

TASCO JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom – Happiness

No: 292/2026/TASCO

Hanoi, 29 August 2026

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENT

To: Hanoi Stock Exchange

Pursuant to Article 14.3 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information in the stock market, Tasco Joint Stock Company hereby discloses the Semi-annual Financial Statements 2026, submitted to the Hanoi Stock Exchange as follows:

1. Name of Organization: Tasco Joint Stock Company

- Stock symbol: HUT
- Address: 1st Floor & 20th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi City
- Telephone number: 024.66686863 Fax: 024. 3773 8559
- Email: Website:.....

2. Disclosure Information:

- Semi-annual Financial Statements 2026

☐ Separate Financial Statements (For listed organizations without subsidiaries, where the superior accounting unit has affiliated units);

☒ Consolidated Financial Statements (For listed organization with subsidiaries);

☐ Combined Financial Statements (For listed organizations with affiliated accounting units operating under a separate accounting system)

- Cases Requiring Explanation of Causes:

+ The auditing organization issues an opinion that is not an unqualified opinion regarding the financial statements (for reviewed/audited financial statements):

☐ Yes

☒ No

Explanation document in Case of Affirmative Response ("Yes"):

☐

☐



Yes

No

+ Profit after tax for the reporting period (before and after auditing) shows a difference of 5% or more, or changes from a loss to a profit or vice versa, (for the financial statements audited in 2026)

☐ Yes

☒ No

Explanation document in Case of Affirmative Response ("Yes"):

☐ Yes

☐ No

+ Profit after corporate income tax in the income statement for the reporting period (compared to the same period of the previous year) changes by 10% or more:

☒ Yes

☐ No

Explanation document in Case of Affirmative Response ("Yes"):

☒ Yes

☐ No

+ Profit after tax for the reporting period shows a loss or changes from a profit in the same period of the previous year to a loss, or vice versa:

☐ Yes

☐ No

Explanation Document in Case of Affirmative Response ("Yes"):

☐ Yes

☐ No

This information has been published on the company's website on 29 August, 2026 at the following link: <https://www.tasco.com.vn/ir#thong-tin-tai-chinh>.



Representative of the Organization

Legal Representative

(Sign, Full name, Position and Seal)

Attachments:

- Separate and Consolidated Semi-annual Financial Statements 2026;
- Explanation Document.



Phan Thuy Giang

TASCO JOINT STOCK COMPANY

Reviewed interim consolidated financial
statements for the fiscal period
from 01 January 2026 to 30 June 2026

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TASCO JOINT STOCK COMPANY

CORPORATE INFORMATION

GENERAL INFORMATION OF THE COMPANY

Tasco Joint Stock Company (hereinafter referred to as “the Company”) operates under the Business Registration Certificate No. 0600264117 issued by Hanoi Department of Planning and Investment (currently is Hanoi Department of Finance) for the first time on 26 December 2007 and the 33rd amendment on 08 September 2025.

The Company's shares are listed on the Hanoi Stock Exchange with the stock code HUT.

BOARD OF DIRECTORS

Members of the Board of Directors who managed the Company's operations during the financial period and up to the date of this report include:

- Mr. Vu Dinh Do	Chairman	
- Mr. Ho Viet Ha	Vice Chairman	
- Mr. Nguyen Danh Hieu	Vice Chairman	<i>Resigned on 20 April 2026</i>
- Mr. Nguyen The Minh	Vice Chairman	
- Mr. Ngo Duc Vu	Vice Chairman	
- Mr. Hoang Minh Hung	Member	<i>Appointed on 20 April 2026</i>
- Ms. Phan Thi Thu Thao	Member	<i>Resigned on 20 April 2026</i>
- Ms. Dam Bich Thuy	Independent member	
- Mr. Bui Quang Bach	Independent member	

BOARD OF MANAGEMENT

Members of the Board of Management who managed the Company's operations during the financial period and up to the date of this report include:

- Mr. Hoang Minh Hung	General Director	
- Mr. Nguyen The Minh	Deputy General Director	
- Ms. Phan Thi Thu Thao	Deputy General Director	
- Mr. Pham Duc Minh	Deputy General Director	
- Ms. Phan Thuy Giang	Deputy General Director	
- Mr. Nguyen Hai Ha	Deputy General Director	
- Mr. Nguyen Van Hieu	Deputy General Director	<i>Appointed on 13 January 2026</i>

BOARD OF SUPERVISORS

Members of the Board of Supervisors during the period and to the date of this report include:

- Mr. Nguyen Minh Hieu	Chief of Board of Supervisors
- Ms. Hoang Thi Soa	Member
- Ms. Tran Thi Linh	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and to the date of this report is Mr. Hoang Minh Hung - Title: General Director.

BUSINESS REGISTRATION OFFICE

The company's head office is located at 1st and 20th floor, Tasco building, Lot HH2-2, Pham Hung street, Tu Liem ward, Hanoi city.

AUDITORS

BDO Audit Services Company Limited has reviewed the Company's interim consolidated financial statements for the fiscal period from 01 January 2026 to 30 June 2026.

TASCO JOINT STOCK COMPANY

REPORT OF THE BOARD OF MANAGEMENT

For the interim consolidated financial statements for the fiscal period from 01 January 2026 to 30 June 2026

The Board of Management of the Company (hereinafter referred to as “the Company”) is pleased to present this report together with reviewed interim consolidated financial statements for the fiscal period from 01 January 2026 to 30 June 2026.

RESPONSIBILITY OF THE BOARD OF MANAGEMENT FOR THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The Board of Management of the Company is responsible for preparation and presentation of interim consolidated financial statements, which give a true and fair view of the Company’s consolidated financial position as at 30 June 2026 as well as its consolidated operations results and its consolidated cash flow for the fiscal period from 01 January 2026 to 30 June 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Enterprises Accounting System and relevant legal regulations on the preparation and presentation of interim consolidated financial statements.

In preparing the interim consolidated financial statements, Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare interim consolidated financial statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept adequately to give a fair and true view of the consolidated financial position of the Company at any time and to ensure that the accompanying interim consolidated financial statements of the Company were prepared in accordance with Vietnamese Accounting Standards, Vietnamese Enterprises Accounting System and relevant legal regulations. Board of Management is also responsible for safeguarding the Company’s assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management of the Company confirms that the Company has complied with the above requirements in preparing and presenting the accompanying interim consolidated financial statements.

APPROVAL OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The Board of Management approves the interim consolidated financial statements for the fiscal period from 01 January 2026 to 30 June 2026 which are set out from page 05 to page 69. According to the Board of Management, the interim consolidated financial statements give a true and fair view, in all material respects, of the consolidated financial position of the Company as at 30 June 2026, consolidated operation results and consolidated cash flows for the fiscal period from 01 January 2026 to 30 June 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Enterprises Accounting System and relevant legal regulations on the preparation and presentation of the interim consolidated financial statements.

Hanoi, 29 August 2026

For and on behalf of The Board of Management,



General Director
Hoang Minh Hung

REVIEW OF INTERIM FINANCIAL INFORMATION REPORT

*On interim consolidated financial statements of Tasco Joint Stock Company
for the fiscal period from 01 January 2026 to 30 June 2026*

**To: SHAREHOLDERS, BOARD OF DIRECTORS AND BOARD OF MANAGEMENT
TASCO JOINT STOCK COMPANY**

We have reviewed the accompanying interim consolidated financial statements of Tasco Joint Stock Company (referred to as "the Company") dated 29 August 2026 from pages 05 to 69, including: interim consolidated statement of financial position as at 30 June 2026, interim consolidated income statement, interim consolidated cash flow statement for the fiscal period from 01 January 2026 to 30 June 2026 and Notes to the interim consolidated financial statements.

Responsibilities of Board of Management

Board of Management is responsible for the preparation and fair presentation of the Company's interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprises Accounting System and other prevailing legal regulations relevant to the preparation and presentation of interim consolidated financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of Auditors

Our responsibility is to express a conclusion on the accompanying interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagement (VSRE) 2410 - Review of Interim Financial Information performed by the Independent Auditor of the Entity.

