	- Interest paid		(1,695,054,795)	456,179,266
15	- Corporate income tax paid		(65,622,962,241)	(118,700,527,584)
16	- Other receipts from operating activities		190,030,114	-
20	*Net cash flow from operating activities*		*(3,078,534,925,999)*	*1,559,159,351,485*
	II. CASH FLOWS FROM INVESTING ACTIVITIES		-	-
21	1. Purchase or construction of fixed assets and other long-term assets		(47,923,758,856)	(7,660,932,005)
22	2. Proceeds from disposals of fixed assets and other long-term assets		42,844,083,377	2,717,272,727
23	3. Loans and purchase of debt instruments from other entities		(2,492,369,241,401)	(3,799,258,411,646)
24	4. Collection of loans and resale of debt instrument of other entities		4,730,350,034,188	2,500,818,076,238
25	5. Equity investments in other entities		-	(1,302,548,000,000)
27	6. Interest and dividend received		186,824,980,472	92,064,340,751
30	*Net cash flow from investing activities*		*2,419,726,097,780*	*(2,513,867,653,935)*
	III. CASH FLOWS FROM FINANCING ACTIVITIES		-	-
31	1. Proceeds from issuance of shares and receipt of contributed capital		-	2,004,291,220,000
33	2. Proceeds from borrowings		-	606,085,315,717
34	3. Repayment of principal		-	(319,679,483,605)
36	4. Dividends or profits paid to owners		-	(44,132,780,800)
40	*Net cash flow from financing activities*		-	*2,246,564,271,312*
50	**Net cash flows in the period**		**(658,808,828,219)**	**1,291,855,968,862**

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the period from 01/04/2026 to 30/09/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
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		(2,184,734)	24,000,170
70	**Cash and cash equivalents at the end of the period**	**03**	**1,035,363,380,775**	**2,560,013,990,415**

Hai Phong, 29 October 2026

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

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/04/2026 to 30/09/2026

1. GENERAL INFORMATION

1.1. Form of ownership

Hoang Huy Investment Financial Services Joint Stock Company was established and operates under the Business Registration Certificate for Joint Stock Company No. 0200117929, first issued by the Hai Phong Department of Planning and Investment (now the Hai Phong Department of Finance) on 25 December 2007, and amended for the twenty-second time on 16 September 2026.

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

The charter capital of the Company is VND 10,033,128,080,000, equivalent to 1,003,312,808 shares with a par value of VND 10,000 per share.

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 September 2026 include:

Name of Company	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
Dai Loc House Development Joint Stock Company (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 39 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 01/04/2026 to 30/09/2026.

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;
- Estimated allocation of prepaid expenses;
- 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 period are translated into Vietnam Dong using the actual rate at transaction dates (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.

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, 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 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 and finance lease liabilities

Borrowings and finance lease liabilities shall be recorded in detail in terms of lending entities, loan agreement and terms of borrowings and finance lease liabilities. In case of borrowings or liabilities denominated in foreign currency, they shall be recorded in detail 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 to extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at 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 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 provision of services are cost of finished products, merchandise, materials sold or services rendered during the period, and are recognized in matching with the revenue generated in the period and ensuring compliance with the prudence principle. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, allowance 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 period even when products and merchandises 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

The Group subject to the corporate income tax rate of 20% for the for the period from 01 April 2026 to 30 September 2026.

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 associators;
- 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	3,037,729,861	5,112,323,624
Demand deposits	337,972,923,782	333,609,986,895
Cash equivalents	694,342,773,620	1,355,452,083,209
	1,035,353,427,263	**1,694,174,393,728**

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

	Currency	Value
		VND
Demand deposits		
Tien Phong Commercial Joint Stock Bank	VND	68,619,977,558
- Ho Chi Minh City Development Joint Stock Commercial Bank	VND	92,913,100,083
- Joint Stock Commercial Bank for Investment and Development of Vietnam	VND	35,898,114,946
- Sai Gon Tai Loc Commercial Joint Stock Bank	VND	79,949,454,929
Other banks	VND	60,592,276,266
		337,972,923,782