A review of interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of Tasco Joint Stock Company as at 30 June 2026, its consolidated financial performance and its consolidated cash flows for the fiscal period from 01 January 2026 to 30 June 2026, in accordance with the Vietnamese Accounting Standards, Vietnamese Enterprises Accounting System and other prevailing legal regulations relevant to the preparation and presentation of interim consolidated financial statements.

BDO AUDIT SERVICES COMPANY LIMITED



Nguyễn Tuan Anh - Deputy Director

Certificate of Audit Practicing Registration No. 1906-2023-038-1

TASCO JOINT STOCK COMPANY
INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

B01a-DN/HN

As at 30 June 2026

Unit: VND

ASSETS	Code	Note	Closing balance	Opening balance
A - CURRENT ASSETS	100		29,518,670,948,656	27,898,247,725,352
I. Cash and cash equivalents	110	V.1	3,214,680,312,266	3,154,558,747,101
1. Cash	111		1,261,338,469,222	1,293,191,697,566
2. Cash equivalents	112		1,953,341,843,044	1,861,367,049,535
II. Short-term financial investments	120	V.2	10,044,560,564,659	9,028,482,370,241
1. Trading securities	121		67,426,160,543	51,002,052,543
2. Provision for decrease in value of trading securities	122		(9,720,000,000)	(8,910,000,000)
3. Short-term Held-to-Maturity Investments	123		10,048,533,076,617	9,048,068,990,199
4. Provision for short-term held-to-maturity investments	124		(61,678,672,501)	(61,678,672,501)
III. Current receivables	130		7,253,562,045,448	7,484,713,106,087
1. Current trade receivables	131	V.3	3,804,495,807,829	4,016,280,804,006
2. Short-term advance to suppliers	132	V.4	2,038,274,148,789	2,359,269,827,404
3. Other current receivables	135	V.5	1,746,109,172,718	1,433,551,688,501
4. Provision for short-term doubtful debts	136	V.6	(335,443,524,608)	(324,488,763,872)
5. Shortage of assets awaiting resolution	137		126,440,720	99,550,048
IV. Inventories	140	V.7	6,174,344,146,117	5,935,906,215,498
1. Inventories	141		6,199,196,973,258	5,969,632,091,127
2. Provision for inventory write-down	142		(24,852,827,141)	(33,725,875,629)
V. Other current assets	160		2,831,523,880,166	2,294,587,286,425
1. Current prepaid expenses	161	V.8	352,094,741,986	154,925,196,206
2. Deductible value-added tax	162		505,688,964,957	416,404,594,794
3. Tax and other receivables from the State	163	V.18	27,330,657,536	31,362,789,120
4. Other current assets	165	V.9	1,946,409,515,687	1,691,894,706,305

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

ASSETS	Code	Note	Closing balance	Opening balance
B - NON-CURRENT ASSETS	200		25,179,531,581,183	24,332,992,475,001
I. Non-current receivables	210		481,782,319,019	571,326,773,928
1. Non-current trade receivables	211		6,250,000,000	6,250,000,000
2. Long-term advance to suppliers	212		6,813,322,229	6,260,030,040
3. Other non-current receivables	215	V.5	473,704,028,616	563,801,775,714
4. Provision for long-term doubtful debts	216		(4,985,031,826)	(4,985,031,826)
II. Fixed assets	220		12,986,079,808,243	13,091,378,197,609
1. Tangible fixed assets	221	V.11	11,662,693,689,376	11,856,936,682,297
<i>Historical cost</i>	222		21,064,727,059,198	20,726,282,076,714
<i>Accumulated depreciation</i>	223		(9,402,033,369,822)	(8,869,345,394,417)
2. Finance lease assets	224	V.10	421,016,263,412	332,598,684,495
<i>Historical cost</i>	225		501,975,331,501	393,176,051,869
<i>Accumulated depreciation</i>	226		(80,959,068,089)	(60,577,367,374)
3. Intangible fixed assets	227	V.12	902,369,855,455	901,842,830,817
<i>Historical cost</i>	228		1,132,862,980,412	1,114,867,580,412
<i>Accumulated amortization</i>	229		(230,493,124,957)	(213,024,749,595)
III. Investment property	240	V.13	1,313,357,079,625	1,350,088,176,993
<i>Historical cost</i>	241		1,844,820,372,861	1,842,479,365,027
<i>Accumulated depreciation</i>	242		(531,463,293,236)	(492,391,188,034)
IV. Non-current asset-in-progress	250	V.14	3,766,033,253,024	2,891,900,079,299
1. Long-term work-in-progress	251		421,382,076,512	437,533,717,685
2. Construction in progress	252		3,344,651,176,512	2,454,366,361,614
V. Long-term financial investments	260	V.2	2,186,385,415,505	1,997,441,619,238
1. Investment in joint ventures, associates	262		578,661,963,251	550,747,058,376
2. Investment in other entities	263		869,315,491,794	662,300,335,184
3. Provision for impairment of long-term investments in other entities	264		(11,670,994,866)	(11,670,994,866)
4. Long-term Held-to-Maturity Investments	265		750,078,955,326	796,065,220,544
VI. Other non-current assets	270		4,445,893,705,767	4,430,857,627,934
1. Non-current prepaid expenses	271	V.8	2,102,323,968,214	1,953,322,797,892
2. Deferred tax asset	272		124,123,604,691	85,575,724,894
3. Long-term equipment, materials, and spare parts	273		1,648,363,678	6,015,972,540
4. Goodwill	279	V.15	2,217,797,769,184	2,385,943,132,608
TOTAL ASSETS	280		54,698,202,529,839	52,231,240,200,353

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

RESOURCES	Code	Note	Closing balance	Opening balance
C - LIABILITIES	300		36,622,947,715,312	34,288,926,372,179
I. Current liabilities	310		19,584,974,713,701	17,615,008,031,432
1. Current trade payables	311	V.16	2,294,416,927,428	2,471,184,504,630
2. Current advance from customers	312	V.17	305,904,041,445	381,577,171,205
3. Dividends and profit payable	313		31,737,741,823	11,790,858,272
4. Short-term statutory obligations	314	V.18	433,036,805,382	729,426,109,430
5. Payables to employees	315		304,543,663,456	480,809,682,190
6. Current accrued expenses	316	V.19	475,245,060,905	422,565,946,758
7. Short-term deferred revenue	319	V.20	1,161,938,859,925	882,003,683,090
8. Other current payables	320	V.21	2,968,526,936,575	2,277,793,866,389
9. Short-term borrowings and finance lease liabilities	321	V.23	11,283,261,928,806	9,694,408,302,696
10. Short-term payables provisions	322	V.22	277,898,119,011	218,052,628,902
11. Bonus and welfare funds	323		48,464,628,945	45,395,277,870
II. Non-current liabilities	330		17,037,973,001,611	16,673,918,340,747
1. Non-current trade payables	331		-	437,721,966
2. Non-current advance from customers	332	V.17	34,988,946,978	37,275,349,942
3. Non-current accrued expenses	334	V.19	130,652,526,029	105,212,955,394
4. Long-term deferred revenue	337	V.20	123,032,320,122	41,665,156,596
5. Other long-term payables	338	V.21	3,693,259,023,750	3,630,085,860,640
6. Long-term borrowings and finance lease liabilities	339	V.23	12,447,192,020,173	12,227,303,009,612
7. Deferred tax liability	342		588,405,269,887	604,624,333,633
8. Long-term payables provisions	343	V.22	20,442,894,672	27,313,952,964
D - OWNERS' EQUITY	400	V.24	18,075,254,814,527	17,942,313,828,174
1. Owners' equity	411		10,682,855,810,000	10,682,855,810,000
- Common shares with voting rights	411a		10,682,855,810,000	10,682,855,810,000
2. Share premium	412		(790,829,731,426)	(790,748,531,426)
3. Other owner's equity	414		169,504,390,052	167,254,910,558
4. Investment and development fund	418		128,442,169,709	125,326,835,329
5. Other equity funds	419		502,193,534	356,774,430
6. Retained earnings	420		959,379,600,242	584,229,973,290
- Accumulated retained earnings to the end of previous year	420a		879,843,498,238	155,120,361,953
- Retained earnings to the end of current period	420b		79,536,102,004	429,109,611,337
7. Non-controlling interests	429		6,925,400,382,416	7,173,038,055,993
TOTAL RESOURCES	440		54,698,202,529,839	52,231,240,200,353

Prepared on 29 August 2026

Preparer



Tran Thi Nga

Chief Accountant



Bui Thi Binh



Hoang Minh Hung

TASCO JOINT STOCK COMPANY
INTERIM CONSOLIDATED INCOME STATEMENT

B02a-DN/HN

For the fiscal period from 01 January 2026 to 30 June 2026

Unit: VND

ITEMS	Code	Note	Current period	Previous period
1. Revenue from sales of goods and rendering of services	01	VI.1	22,309,916,769,787	15,367,765,891,703
2. Revenue deductions	02		119,147,793,074	16,982,501,015
3. Net revenue from sales of goods and rendering of services	10		22,190,768,976,713	15,350,783,390,688
4. Cost of sales	11	VI.2	19,663,080,142,583	13,884,732,990,164
5. Gross profit from sales of goods and rendering of services	20		2,527,688,834,130	1,466,050,400,524
6. Financial income	22	VI.3	948,254,808,399	377,531,968,247
7. Financial expenses	23	VI.4	960,045,732,934	431,746,957,148
<i>In which: Interest expenses</i>	24		<i>931,247,268,078</i>	<i>407,020,111,488</i>
8. Selling expenses	25	VI.5	1,111,292,708,320	560,163,852,209
9. General and administrative expenses	26	VI.6	1,056,816,443,360	681,504,513,297
10. Share of profit or loss in joint ventures and associates	27		1,484,829,577	(12,052,952,272)
11. Net operating profit	30		349,273,587,492	158,114,093,845
12. Other income	31		88,825,825,178	28,489,932,900
13. Other expenses	32		37,850,598,086	16,063,576,318
14. Other profit	40		50,975,227,092	12,426,356,582
15. Total accounting profit before tax	50		400,248,814,584	170,540,450,427
16. Current corporate income tax expense	51	VI.8	155,326,128,000	71,417,116,458
17. Deferred corporate income tax expense	52		(65,549,437,952)	(15,056,047,372)
18. Net profit after corporate income tax	60		310,472,124,536	114,179,381,341
19. Profit after tax of the parent company	61		91,056,748,788	34,692,044,400
20. Profit after tax attributable to non-controlling interests	62		219,415,375,748	79,487,336,941
21. Basic earnings per share	70	VI.9	85.24	38.87
22. Diluted earnings per share	71	VI.10	85.24	32.39

Prepared on 29 August 2026

Preparer

Chief Accountant

General Director





Tran Thi Nga

Bui Thi Binh

Hoang Minh Hung

INTERIM CONSOLIDATED CASH FLOW STATEMENT

For the fiscal period from 01 January 2026 to 30 June 2026

(Indirect method)

				Unit: VND	
ITEMS	Code	Note	Current period	Previous period	
I. Cash flows from operating activities					
1. Accounting profit before tax	01		400,248,814,584	170,540,450,427	
2. Adjustments for:					
- Depreciation and amortization of fixed assets and investment properties	02		857,657,846,087	491,930,930,677	
- Provisions	03		51,423,328,384	66,963,054,830	
- Foreign exchange gains or losses arising from the revaluation of monetary items denominated in foreign currencies	04		698,311,796	-	
- (Gains)/losses from investment activities	05		(954,302,420,719)	(366,699,667,417)	
- Interest expenses	06		931,247,268,078	407,020,111,488	
3. Operating profit before changes in working capital	08		1,286,973,148,210	769,754,880,005	
- (Increase)/decrease in receivables	09		(266,215,806,905)	268,574,586,126	
- (Increase)/decrease in inventories	10		(161,954,640,072)	(835,891,549,650)	
- Increase/(decrease) in payables	11		199,608,580,452	184,278,399,074	
- Increase/(decrease) in prepaid expenses	12		(300,923,778,777)	(158,774,879)	
- (Increase)/decrease in trading securities	13		(16,424,108,000)	-	
- Interest paid	14		(782,431,490,917)	(298,579,617,013)	
- Corporate income tax paid	15		(367,948,746,405)	(126,702,314,890)	
- Other payments on operating activities	17		(4,039,677,533)	(3,004,190,460)	
Net cash flows used in operating activities	20		(413,356,519,947)	(41,728,581,687)	
II. Cash flows from investing activities					
1. Acquisition and construction of fixed assets and other non-current assets	21		(975,613,415,330)	(297,947,894,134)	
2. Proceed from disposal of fixed assets and other non-current assets	22		138,124,700,517	34,967,025,916	
3. Cash outflow for lending, buying debt instruments of other entities	23		(5,726,851,402,288)	(1,893,597,518,946)	
4. Collections from borrowers and proceeds from sales of debt instruments of other entities	24		4,613,151,475,231	816,300,923,693	
5. Payment for investments in other entities	25		(1,100,048,034,347)	(1,499,833,866,064)	
6. Proceeds from the recovery of capital contributions to other entities	26		1,487,794,901,706	359,249,766,893	
7. Interests, dividends and profit received	27		457,081,218,646	96,258,164,942	
Net cash flows used in investing activities	30		(1,106,360,555,865)	(2,384,603,397,700)	

INTERIM CONSOLIDATED CASH FLOW STATEMENT (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

(Indirect method)

Unit: VND

ITEMS	Code	Note	Current period	Previous period
III. Cash flows from financing activities				
1. Proceeds from share issuance and receipt of owner capital contributions	31		530,550,000	5,100,000,000
2. Repayment of capital contributions to owners, repurchase issued shares	32		-	(2,138,789,919)
3. Drawdown of borrowings	33		18,409,244,300,440	13,248,939,574,983
4. Repayment of borrowings principal	34		(16,746,180,790,281)	(11,056,242,858,562)
5. Principal repayment on a finance lease	35		(44,107,475,773)	(3,594,117,041)
6. Dividends and profits paid to owners	36		(39,737,857,975)	(70,520,605,307)
<i>Net cash flows used in financing activities</i>	<i>40</i>		<i>1,579,748,726,411</i>	<i>2,121,543,204,154</i>
Net cash flows during the period	50		60,031,650,599	(304,788,775,233)
Cash and cash equivalents at the beginning of the period	60	V.1	3,154,558,747,101	2,876,158,716,774
Impact of foreign exchange rate fluctuations	61		89,914,566	-
Cash and cash equivalents at the end of the period	70	V.1	3,214,680,312,266	2,571,369,941,541

Prepared on 29 August 2026

Preparer

Chief Accountant

General Director





Tran Thi Nga

Bui Thi Binh

Hoang Minh Hung

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal period from 01 January 2026 to 30 June 2026

I. GENERAL INFORMATION**1. Structure of ownership**

Tasco Joint Stock Company (referred to as "Company"), formerly known as Nam Ha Bridge Team, was established in 1971. The company was officially established on 27 March 1976 with the name Ha Nam Ninh Bridge Company, on the basis of merging Nam Ha bridge team and Ninh Binh Road and Bridge Construction Enterprise. In November 2000, the Company was equitized, from a State-owned enterprise to a joint stock company, according to Decision No. 2616/2000/QĐ-UB dated 20 November 2000 of the People's Committee of Nam Dinh province and named Nam Dinh Infrastructure and Transport Construction Joint Stock Company.

On 26 December 2007, the Company changed its name to Tasco Joint Stock Company. In 2008, the Company officially changed its business registration and moved its head office from Nam Dinh city, Nam Dinh province to Hanoi city.

Tasco Joint Stock Company operates under the Business Registration Certificate No. 0600264117 issued by Hanoi Department of Planning and Investment (currently is Hanoi Department of Finance) for the first time on 26 December 2007, and the 33rd amendment on 08 September 2025.

The Company's shares have been officially listed on the Hanoi Stock Exchange (HNX) since 11 April 2008 with the stock code HUT.

The company's head office is located at 1st and 20th floor, Tasco building, lot HH2-2, Pham Hung street, Tu Liem ward, Hanoi city.

2. Business area

- Car dealership;
- Property trading;
- Services;
- Construction.