	Currency	Term	Interest Rate	Value
				VND
Cash equivalents				
- An Binh Commercial Joint Stock Bank	VND	3 months	7.20%	272,647,305,424
- Vietnam Joint Stock Commercial Bank for Industry and Trade	VND	1 month	4.75%	220,695,468,197
- Other banks	VND	1 month	4.75%	200,999,999,999
				694,342,773,620

4. FINANCIAL INVESTMENTS

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	**2,203,187,119,716**	**2,203,187,119,716**	**-**	**4,228,139,378,954**	**4,228,139,378,954**	**-**
+ *An Binh Commercial Joint Stock Bank*	130,165,823,375	130,165,823,375	-	729,939,234,665	729,939,234,665	-
+ *Saigon Fortune Joint Stock Commercial*	678,321,382,109	678,321,382,109	-	694,231,454,283	694,231,454,283	-
+ *Vietnam Technological and Commercial Joint Stock Bank*	337,274,931,558	337,274,931,558	-	737,711,394,384	737,711,394,384	-
+ *Vietnam Joint Stock Commercial Bank for Industry and Trade*	52,439,005,566	52,439,005,566	-	306,120,546,644	306,120,546,644	-
+ *Ho Chi Minh City Development Joint Stock Commercial Bank*	209,624,590,338	209,624,590,338	-	602,006,294,452	602,006,294,452	-
+ *Tien Phong Joint Stock Commercial Bank*	313,669,098,177	313,669,098,177	-	251,920,893,131	251,920,893,131	-
+ *Loc Phat Vietnam Joint Stock Commercial*	218,850,744,609	218,850,744,609	-	117,788,272,723	117,788,272,723	-
+ *Others*	262,841,543,984	262,841,543,984	-	788,421,288,672	788,421,288,672	-
	2,203,187,119,716	**2,203,187,119,716**	**-**	**4,228,139,378,954**	**4,228,139,378,954**	**-**
a2) Long-term						
- Certificate of deposits	57,778,652,906	57,778,652,906	-	284,300,206,890	284,300,206,890	-
Vietnam Technological and Commercial Joint Stock Bank	57,778,652,906	57,778,652,906	-	284,300,206,890	284,300,206,890	-
	57,778,652,906	**57,778,652,906**	**-**	**284,300,206,890**	**284,300,206,890**	**-**

Detailed information on held-to-maturity investments as at 30/09/2026 is as follows:

	Currency	Term	Interest Rate	Value
Term deposits:				VND
- An Binh Commercial Joint Stock Bank	VND	6 months	From 8,0% to 9,4%	130.165,823,375
- Saigon Fortune Joint Stock Commercial Bank	VND	6 months	From 7,5% to 9,4%	678.321,382,109
- Vietnam Technological and Commercial Joint Stock Bank	VND	From 6 to 12 months	From 8,4% to 8,8%	337.274,931,558
- Vietnam Joint Stock Commercial Bank for Industry and Trade	VND	6 months	8.0%	52,439,005,566
- Ho Chi Minh City Development Joint Stock Commercial Bank	VND	6 months	From 8,4% to 9,3%	209.624,590,338
- Tien Phong Joint Stock Commercial Bank	VND	6 months	From 4,8% to 9,4%	313.669,098,177
- Loc Phat Vietnam Joint Stock Commercial	VND	6 months	From 9,4% to 9,8%	218.850,744,609
- Others	VND	From 6 to 12 months	From 5,2% to 9,0%	262,841,543,984
				2,203,187,119,716
Certificate of deposits				VND
- Vietnam Technological and Commercial Joint Stock Bank	VND	From 12 to 48 months	From 6,2% to 6,7%	57,778,652,906
				57,778,652,906