3. Business activities***Principal business activities of the Company during the period:***

- Trading in real estate, land use rights belonging to the owner, user or tenant;
- Apartment building construction;
- Construction of road;
- Construction of other civil engineering works;
- Electrical power production;
- ETC automatic road toll collection service.

4. Normal course of business cycle

The normal production and business cycle of the Company does not exceed 12 months.

5. The characteristics of the business in the period that affect the interim consolidated financial statements

During the period, there were no events regarding the legal environment, market developments, characteristics of business operations, management, finance, or events of mergers, divisions, separations, changes in scale... that affected the Company's consolidated interim financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

6. Business structure

As at 30 June 2026, the Company had the following subsidiaries and joint ventures and associates:

List of subsidiaries

No	Name	Address	Business sector	Interest ratio (%)	Voting rights ratio (%)
I. Direct subsidiaries					
1	Tasco BOT MTV Co., Ltd	Ha Noi	Transport	100.00%	100.00%
2	VETC Joint Stock Company	Ha Noi	Services	99.26%	99.26%
3	Tasco Land Co., Ltd	Ha Noi	Property	100.00%	100.00%
4	Tasco Insurance Co., Ltd	Ha Noi	Non-life insurance	100.00%	100.00%
5	Tasco Auto JSC	Ha Noi	Commercial services	94.87%	94.87%
6	Tasco Investment Co., Ltd	Ha Noi	Investment	100.00%	100.00%
7	Tasco Mobility Co., Ltd	Ha Noi	Commercial services	100.00%	100.00%
II. Indirect subsidiaries					
1	Tasco Nam Thai JSC	Hung Yen	Construction	99.97%	99.97%
2	Tasco 6 Co., Ltd.	Ninh Binh	Transportation	100.00%	100.00%
3	Tasco Quang Binh Co., Ltd	Quang Tri	Transportation infrastructure	100.00%	100.00%
4	Tasco Hai Phong Co., Ltd.	Hai Phong	Transportation infrastructure	100.00%	100.00%
5	VETC Electronic Toll Collection Co., Ltd	Ha Noi	Toll collection service	99.35%	100.00%
6	Tasco Eco Truck Co., Ltd	Ha Noi	Commercial service	100.00%	100.00%
7	Tasco Electric Truck Trade and Services Co., Ltd	Ha Noi	Commercial service	100.00%	100.00%
8	Tasco Biologicals and Pharmaceuticals Co., Ltd	Ha Noi	Wholesale of pharmaceuticals and medical equipment	100.00%	100.00%
9	Tasco Finance Co.,Ltd	Ha Noi	Financial service support	99.00%	99.00%
10	Bac Au Automobile Corporation	Ho Chi Minh	Commercial service	52.60%	80.00%
11	Bac Au Sai Gon Automobile Co., Ltd	Ho Chi Minh	Commercial service	52.60%	100.00%
12	Bac Au Ha Noi Automobile Co., Ltd	Ha Noi	Commercial service	70.58%	100.00%
13	Dana Corporation	Da Nang	Commercial service	32.77%	59.83%
14	New Energy Holdings Co., Ltd	Ha Noi	Commercial service	93.58%	98.64%
15	Sweden Auto Co., Ltd	Ho Chi Minh	Commercial service	94.87%	100.00%
16	Premium EV Co., Ltd	Ha Noi	Commercial service	94.87%	100.00%
17	Tasco Auto Distribution Co., Ltd	Ha Noi	Commercial service	78.38%	100.00%
18	British Sport Cars Co., Ltd	Ha Noi	Commercial service	94.87%	100.00%
19	Tasco Auto Southern Co., Ltd	Ho Chi Minh	Commercial service	94.87%	100.00%
20	Tasco Auto Can Tho Co., Ltd	Can Tho	Commercial service	67.21%	100.00%
21	Tasco Auto West Sai Gon JSC	Ho Chi Minh	Commercial service	85.41%	100.00%
22	Tasco Auto Binh Thuan Co., Ltd	Lam Dong	Commercial service	74.67%	100.00%
23	Tasco Auto Da Nang Co., Ltd	Da Nang	Commercial service	89.28%	99.81%
24	Great Auto Co., Ltd	Ho Chi Minh	Commercial service	94.87%	100.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

No	Name	Address	Business sector	Interest ratio (%)	Voting rights ratio (%)
25	Tasco Auto Manufacturing JSC	Hung Yen	Automobile	94.78%	99.90%
26	Sai Gon General Service Corporation	Ho Chi Minh	Commercial services, property, financial services	51.32%	54.09%
27	Sai Gon Automobile Service JSC	Ho Chi Minh	Commercial service	32.49%	63.14%
28	Can Tho Automobile Sai Gon Service Trading Investment JSC	Can Tho	Commercial service	30.14%	92.78%
29	Ben Thanh Automobile Corporation	Ho Chi Minh	Commercial service	26.25%	77.20%
30	Sai Gon Tay Ninh Automobile Corporation	Tay Ninh	Commercial service	20.56%	72.40%
31	Tan Phu Automobile TMDV Investment JSC	Ho Chi Minh	Commercial service	23.15%	81.05%
32	Sai Gon Long An Automobile Corporation	Tay Ninh	Commercial service	36.01%	99.00%
33	Ben Thanh Tay Ninh Automobile Corporation	Tay Ninh	Commercial service	15.26%	58.14%
34	FX Auto Co., Ltd	Ho Chi Minh	Commercial service	18.28%	57.26%
35	Binh Thuan Automotive Service JSC	Lam Dong	Commercial service	25.75%	71.00%
36	Binh Thuan Automotive JSC	Lam Dong	Commercial service	19.37%	70.00%
37	OTOS JSC	Ho Chi Minh	Commercial service	41.50%	80.86%
38	Tasco Auto North Sai Gon JSC	Ho Chi Minh	Commercial service	80.11%	98.44%
39	Nam Song Hau Automobile JSC	Can Tho	Commercial service	50.80%	99.00%
40	Northwest Sai Gon Auto Joint Stock Company	Ho Chi Minh	Commercial service	51.26%	99.90%
41	Binh Duong New City Automobile Service JSC	Ho Chi Minh	Commercial service	43.85%	94.00%
42	Lam Dong Auto Co., Ltd	Lam Dong	Commercial service	29.25%	57.00%
43	Sao Tay Nam Automobile JSC	Can Tho	Commercial service	35.92%	70.00%
44	Kien Giang Automobile Investment Trading Service Co., Ltd	An Giang	Commercial service	35.92%	100.00%
45	Sai Gon Cuu Long Automobile Corporation	Can Tho	Commercial service	47.04%	92.08%
46	Au Viet Automobile JSC	Da Nang	Commercial service	30.04%	65.00%
47	Savico Southern Investment Development JSC	Ho Chi Minh	Real estate business	50.29%	98.00%
48	Toyota Ly Thuong Kiet Co., Ltd	Ho Chi Minh	Commercial service	66.56%	100.00%
49	Toyota Tay Ninh Company Limited	Tay Ninh	Commercial service	66.56%	100.00%
50	Savico Investment Co., Ltd	Ho Chi Minh	Real estate business	51.32%	100.00%
51	Automotive Solution JSC	Ha Noi	Commercial service	51.32%	100.00%
52	Tasco Auto Retail Co., Ltd	Ha Noi	Commercial service	64.13%	100.00%
53	Toyota Giai Phong Co., Ltd	Ha Noi	Commercial service	51.32%	100.00%
54	Saigon Star JSC	Ho Chi Minh	Commercial service	29.43%	57.35%
55	Savico Ha Noi JSC	Ha Noi	Real estate business	64.29%	99.90%
56	Toyota Long Bien Co., Ltd	Ha Noi	Commercial service	64.29%	100.00%
57	Hai Duong Auto Investment and Services Co., Ltd	Hai Phong	Commercial service	32.79%	51.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