5. SHORT - TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***287,312,790,549***	***(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.	50,635,000,000	-	36,880,000,000	-
- Receivables from property buyers of real estate projects:	178,820,158,134	-	218,515,059,071	-
+ Hoang Huy New City Project	*7,067,553,528*	-	*55,177,172,085*	-
+ Hoang Huy New City - II Project	*90,521,551,215*	-	-	-
+ Golden Land Building Project	*3,609,870,667*	-	*6,183,794,065*	-
+ Hoang Huy – So Dau Project	*3,914,344,864*	-	*9,779,121,770*	-
+ Hoang Huy Commerce – Building H1 Project	*46,643,930,875*	-	*133,574,999,959*	-
+ Dự án Hoàng Huy Green River	*19,433,319,941*	-	*7,134,636,019*	-
+ Other projects	*7,629,587,044*	-	*6,665,335,173*	-
- Other customer receivables	41,516,377,003	(3,495,000,000)	34,033,645,931	(3,495,000,000)
	287,312,790,549	**(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	***564,977,359,387***	-	***346,107,963,506***	-
Hong Diep Trading Construction Investment Joint Stock Company	17,839,690,359	-	17,526,139,183	-
- Thuy Ngan Trading and Construction Company Limited	103,877,532,767	-	2,934,684,098	-
- Hoa Binh Construction Group Joint Stock Company	162,482,862,228	-	72,385,718,819	-
- Kim Tan Port Joint Stock Company	73,700,000,000	-	-	-
- Bac Giang Construction Joint Stock Company No.1	49,955,214,980	-	42,703,611,585	-
- Hanoi Construction Joint Stock Company No 1	11,529,379,975	-	54,465,345,664	-
- Phuong Ngoc Construction - Trade - Service Company Limitd	28,328,721,465	-	27,934,131,028	-
- Bach Dang Construction and Investment Joint Stock Company	37,018,201,979	-	7,402,798,558	-
- Other prepayments to suppliers	80,245,755,634	-	120,755,534,571	-
	564,977,359,387	-	**346,107,963,506**	-

7. OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
a) Short-term				
- Mortgages	3,769,466,000	-	3,769,466,000	-
- Deposit	28,400,000,000	-	22,600,000,000	-
- Receivables from customers for advances made for Land Use Rights Certificate issuance fees	81,268,782	-	2,132,140,524	-
- Le Chan Ward Construction Investment Project Management Board	92,444,112	-	360,808,485,434	-
- VNAPartnership Auction Company	-	-	256,475,941,000	-
- Import VAT on goods not yet cleared through customs	1,762,759,200	-	-	-
- Other receivables	11,695,798,279	-	8,402,687,182	-
	45,801,736,373	**-**	**654,188,720,140**	**-**

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				
- Goods in transit	22,170,242,625	-	-	-
- Raw materials	278,949,155,504	(1,287,942,003)	178,609,322,172	(1,422,288,928)
- Finished goods	77,511,804,101	-	44,096,082,652	-
- Goods	18,376,063,819	-	23,045,567,789	-
- Goods on consignments	233,178,362,447	(2,138,269,412)	246,058,927,819	(2,138,269,412)
Real Estate Inventories (*)	**14,630,915,858,720**		**11,115,845,702,102**	
- Work In Progress	13,528,575,981,207	-	10,118,209,770,468	-
- Completed Real Estate	1,102,339,877,513	-	997,635,931,634	-
	15,261,101,487,216	**(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:	**13,528,575,981,207**	**-**	**10,118,209,770,468**	**-**
+ Hoang Huy Commerce Project - Building H2 (1)	555,534,096,952	-	512,778,184,169	-
+ Hoang Huy Green River Project (2)	2,557,502,752,927	-	2,363,427,361,786	-
+ Hoang Huy New City Project - II	7,390,367,410,153	-	7,230,421,554,606	-
+ 150 To Hieu Project (4)	1,677,508,766,136	-	4,402,738,476	-
+ Construction investment project of a high-rise mixed-use and commercial services building in the North Cam River new urban area	1,328,752,794,562	-	-	-
+ Others	18,910,160,477	-	7,179,931,431	-
- Completed Real Estate	**1,102,339,877,513**	**-**	**997,635,931,634**	**-**
+ Hoang Huy New City Project	-	-	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	299,459,010,241	-	317,523,929,766	-
+ Hoang Huy Green River Projects	759,567,799,011	-	632,159,929,653	-
+ Others	9,201,090,422	-	9,201,090,422	-
	14,630,915,858,720	**-**	**11,115,845,702,102**	**-**

(1) As of 30 September 2026, the Hoang Huy Commerce Project – H2 Tower, located in Le Chan Ward, Hai Phong City, was under construction. Construction-in-progress costs comprise land use fees, piling costs, construction costs, and other related expenses. The project had completed the structural works for the basement and was in the process of completing the apartment floors and the building's exterior.