No	Name	Address	Business sector	Interest ratio (%)	Voting rights ratio (%)
58	G-Lynk Hai Duong JSC	Hai Phong	Commercial service	24.59%	75.00%
59	Savico New Era JSC	Ninh Binh	Commercial service	64.29%	100.00%
60	SVC North Development and Investment Co., Ltd	Ha Noi	Commercial service	58.52%	91.03%
61	Carpla JSC	Ha Noi	Commercial service	65.79%	100.00%
62	Carpla Media Co., Ltd	Ha Noi	Commercial service	65.79%	100.00%
63	Carpla Car Service Co., Ltd	Ha Noi	Commercial service	65.79%	100.00%
64	Stargo Co., Ltd	Ha Noi	Commercial service	64.36%	100.00%
65	VETC Digital Co., Ltd	Ha Noi	Commercial service	65.79%	100.00%
66	Carpla Service Southeast Region Co., Ltd	Ho Chi Minh	Commercial service	70.08%	100.00%
67	VETC RSA Co., Ltd	Ha Noi	Commercial service	65.79%	100.00%
68	Carpla Auto Parts Co., Ltd	Ho Chi Minh	Commercial service	65.79%	100.00%
69	Tasco Auto Sai Gon JSC	Ho Chi Minh	Commercial service	77.85%	86.00%
70	GreenLynk Automotives Co.,Ltd	Ho Chi Minh	Commercial service	56.73%	89.33%
71	Toyota Can Tho Co., Ltd	Can Tho	Commercial service	32.84%	64.00%
72	AG-25 Co., Ltd	An Giang	Commercial service	32.84%	100.00%
73	Da Nang Son Tra Corporation	Da Nang	Real estate business	50.44%	98.29%
74	Savico Da Nang JSC	Da Nang	Real estate business	35.92%	70.00%
75	Han River Automobile Corporation	Da Nang	Commercial service	18.32%	51.00%
76	Son Tra Automobile Co., Ltd	Da Nang	Commercial service	18.32%	100.00%
77	Gia Lai Automobile One Member	Gia Lai	Commercial service	18.32%	100.00%
78	Kon Tum Automobile JSC	Quang Ngai	Commercial service	18.15%	99.09%
79	Tasco Auto Gia Lai Co., Ltd	Gia Lai	Commercial service	37.29%	71.00%
80	Da Nang Automobile Co., Ltd	Da Nang	Commercial service	23.15%	64.44%
81	Quang Nam Automobile Co., Ltd	Da Nang	Commercial service	23.15%	100.00%
82	Hung Thinh Automobile JSC	Da Nang	Commercial service	19.76%	55.00%
83	Dai Thinh Automobile JSC	Da Nang	Commercial service	28.74%	80.00%
84	DNP Holding JSC	Dong Nai	Commercial service	57.23%	57.23%
85	Dong Nai Plastic JSC	Da Nang	Manufacturing and Trading of Water	56.85%	99.33%
86	Tan Phu Viet Nam JSC	Ho Chi Minh	Plastic Manufacturing and Trading	30.18%	52.73%
87	DNP Water JSC	Bac Ninh	Water Sector Investment	29.27%	51.15%
88	CMC JSC	Phu Tho	Brick Manufacturing and Trading	29.26%	51.14%
89	DNP Production and Trading JSC	Ho Chi Minh	Plastic Manufacturing and Trading	43.37%	100.00%
90	DNP Bac Giang Water Infrastructure Investment Co., Ltd	Bac Ninh	Clean Water Production and Trading	25.10%	100.00%
91	Ha Noi Manufacturing JSC No 3	Ha Noi	Clean Water Production and Trading	25.86%	89.24%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

No	Name	Address	Business sector	Interest ratio (%)	Voting rights ratio (%)
92	Binh Hiep JSC	Lam Dong	Clean Water Production and Trading	25.37%	97.04%
93	Binh Thuan Water Supply and Sewerage JSC	Lam Dong	Clean Water Production and Trading	16.76%	57.26%
94	Dong Tam Water Plant JSC	Dong Thap	Clean Water Production and Trading	15.42%	52.68%
95	Tay Ninh Water Supply Sewerage JSC	Tay Ninh	Clean Water Production and Trading	16.56%	59.47%
96	Clean Water System Management and Operation JSC	Dong Thap	Clean Water Production and Trading	28.67%	97.94%
97	Binh An Water Investment JSC	Lam Dong	Clean Water Production and Trading	19.35%	99.93%
98	DNP Hawaco JSC	Ha Noi	Trading of Water Industry Supplies	28.42%	50.00%
99	DNP Hawaco Southern JSC	Ho Chi Minh	Trading of Mechanical and Electrical	28.14%	99.00%
100	Ninh Hoa Urban JSC	Khanh Hoa	Clean Water Production and Trading	15.08%	51.51%
101	Ninh Hoa Measurement Inspection Co., Ltd	Khanh Hoa	Water Industry Supplies	15.08%	100.00%
102	Ninh Hoa Urban Construction Co.,Ltd	Khanh Hoa	Manufacturing, Trading, and Services	15.08%	100.00%
103	Binh Phuoc Water Supply and Sewerage JSC	Dong Nai	Clean Water Production and Trading	20.01%	86.20%
104	DNP - Tien River Raw Water Co., Ltd	Dong Thap	Extraction, Treatment, and Supply of Water	24.73%	99.99%
105	Eco Vietnam Technology and Equipment JSC	Ha Noi	Water Solutions and Infrastructure	19.90%	70.00%
106	CVT Investment and Development Co., Ltd	Phu Tho	Financial Service Activities	29.26%	99.99%
107	Son Thanh Water Supply and Sewerage Construction Investment Joint Stock Company	Khanh Hoa	Clean Water Production and Trading	20.54%	85.00%
108	Saigon Water Infrastructure JSC	Ho Chi Minh	Clean Water Production and Trading	14.81%	50.61%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

No	Name	Address	Business sector	Interest ratio (%)	Voting rights ratio (%)
109	Cu Chi Water Supply and Sewerage JSC	Ho Chi Minh	Extraction, Treatment and Supply of Water	14.81%	100.00%
110	Gia Lai Water Supply and Sewerage JSC	Gia Lai	Extraction, Treatment and Supply of Water	7.56%	51.00%
111	Sai Gon - Dan Kia Water Supply JSC	Lam Dong	Extraction, Treatment and Supply of Water	13.33%	90.00%
112	Water Science and Technology Institute	Ha Noi	Water Project Research and Development	22.74%	80.00%
113	Sai Gon - An Khe Water JSC	Gia Lai	Extraction, Treatment and Supply of Water	11.46%	77.33%
114	Tasco Energy JSC	Ho Chi Minh	Electricity generation	14.90%	50.90%
115	Tasco SmartCharge Co., Ltd	Ho Chi Minh	Electrical system installation	14.90%	100.00%
116	Vectra Energy JSC	Ho Chi Minh	Installation of other construction systems	7.60%	51.00%
III. Joint ventures, associates					
1	BOT Hung Thang Phu Tho Co., Ltd	Phu Tho	Transport	30.00%	30.00%
2	NVT Holdings JSC	Ha Noi	Real Estate Business	20.00%	50.00%
3	Savico Quang Nam Co., Ltd	Da Nang	Commercial Services	17.96%	50.00%
4	Tri Thuc Tuong Lai Investment JSC	Ha Noi	Real Estate and Education Business	24.18%	47.13%
5	Blue Oceans Water Management Co., Ltd	Lam Dong	Clean Water Production and Trading	4.19%	25.01%
6	Dong Hai Water and Environment JSC	Lam Dong	Clean Water Production and Trading	4.19%	25.00%
7	Meta Infrastructure Engineering JSC	Ha Noi	Commercial Services	6.97%	24.50%
8	Bac Giang Clean Water JSC	Bac Ninh	Clean Water Production and Trading	7.10%	24.99%
9	Sai Gon - Pleiku Water Supply JSC	Gia Lai	Extraction, Treatment, and Supply of Water	7.26%	49.00%
10	TKT Land Technology Investment and Development JSC	Ha Noi	Real Estate Business	40.10%	40.10%
11	S&D Water Solution Co.,Ltd	Ha Noi	Extraction, Treatment, and Supply of Water	14.64%	50.00%
12	Tasco Headway Logistics JSC	Ho Chi Minh	Road freight transport	38.03%	50.00%
13	South Auto Investment and Trading JSC	Tay Ninh	Commercial Services	7.81%	38.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026***7. Employee**

The total number of employees of the Company as at 30 June 2026 is 13,369 people (as at 31 December 2025 is 12,269 people).