(2) As of 30 September 2026, the Hoang Huy Green River New Urban Area Project, located in Thuy Nguyen Ward, Hai Phong City, was under construction. Construction-in-progress costs comprise land use fees, piling works, site clearance and levelling costs, construction costs, and system installation costs, among others
Certain components of the project had been completed, and the related products had been handed over to customers.

(3) As of 30 September 2026, the Investment and Construction Project for the New Urban Area along the Extended Do Muoi Road and its Surrounding Areas, located in Thuy Nguyen Ward, Hai Phong City (Hoang Huy New City – Phase II Project), was under construction. Construction-in-progress costs comprise land use fees, piling works, site levelling costs, construction costs, system installation costs, and other related expenses.
Certain components of the project had been completed, and the related products had been handed over to customers.

(4) As of 30 September 2026, the 150 To Hieu Project, located in Le Chan Ward, Hai Phong City, was under construction. Construction-in-progress costs comprise land use fees and other related expenses. Site preparation had been completed, and construction was commencing.

(5) Finished goods comprise unsold apartments and commercial floor space in H1 Tower of the Hoang Huy Commerce Project, which has been completed. The value of finished goods is provisionally determined based on the accumulated project costs and will be adjusted upon finalisation of the completed project's accounts.

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	**249,109,684,309**	-	**204,043,689,494**	-
Public Facilities in the Low-Income Housing Project (Pruska Town) (1)	5,927,645,161	-	5,927,645,161	-
17B Ba trieu Project (2)	243,182,039,148	-	198,116,044,333	-
	249,109,684,309	-	**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 September 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	-	-	-	367,994,445	-	367,994,445
- Transfer to investment properties	(270,500,000)	-	-	-	-	(270,500,000)
- Liquidation, disposal	-	-	(2,596,448,152)	-	-	(2,596,448,152)
Ending balance	**323,578,592,092**	**5,972,352,683**	**56,152,947,749**	**3,334,361,067**	**75,909,500**	**389,114,163,091**
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	3,752,409,750	156,900,969	3,460,143,907	134,279,697	-	7,503,734,323
- Transfer to investment properties	(132,826,165)	-	-	-	-	(132,826,165)
- Liquidation, disposal	-	-	(567,808,819)	-	-	(567,808,819)
Ending balance	**58,026,615,885**	**4,733,109,038**	**27,560,617,537**	**2,585,998,474**	**75,909,500**	**92,982,250,434**
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	**265,551,976,207**	**1,239,243,645**	**28,592,330,212**	**748,362,593**	**-**	**296,131,912,657**

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 the period	74,368,782	50,166,666	253,800,000	378,335,448
Ending balance	**4,471,284,364**	**288,062,854**	**550,533,334**	**5,309,880,552**
Net carrying amount				
Beginning balance	56,609,534,118	234,000,002	2,491,266,666	59,334,800,786
Ending balance	**56,535,165,336**	**328,833,336**	**2,237,466,666**	**59,101,465,338**

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
- Transfer from finished real estate	-	2,014,585,059	2,014,585,059
- Transfer from fixed assets due to change in use	-	270,500,000	270,500,000
- Other increases	-	330,184,537	330,184,537
- Liquidation, disposal	-	(40,378,334,353)	(40,378,334,353)
- Other Decrease	-	(9,026,626,918)	(9,026,626,918)
Ending balance	**195,000,000,000**	**1,490,929,455,490**	**1,685,929,455,490**
Accumulated depreciation			
Beginning balance	-	241,617,713,270	241,617,713,270
- Depreciation in the period	-	19,877,227,692	19,877,227,692
- Transfer from fixed assets due to change in use	-	132,826,165	132,826,165
- Liquidation, disposal	-	(14,147,827,174)	(14,147,827,174)
- Other Decrease	-	-	-
Ending balance	**-**	**247,479,939,953**	**247,479,939,953**
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**	**1,243,449,515,537**	**1,438,449,515,537**

14. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Dispatched tools and supplies	240,053,072	9,443,373
- Selling expenses related to real estate not yet handed over	447,352,476,006	422,652,565,610
+ Hoang Huy New City - II Project	*228,190,707,477*	*219,569,672,946*
+ Hoang Huy Commerce Project – H1 Building	*17,209,042,281*	*20,194,291,047*
+ Hoang Huy Green River Project	*124,874,453,841*	*111,342,318,765*
+ Hoang Huy Commerce Project - H2 Building	*76,732,491,307*	*70,848,206,155*
- Office and factory repair expenses	345,781,100	698,076,697
- Others	2,485,650,392	1,330,376,198
	450,078,179,470	**423,992,385,181**
b) Long-term		
- Dispatched tools and supplies	898,596,474	915,938,611
- Land rental cost (*)	21,096,387,674	21,381,588,900
- Others	405,700,790	347,432,887
	22,400,684,938	**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	***664,162,510,162***	***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	23,101,035,122	6,917,428,860
- ECOBA Vietnam Joint Stock Company	113,237,941,594	118,423,249,724
- China Dongfeng Motor Industry Import and Export	305,258,462,811	466,928,210,405
- Hanoi Construction Joint Stock Company No1	-	24,435,664,364
- An Gia Service Trading Construction and Environmental Technology Company Limited	27,262,966,531	39,060,771,661
- Bach Dang 7 Joint Stock Company	22,924,469,440	35,211,102,039
- Truong Hung Thinh Construction Joint Stock Company	29,440,763,200	41,629,751,270
- Other suppliers	130,060,528,631	71,236,404,478
	664,162,510,162	**816,718,925,634**

16. PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***5,599,816,277,198***	***6,124,753,022,798***
- Customer's advances for property purchases according to progress	5,599,816,277,198	6,124,753,022,798
+ Hoang Huy Commerce Project - H1 Building	*38,151,234,969*	*53,237,518,838*
+ Hoang Huy Commerce Project - H2 Building	*617,832,250,818*	*458,696,026,583*
+ Hoang Huy New City Project	-	*4,995,483,529*
+ Hoang Huy Green River Project	*1,837,752,250,315*	*1,693,265,479,778*
+ Hoang Huy New City - II Project	*3,099,203,380,577*	*3,905,890,294,623*
- Other customers	6,877,160,519	8,668,219,447
	5,599,816,277,198	**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	43,617,194,679	45,620,253,261	2,160,479,589	1,762,766,607
- Export, import duties	-	-	86,946,383,787	82,681,643,787	-	4,264,740,000
- Corporate income tax	31,288,594,081	33,183,680,206	218,852,620,558	65,622,962,241	34,613,254,923	189,737,999,365
- Personal income tax	6,228,113	771,017,278	1,527,131,220	1,593,413,536	-	698,506,849
- Land tax and land rental	4,814,870	-	2,995,269,351,413	2,992,897,386,171	-	2,367,150,372
- Fees, charges and other payables	-	6,553,792,493	353,511,789	6,907,304,282	-	-
	31,812,707,415	**42,626,905,928**	**3,346,566,193,446**	**3,195,322,963,278**	**36,773,734,512**	**198,831,163,193**

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. SHORT - TERM ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Accrued construction costs of projects	18,954,592,746	16,247,054,594
+ Hoang Huy Green River Project	*6,933,420,011*	*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	5,639,649,178	510,485,208
- Accrued commissions and bonuses payable	3,921,393,780	6,531,953,710
- Other accrued expenses	3,113,604,682	6,958,597,220
	39,495,237,031	**38,114,087,377**

19. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Trade union fee	499,345,833	377,987,083
- Social insurance	5,366,550	5,366,550
- Short-term deposits, collateral received	19,318,108,872	10,067,366,695
- Deposits for apartment rentals – Social Housing Project at An Hai Ward	57,196,688,552	-
- Other payables	288,888,501,144	298,692,944,285
+ Pruska Vietnam Company Limited (*)	*59,432,646,000*	*59,638,397,000*
+ Apartment maintenance fund	*134,566,157,633*	*123,145,257,626*
+ Temporary collection of land use right certificate fees	*787,217,295*	*7,067,220,467*
+ Cash received from customers under deposit agreements and other related arrangements	*69,687,166,387*	*85,445,901,659*
+ Others	*24,415,313,829*	*23,396,167,533*
	365,908,010,951	**309,143,664,613**
b) Long-term payables		
- Long-term deposits, collateral received	15,758,434,699	14,236,983,895
- Deposits for apartment rentals – Social Housing Project at An Hai Ward	1,459,072,802	57,689,049,815
	17,217,507,501	**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.