8. Declaration on comparative information in financial statements

Comparative information is presented based on data from the reviewed interim consolidated financial statements for the period from 1 January 2025 to 30 June 2025 and the audited consolidated financial statements for the financial year ended 31 December 2025.

Effective 01 January 2026, the Company applies Circular 99/2025/TT-BTC ("Circular 99") dated 27 October 2025, providing guidance on the enterprise accounting regime, replacing the regulations in Circular 200/2014/TT-BTC dated 22 December 2014; and Circular 43/2026/TT-BTC ("Circular 43") dated 20 April 2026, amending and supplementing certain articles of Circular 202/2014/TT-BTC dated 22 December 2014, issued by the Minister of Finance, regarding the preparation and presentation of consolidated financial statements. These Circulars are effective for fiscal years beginning on or after 01 January 2026. The application of Circular 99 and Circular 43 does not have a material impact on the comparability of the figures presented in these interim consolidated financial statements. Certain comparative information has been reclassified to conform to the current year's presentation. Please refer to Note VII.4 for details.

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY**1. Accounting period**

The accounting period follows the calendar year, beginning on January 1 and ending on December 31.

2. Accounting currency

The accounting currency is Vietnamese dong (VND).

III. APPLICABLE ACCOUNTING SYSTEM AND ACCOUNTING STANDARDS**1. Applicable accounting regime**

The Company applies the Vietnamese Enterprise Accounting System issued in conjunction with Circular 99/2025/TT-BTC dated 27 October 2025, guiding the enterprise accounting system; Circular 202/2014/TT-BTC dated 22 December 2014, guiding the preparation and presentation of consolidated financial statements; and Circular 43/2026/TT-BTC dated 20 April 2026, amending and supplementing a number of articles of Circular 202/2014/TT-BTC dated 22 December 2014, of the Minister of Finance guiding the preparation and presentation of consolidated financial statements.

The interim consolidated financial statements have been prepared based on the historical cost principle and in accordance with Vietnamese Accounting Standards. The accompanying interim consolidated financial statements are not intended to present the consolidated financial position, consolidated results of operations, and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Viet Nam.

2. Declaration on compliance with Accounting Standards and Accounting System

Board of Management has prepared and presented the Company's interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and prevailing legal regulations guiding the preparation and presentation of interim consolidated financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

IV. SIGNIFICANT ACCOUNTING POLICIES

1. Basis for consolidation of financial statements

The consolidated financial statements have been prepared by consolidating the financial statements of the parent company and the subsidiaries controlled by the Company as of 30 June 2026, in accordance with Vietnamese Accounting Standards.

Subsidiaries are fully consolidated from the date of acquisition, the date on which the Company effectively obtains control over the subsidiary and continue to be consolidated until the date the Company effectively ceases to have control over the subsidiary.

The financial statements of the parent company and its subsidiaries used for consolidation purposes are prepared for the same accounting period and apply accounting policies consistently. Where necessary, the financial statements of subsidiaries are adjusted to ensure consistency with the accounting policies applied by the Company. Intra-group transactions, balances, and unrealized gains or losses arising from intra-group transactions are eliminated in full upon consolidation.

Non-controlling interests comprise the value of non-controlling interests at the date of the initial business combination and the non-controlling interests' share of changes in total equity since the date of the business combination. Losses attributable to non-controlling interests that exceed their share of the subsidiary's total equity are allocated against the Company's interest, unless the non-controlling interests have a binding obligation and the ability to cover such losses.

Goodwill in the consolidated financial statements represents the excess of the business combination cost over the Company's interest in the total fair value of the identifiable assets, liabilities, and contingent liabilities of a subsidiary, associate, or joint venture at the date of the investment transaction. Goodwill arising from the acquisition of subsidiaries is classified as an intangible asset and is amortized on a straight-line basis over its estimated useful life of 10 years.

Goodwill acquired from the purchase of an associate and a jointly controlled business is included in the carrying value of the associate and a jointly controlled business. Goodwill from the acquisition of subsidiaries is presented separately as an asset on the Consolidated Statement of Financial Position.

Upon the sale of a subsidiary, an associate, or a joint venture, the remaining unamortized goodwill is included in the gain or loss arising from the disposal of the respective entity.

Business combination using the acquisition method

The assets, liabilities, and contingent liabilities of the subsidiary are determined at fair value as of the acquisition date. Any excess of the purchase price over the total fair value of the acquired assets is recognized as goodwill. Any shortfall between the purchase price and the total fair value of the assets is recognized in the consolidated results of operations for the accounting period in which the acquisition occurred.

Non-controlling interests at the date of the initial business combination are determined based on the non-controlling shareholders' proportion of the total fair value of the recognized assets, liabilities, and contingent liabilities.

Business combinations involving entities under common control

A business combination involving entities under common control is a business combination in which all the combining entities are subject to long-term control by the same party or parties, both before and after the business combination and such control is not transitory.

The company carries out business combinations involving entities under common control by a group of individuals who possess control, defined as the power to govern the financial and operating policies of an entity so as to obtain economic benefits from its activities, pursuant to a contractual arrangement.

The accounting method applied to business combinations involving entities under common control is implemented as follows:

- The assets and liabilities of the entities are consolidated at their carrying amounts as of the business combination date, without revaluation to fair value;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

- No goodwill arises from the business combination transaction;
- The difference between the cost of the business combination and the net asset value of the acquired entity is presented separately as an addition to or deduction from equity;
- The consolidated statement of financial position and the consolidated statement of profit or loss reflect the financial position and operating results of the consolidated entities from the date of the business combination transaction.

Subsequent to the business combination, if the Company transfers its investment in these entities and loses control over them, the difference between the business combination cost and the net assets of the acquiree which was previously recognized under the "Other owner's equity" item at the date of the business combination shall be reclassified to the "Undistributed profit after tax" item on the consolidated statement of financial position.

2. Exchange rates applied in accounting***Exchange rates applied when recording transactions***

- *The actual exchange rate at the time the transaction occurred:*

Used to convert to the accounting currency for transactions that increase revenue, other income, production and business expenses, other expenses, assets, equity, accounts receivable, cash capital, prepayments to suppliers, accounts payable, and advances received from customers.

In the case of selling goods or providing services related to revenue received in advance, or receiving advance payments from buyers: Revenue and income corresponding to the advance payment amount shall be recorded at the actual exchange rate at the time of receiving the advance from the buyer. However, in the case of allocating deferred expenses to production and business expenses in the period, the expense shall be recorded at the actual exchange rate at the time of payment.

In cases where the purchase of assets involves a prepayment to the seller: The asset value corresponding to the prepayment amount will be determined using the actual exchange rate at the time of prepayment to the seller.

- *Specific identification exchange rate:*

Used to convert to the accounting currency for transactions that reduce accounts receivable, advances received from buyers due to the delivery of products, goods, fixed assets, provision of services, or accepted quantities, deposits, collateral, and deferred expenses, accounts payable, advances to sellers due to the receipt of products, goods, fixed assets, services, or accepted quantities.

In case during a period there are many receivables or payables in foreign currency with the same object, the actual specific book exchange rate for each object is determined on the basis of moving weighted average of transactions with that object.

- *Weighted average book exchange rate:*

Used to convert to the accounting currency on the credit side of cash accounts when making payments in foreign currency.

Exchange rates for foreign currency revaluation at the end of the period

The exchange rate applied for revaluation is the average of the buying and selling transfer rates of the commercial bank, where the Company and its subsidiaries regularly conduct transactions, as of 30 June 2026. For balances of foreign currency demand deposits held at banks, the actual exchange rate used for revaluation is the average of the buying and selling transfer rates of the commercial bank where the Company maintains the deposit account.

The Company does not revalue the portion or the entirety of the value of foreign currency-denominated receivables for which a provision for bad debts has been made.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

3. Recognition of cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand and term bank deposits, cash in transit, and short-term investments with a maturity of no more than three months from the date of investment that are readily convertible into known amounts of cash and are subject to an insignificant risk of changes in value at the reporting date. Cash equivalents are determined in accordance with Vietnamese Accounting Standard No. 24, "Cash Flow Statements."