20. DEFERRED REVENUE

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Prepaid revenue from asset leasing	13,184,657,546	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	4,785,692,909	8,069,973,556
- Other unearned revenues	2,171,528,030	1,492,283,879
	20,141,878,485	**20,645,985,371**
b) Long-term		
- 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**
Capital increase in the previous p	2,004,647,520,000	(356,300,000)	-	-	-	2,004,291,220,000
Profit for previous period	-	-	-	78,087,368,640	34,484,547,620	112,571,916,260
Change in interest ratio at subsidiaries	-	-	-	(452,102,745,875)	(850,445,254,125)	(1.302,548,000,000)
Dividend Distribution by Subsidi	-	-	-	-	(44,132,780,800)	(44,132,780,800)
Ending balance of the previous period	**8,686,805,950,000**	**842,751,329,350**	**237,632,352,429**	**1,612,345,070,541**	**2,839,600,290,995**	**14,219,134,993,315**
Beginning balance of current period	**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 for current period	-	-	-	663,143,469,824	251,151,170,667	914,294,640,491
Issuance of shares (*)	912,035,840,000	(843.570,507,864)	-	(68,465,332,136)	-	-
Ending balance of this period	**10,033,128,080,000**	**(819,178,514)**	**237,632,352,429**	**1,889,173,104,547**	**3,120,536,557,870**	**15,279,650,916,332**

(*) According to Resolution No. 01/2026/NQ-ĐHĐCĐ dated July 24, 2026, of the Annual General Meeting of Shareholders, the Company approved the plan to issue shares to increase its share capital from owners' equity. The details of the share issuance plan to increase share capital from owners' equity are as follows:

+ Form: In shares;
+ Exercise ratio: 10:1;
+ Expected value of shares to be issued (at par value): VND 912,109,224,000;
+ The sources of funds for the share issuance are as follows: share premium as of March 31, 2026, amounting to VND 843,570,507,864, and undistributed after-tax profits as of March 31, 2026, amounting to VND 423,623,463,802, totaling VND 1,267,193,971,666. The priority order for using funds to increase share capital from owners' equity is as follows: funds from share premium shall be used before funds from undistributed after-tax profits. The Company shall fully utilize the funds with the higher priority before using funds from the next priority level.

The Company completed the issuance of shares to increase its share capital from owners' equity on September 10, 2026, in accordance with the Report on the Results of the Share Issuance to Increase Share Capital from Owners' Equity No. 33/2026/TCH-CV, which was disclosed on September 10, 2026. The Company completed the amendment to its Enterprise Registration Certificate on September 16, 2026, revising its charter capital from VND 9,121,092,240,000 to VND 10,033,128,080,000, and completed the depository and additional listing procedures for the newly issued shares. The funds used for the share issuance to pay dividends comprised VND 843,570,507,864 from share premium and VND 68,465,332,136 from undistributed after-tax profits.

b) Details of Contributed capital

	Ending balance	Rate	Beginning balance	Rate
	VND	%	VND	%
Mr. Do Huu Ha	3,027,497,390,000	30.18	2,752,270,360,000	30.17
HH Finance Joint Stock Company	583,221,870,000	5.81	530,201,700,000	5.81
Other shareholders	6,422,408,820,000	64.01	5,838,620,180,000	64.02
	10,033,128,080,000	**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
- Increase in the period	912,035,840,000	2,004,647,520,000
- At the end of the period	10,033,128,080,000	8,686,805,950,000

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	1,003,312,808	912,109,224
Quantity of shares issued and fully paid-up	1,003,312,808	912,109,224
Common shares	*1,003,312,808*	*912,109,224*
Quantity of outstanding shares in circulation	1,003,312,808	912,109,224
- *Common shares*	*1,003,312,808*	*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 leases out assets under operating lease contracts. As at 30 September 2026, the total future minimum lease receipts under non-cancellable operating lease contracts are as follows:

	Ending balance	Beginning balance
	VND	VND
- Under 1 year	92,608,055,357	93,408,457,788
- From 1 year to 5 years	207,747,914,243	205,667,452,332
- -Over 5 years	61,315,557,826	60,668,484,397

b) Operating leased assets

The Group has the following land lease contracts:

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			
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

c) Foreign currencies

	Unit	Ending balance	Beginning balance
US Dollars ($)	USD	1,314.88	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	359,469,269,784	427,830,100,002
Revenue from leasing real estate and related services	97,225,094,265	87,676,910,400
Revenue from sales of real estate	1,954,521,165,973	220,774,905,831
Other revenue	3,140,502,092	-
	2,414,356,032,114	**736,281,916,233**

24. REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
- Trade discounts	3,881,481,479	-
- Sale discounts	18,518,518	-
- Sale returns	1,325,854,354	-
	5,225,854,351	-

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	312,068,833,971	368,425,729,271
Cost of leasing real estate and related services	57,843,638,855	63,225,660,993
Cost of selling real estate	940,365,604,703	108,207,871,316
Other cost of goods sold	2,407,419,854	-
Other decreases in cost of goods sold	(134,346,925)	(5,852,767,099)
- Reversal of allowances	*(134,346,925)*	(5,852,767,099)
	1,312,551,150,458	**534,006,494,481**

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

	This period	Previous period
	VND	VND
Revenue from liquidation or disposal of investment properties	38,520,009,302	-
Carrying amount of investment properties	(35,257,134,097)	-
Gain/ loss from liquidation or disposal of investment properties	**3,262,875,205**	-

27. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	173,512,036,639	75,081,380,193
Gain on exchange difference the period	1,490,420,041	367,846,638
Gain on exchange difference at the period - end	-	24,000,170
Other financial income	457,497,224	845,043,342
	175,459,953,904	**76,318,270,343**

28. FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	-	94,176,511
Loss on exchange difference in the period	2,715,304,755	5,492,121,538
Loss on exchange difference at the period - end	2,184,734	6,175,418,790
Other financial expenses	427,640,287	3,182,577
	3,145,129,776	**11,764,899,416**

29. SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	115,298,163	443,538,829
Labour expenses	9,395,122,126	8,009,984,355
Depreciation expenses	699,431,635	599,168,626
Real estate business expenses	85,719,155,059	42,593,397,328
Expenses of outsourcing services	1,437,172,501	1,202,945,603
Other expenses in cash	9,899,582,951	14,745,519,564
	107,265,762,435	**67,594,554,305**

30. GENERAL AND ADMINISTRATIVE EXPENSE

	This period	Previous period
	VND	VND
Raw materials	165,227,642	-
Labour expenses	19,233,855,400	14,612,886,361
Depreciation expenses	3,481,124,053	4,621,245,802
Provision expenses	-	1,048,500,000
Expenses of outsourcing services	12,358,709,863	22,603,057,123
Other expenses in cash	4,932,843,679	7,216,244,708
	40,171,760,637	**50,101,933,994**

31. OTHER INCOME

	This period	Previous period
	VND	VND
Liquidation, disposal of fixed assets	2,295,434,742	36,045,777
Collected fines	1,869,866,669	2,365,425,375
Provision expenses	-	53,470,867
Others	3,010,364,594	3,786,155,643
	7,175,666,005	**6,241,097,862**

32. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Current corporate income tax expense in parent company	38,542,009,681	15,279,079,119
Current corporate income tax expense in subsidiaries	180,310,610,877	50,556,502,983
- CRV Real Estate Group Joint Stock Company	*162,636,678,292*	*18,792,419,461*
- Dai Loc House Development Joint Stock Company	*8,984,105,213*	*21,852,307,365*
- Các công ty con khác	*8,689,827,372*	*9,911,776,157*
Total current corporate income tax expense	**218,852,620,558**	**65,835,582,102**

33. 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	6,051,968,311	6,093,720,201
- Provisional corporate income tax payment for real estate based on progress	66,599,066,662	62,896,081,138
Deferred income tax assets	**72,651,034,973**	**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 combination	1,058,152,710	1,057,086,706
Deferred income tax liabilities	**1,058,152,710**	**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	(6,318,757,686)	(28,562,396,182)
- Deferred corporate income tax expense arising from the recognition of real estate revenue	2,615,772,162	-
- Unrealized gains arising from intra-group transactions	42,817,894	609,429,711
	(3,660,167,630)	**(27,952,966,471)**

34. 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	914,294,640,491	78,087,368,640
Average number of outstanding common shares in circulation in the period	1,003,312,808	673,693,022
Basic earnings per share	**911**	**116**

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 September 2026, the Group dose not have shares with dilutive potential for earnings per share.