4. Recognition of financial investments***a. Trading securities***

Trading securities comprise securities held for trading purposes (including those with a maturity of over 12 months) that are purchased for resale to generate profit.

Trading securities are initially recognized at the fair value of the consideration paid at the time of the transaction. Costs associated with the purchase of trading securities (if any) such as brokerage fees, transaction costs, information service fees, taxes, and bank charges, are expensed as financial costs during the period. Subsequent to initial recognition, trading securities are measured at cost less any provision for the diminution in value of trading securities.

The time of recognition of trading securities and equity investments in other entities is the time when the investor acquires ownership rights, specifically as follows:

- Listed securities are recorded at the time of order matching (T+0);
- Unlisted securities are recognized at the time legal ownership is officially established in accordance with the law.

During the holding period, the Company does not reclassify trading securities as investments held to maturity, or vice versa.

At the end of the accounting period, the company recognizes a provision for potential losses when there is concrete evidence that the market value of securities held for trading purposes has fallen below their carrying amount. Any adjustment to the provision for losses on trading securities is recognized in the income statement for the period.

Method for calculating the cost of trading securities: Weighted average at the time of sale.

b. Held-to-maturity investments

Held-to-maturity investments are investments that Board of Management intends and has the ability to hold until maturity.

Held-to-maturity investments are initially recognized at cost, comprising the purchase price plus (+) costs directly attributable to the investment (if any), such as transaction, brokerage, advisory, and audit costs, as well as fees, taxes, and bank charges.

At the end of the accounting period, if there are any indications or evidence suggesting that an investment held to maturity may be impaired, the enterprise must make a provision for the impairment of such investment. Any impairment losses incurred on investments held to maturity are recognized as financial expenses in the income statement.

c. Investments in subsidiaries, joint ventures, associates

Associates are all entities over which the Company has significant influence but not control, typically expressed through holding between 20% and 50% of the voting rights in those entities.

Investments in joint ventures and associates in the consolidated financial statements are accounted for using the equity method. Accordingly, such investments are initially recognized at cost. Subsequently, the carrying amount of the investment is adjusted to reflect the investor's share of the investee's profit or loss arising after the date of investment. The investor's share of the investee's operating results is recognized in the investor's income statement. Distributions received from the investee are accounted for as a reduction in the carrying amount of the investment. Adjustments to the carrying amount are also required when there are changes in the investor's interest resulting from income recognized directly in the investee's equity, such as the revaluation of fixed assets or exchange rate differences arising from the translation of financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

d. Investment in equity instruments of another entity

Investments in other entities are initially recorded at cost. After initial recognition, these investments are determined at cost less provisions for losses on investments in other units. Provision for devaluation of investment for capital instruments is recorded as follows:

- For investments in listed shares or investments where fair value can be reliably determined, the provision is based on the market value of the shares;
- For investments where the fair value cannot be determined at the reporting date, a provision is made based on the losses incurred by the investee.

The provision for investment impairment is recognized in the income statement for the period.

5. Recognition of receivables

Receivables are amounts that can be collected from customers or other entities. Receivables are stated at carrying amount less provisions for doubtful debts.

The classification of receivables into trade receivables, and other receivables is carried out according to the following principle:

- **Trade receivables:** This includes accounts receivable of a commercial nature arising from transactions involving buying and selling.
- **Other receivables:** These include non-commercial receivables not related to purchase or sale transactions (such as dividends and distributed profits; amounts paid on behalf of third parties that are entitled to be recovered; amounts collected by the export consignee on behalf of the consignor; receivables for loans of non-monetary assets, receivables for fines, compensation, and missing assets awaiting processing...).

Receivables shall be recorded in detail to original terms and remaining recovery terms as at the reporting date, original currencies and each object. At the financial statements' preparation date, receivables which have remaining recovery terms of less than 12 months or a business cycle are classified as current receivables, receivables which have remaining recovery terms of over 12 months or a business cycle are classified as non - current receivables.

Provision for doubtful debts

At the end of the accounting period, the Company identifies overdue or potentially uncollectible receivables to determine the necessary provision for bad debts (or the reversal thereof). Any increase or decrease in the provision balance is recognized as an administrative expense for the period.

A company must make a provision for bad debts when a receivable is overdue, or even if not yet due, there is evidence indicating that all or part of the receivable is likely to be lost because the debtor has disappeared, absconded, or is unlikely or unable to settle the debt.

Provisioning levels for overdue receivables:

- 30% of the value for receivables overdue by 6 months to less than 1 year.
- 50% of the value for overdue receivables outstanding for one year to less than two years.
- 70% of the value for overdue receivables outstanding for 2 years to less than 3 years.
- 100% of the value for accounts receivable outstanding for three years or more.

The determination of the overdue period for a receivable classified as "doubtful" (requiring a provision) is based on the principal repayment schedule stipulated in the original purchase and sale contract, without regard to any debt extensions agreed upon between the parties.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026*

For accounts receivable that are not yet due but for which the Company possesses evidence indicating that an economic entity has gone bankrupt, is undergoing bankruptcy proceedings, or has absconded from its business premises; or where the debtor is being prosecuted, detained, tried, or is serving a sentence, is suffering from a critical illness, or is deceased; or where the Company has sought enforcement of the debt but failed because the debtor has absconded from their place of residence; or where the Company has initiated legal action to recover the debt but the proceedings have been suspended, the Company's Board of Management shall assess and determine the unrecoverable loss amount (up to the value of the debt recorded in the accounting books) in order to make a provision for bad debts.

6. Recognition of inventories

Inventories are valued at the lower of cost and net realizable value. This valuation is determined in accordance with Accounting Standard No. 02 - "Inventories," specifically: The cost of inventories comprises costs of purchase, costs of conversion, and other costs incurred in bringing the inventories to their present location and condition. Net realizable value is determined as the estimated selling price less the estimated costs of completion and the estimated costs necessary to make the sale.

Specifically for finished goods and work-in-process, the cost of inventory comprises materials, direct labor, and manufacturing overheads, accounted for based on actual costs incurred and allocated appropriately based on normal capacity levels. Material, labor, and other manufacturing overhead costs incurred in excess of normal capacity are recognized as cost of goods sold for the period

Method of inventory value calculation: The specific identification method is applied to cars, while the weighted average method is applied to other types of inventory.

Method of inventory accounting: Determine the quantity and value of goods withdrawn from inventory each time a transaction occurs.

Method of determining work in progress at the end of the period: Work in progress at the end of the period is determined by aggregating all construction costs of unfinished construction projects.

Provision for devaluation in inventories: The provision for inventory devaluation is made by the Company in accordance with current accounting regulations. Accordingly, the Company is permitted to make provisions for inventory devaluation due to obsolescence, damage, or deterioration in quality, as well as in cases where the cost of inventory exceeds its net realizable value at the end of the financial period. Increases or decreases in the provision account balance are recognized in the cost of goods sold for the period.

According to the assessment of the Board of Director, as at 30 June 2026, the Company had made provisions for inventory devaluation for items that were marked down, damaged, of poor quality, or obsolete.

7. Accounting and depreciation principles for fixed assets and investment property**a. Tangible fixed assets**

Tangible fixed assets are measured at historical cost less accumulated depreciation.

The historical cost of a tangible fixed asset comprises all costs incurred by the company to acquire the asset up to the point it is ready for use in the manner intended by the enterprise (excluding recoverable taxes). The determination of the historical cost of tangible fixed assets in specific cases is carried out in accordance with Vietnamese Accounting Standard No. 03 - Tangible Fixed Assets.