35. FINANCIAL INSTRUMENTS

Financial risk management

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

The Management has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The 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 30/09/2026				
Short term investments	2,203,187,119,716	-	-	2,203,187,119,716
Long term investments	-	57,778,652,906	-	57,778,652,906
	2,203,187,119,716	**57,778,652,906**	**-**	**2,260,965,772,622**
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 30/09/2026	VND	VND	VND	VND
Cash and cash equivalents	1,032,315,697,402	-	-	1,032,315,697,402
Trade and other receivables	313,278,271,510	-	-	313,278,271,510
Loans	2,203,187,119,716	57,778,652,906	-	2,260,965,772,622
	3,548,781,088,628	**57,778,652,906**	**-**	**3,606,559,741,534**
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 luck 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 30/09/2026	VND	VND	VND	VND
Trade and other payables	1,030,070,521,113	17,217,507,501	-	1,047,288,028,614
Accrued expenses	39,495,237,031	-	-	39,495,237,031
	1,069,565,758,144	**17,217,507,501**	**-**	**1,086,783,265,645**
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 controllable. The Group has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

36. 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.

37. 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	198,000,000	180,000,000
- Do Huu Hung	Member	114,000,000	30,000,000
- Nguyen Thi Ha	Member	84,000,000	60,000,000
- Pham Hong Dung	Member	30,000,000	30,000,000
- Phan Thi Phuong Thuy	Independent member	30,000,000	30,000,000
		456,000,000	**330,000,000**
Remunceration of Supervisory Board			
- Vu Thi Huyen	Head of the Board	30,000,000	30,000,000
- Phan Thi Thu Huong	Member	18,000,000	18,000,000
- Nguyen Hoang Tung	Member	18,000,000	18,000,000
		66,000,000	**66,000,000**
Salary, reward of the General Director and the other managers			
- Hoang Thi Huyen	General Director	225,846,776	208,876,358
- Do Huu Hau	Deputy General Director	524,800,000	522,000,000
- Do Huu Hung	Deputy General Director	535,477,000	475,227,405
- Ho Thi Xuan Hoa	Deputy General Director	335,665,959	322,016,658
- Nguyen The Hung	Deputy General Director	325,649,446	251,102,524
- Phung Thi Thu Huong	Chief Accountant	403,010,042	348,741,498
		2,350,449,223	**2,127,964,443**

38. COMPARATIVE FIGURES

The comparative figures presented in the Interim Consolidated Statement of Financial Position and the corresponding notes are derived from the Consolidated Financial Statements for the financial year ended 31 March 2026. The figures presented in the Interim Consolidated Statement of Profit or Loss, the Interim Consolidated Statement of Cash Flows, and the corresponding notes are derived from the reviewed Interim Consolidated Financial Statements for the accounting period from 1 April 2025 to 30 September 2025. These financial statements were audited and reviewed by AASC Auditing Firm Company Limited.

As disclosed in Note 2.3, the Group has applied Circular No. 99/2025/TT-BTC prospectively from 1 April 2026. As a result, the presentation of certain items in the financial statements has changed. Certain figures as at 1 April 2026 and for the accounting period from 1 April 2025 to 30 September 2025 have been reclassified to conform to the financial statement presentation requirements under Circular No. 99. Details are provided in Appendix No. 01.

Hai Phong, 29 October 2026

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

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Consolidated 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	
		Statement of Financial Position				**Statement of Financial Position**		
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**	Re-presented, revalued
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	Re-presented, revalued, and recoded
250	**I.**	**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	Re-presented, revalued
300	**C.**	**LIABILITIES**	**7,475,518,496,782**	**300**		**LIABILITIES**	**7,475,518,496,782**	
310	**I.**	**Current Liabilities**	**7,382,867,751,463**	**310**	**I.**	**Current Liabilities**	**7,382,867,751,463**	
				313	3.	Dividend and profit payables	24,054,360,506	Re-presented, revalued

Items for which only the codes and descriptions have changed are not presented separately in the above table.