Costs incurred subsequent to initial recognition such as routine repairs and maintenance, periodic repairs and maintenance are recognized as production and business expenses for the period. Regarding costs for upgrades and renovations, if it can be clearly demonstrated that these expenditures increase the future economic benefits expected to be derived from the use of the tangible fixed asset beyond its originally assessed standard performance level, then such costs are capitalized as an addition to the asset's historical cost.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS *(continued)**For the fiscal period from 01 January 2026 to 30 June 2026*

When tangible fixed assets are sold or disposed of, their historical cost and accumulated depreciation are derecognized from the Statement of Financial Position. The difference between the proceeds from the disposal and the carrying amount of the asset is recognized as a gain or loss and presented in the Company's Income Statement.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful lives are categorized by asset group as follows:

Assets	Useful lives
Building and structures	02 - 50 years
Machinery, equipment	02 - 20 years
Means of transportation	03 - 30 years
Management equipment and tools	02 - 20 years
Other fixed assets	02 - 15 years

Other fixed assets being assets formed from investment projects in the form of BOT are initially recorded at the investment value and depreciated according to the proportion of revenue according to Circular No. 147/2016/TT-BTC dated 13 October 2016 of the Ministry of Finance on amending and supplementing a number of articles of Circular No. 45/2013/TT-BTC dated 25 April 2013 of the Ministry of Finance.

b. Intangible fixed assets

Intangible fixed assets are stated at historical cost less accumulated amortization.

Land use rights

Land use rights include:

- Land use rights granted by the State upon payment of land use fees;
- Land use rights acquired through lawful transfer; and
- Leased land use rights acquired prior to the effective date of the Land Law (2003), for which rent has been paid for a lease term exceeding five years and a land use rights certificate has been issued by a competent authority.

The historical cost of land use rights is the amount paid by the Company to acquire legal land use rights (including payments made to the transferring organization or individual, as well as costs for compensation, site clearance, site leveling, registration fees, etc.) or the value agreed upon by the parties when contributing capital. Land use rights with a limited term are amortized using the straight-line method based on the validity period of the land use rights certificate. Land use rights with an indefinite term are not amortized.

Computer software

The historical cost of software programs is determined as the total actual costs incurred by the Company to acquire them, in cases where the software program constitutes a component separable from the related hardware, or qualifies as a semiconductor integrated circuit layout design under intellectual property laws.

The company's software program includes accounting software, time and attendance software, storage software, business management software,...

Software programs are amortized using the straight-line method over their estimated useful lives

Other regulations on management, use, depreciation of fixed assets

Other regulations regarding the management, use, and depreciation of fixed assets are implemented by the Company in accordance with Circular 45/2013/TT-BTC dated 25 April 2013, Circular 147/2016/TT-BTC dated 13 October 2016, and Circular 28/2017/TT-BTC dated 12 April 2017, issued by the Minister of Finance, guiding the regime for the use, management, and depreciation of fixed assets.

c. Finance lease fixed assets

Finance lease fixed assets are reflected at cost less accumulated depreciation.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026*

The cost of a finance lease asset is recognized as the fair value of the leased asset plus any initial direct costs incurred in connection with the lease. If input VAT is deductible, the present value of the minimum lease payments excludes the VAT payable to the lessor.

The interest rate applied to calculate the present value of the minimum lease payments for a leased property is the rate stated in the lease agreement.

Finance lease fixed assets are depreciated based on a depreciation policy consistent with that of similar assets owned by the Company.

d. Investment property (IP)

Investment property include: land use rights, houses, or a part of a house, or both the house and land, and infrastructure held by the owner or lessee under a financial lease contract for the purpose of generating rental income or anticipating price appreciation, not for use in the production or supply of goods or services, or for management purposes; or for sale in the normal course of production or business.

Investment property is stated at cost less accumulated depreciation.

The historical cost of investment property comprises the total cash or cash equivalents expended, or the fair value of assets exchanged, to acquire or construct the investment property up to the time of its purchase or completion. In cases where there is conclusive evidence that the value of the investment property has declined below its market value and the amount of the decline can be reliably determined, the Company shall write down the historical cost of the investment property and recognize the loss in the cost of goods sold for the period. At the end of an accounting period, if there is reliable and conclusive evidence that the write-down of investment property is no longer warranted, the enterprise may increase the carrying amount of the investment property and decrease the cost of goods sold by an amount up to the previously recognized write-down, provided that the resulting amount does not exceed the original cost of the investment property.

Expenses related to investment properties incurred after initial recognition are recorded as production and business expenses in the period, unless these expenses are likely to generate more future economic benefits from the investment property than initially assessed, in which case they are added to the original cost of the investment property. Depreciation expenses for investment properties and other directly related rental expenses, such as: outsourced service costs, salaries of employees directly managing the rental property, depreciation costs of ancillary facilities serving the rental of investment properties, etc., are accounted for in the cost of goods sold for the rental of investment properties.

Investment properties are depreciated based on a depreciation policy consistent with that of similar assets owned by the Company.

The conversion of owner-occupied real estate to investment real estate, or from investment real estate back to owner-occupied real estate, or inventory, only occurs when there is a change in intended use. Such conversion does not alter the book value of the converted asset and does not change the original cost of the real estate for valuation purposes or for the preparation of financial statements.

8. Lease fixed assets***a) In case the Company is the lessor***

Assets under operating leases are recognized in the Company's investment property on the consolidated statement of financial position. Expenses directly incurred during the operating lease period are recognized in the consolidated income statement when incurred.

Rental received under operating leases are recognised in the consolidated income statement on a straight-line basis over the lease term of the lease contract.

b) In case the Company is the lessee

Rental payments under operating leases are recognised in the consolidated income statement on a straight-line basis over the lease term of the lease contract.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS *(continued)**For the fiscal period from 01 January 2026 to 30 June 2026***9. Recognition of business cooperation contracts**

A Business Cooperation Contract (BCC) is a contractual agreement between two or more parties to jointly carry out economic activities without establishing an independent legal entity. These activities may be subject to joint control by the contributing parties or controlled by one of the parties to the contract. Joint control exists only when decisions regarding relevant activities require the unanimous consent of the parties sharing control.

A BCC contract may be implemented in the form of jointly constructing assets or cooperating in specific business activities. The parties to the BCC may agree to share revenue, products, or after-tax profits based on the results of the BCC activities, or to share fixed benefits regardless of the BCC's operating results.

a) In the case that the Company is a party with joint control over the BCC***-For a BCC in the form of jointly controlled assets***

A BCC involving jointly controlled assets is an arrangement wherein the participating parties jointly construct assets (jointly controlled assets). These are assets purchased, constructed, and utilized by the participating parties for the purposes of the BCC, generating benefits for said parties in accordance with the terms of the contract.

- The Company recognizes its share of the jointly controlled assets as assets in its Statement of Financial Position and classifies them according to the nature of the assets;
- For fixed assets or investment properties contributed to a business cooperation contract without the transfer of ownership from the Company to the joint ownership of the participating parties, the Company shall not derecognize the assets in its accounting records but shall maintain detailed tracking of their location. In cases where the contribution involves the transfer of ownership from the Company to the joint ownership of the participating parties, the Company shall derecognize the value of the corresponding item in its Statement of Financial Position;
- Revenue or expenses arising from the exploitation or use of jointly controlled assets are recognized by the Company in accordance with the contractual agreement and reflected in the Company's Income Statement.

- For a BCC in the form of a joint business operation

A BCC operating under a joint-control arrangement is a business cooperation activity that does not entail the establishment of a new business entity. The participating parties have obligations and enjoy rights as stipulated in the contract. The BCC activities are carried out by the contributing parties alongside their respective ordinary business operations.

- Cash and assets contributed by other parties to a jointly controlled BCC activity are accounted for by the Company as liabilities. Cash and assets contributed to a jointly controlled BCC activity are accounted for by the Company as receivables.
- The business cooperation contract stipulates that expenses incurred specifically for jointly controlled business activities incurred by each party participating in the BCC must be borne by that party. For common expenses (if any), based on the agreements in the contract, divide them between the contributing parties;
- Separately incurred costs or allocated common costs (if any) and the share of revenue received under the BCC agreement are presented in the Company's Income Statement;
- In cases where the BCC contract stipulates profit sharing based on the contract's operating results, the parties shall designate a representative to handle the accounting for the BCC operations. This representative is responsible for tracking the revenue, expenses, and operating results of the BCC contract, as well as issuing invoices and filing tax declarations on behalf of the participating parties in accordance with the law. However, each participating party shall only record the revenue and expenses corresponding to their respective share, whether entitled to receive or obligated to bear in their own income statement.

b) In the case that the Company is the party without the right to jointly control the BCC.

Based on the terms and nature of the Business Cooperation Contract (BCC) to determine that the enterprise does not have joint control over the BCC, it is necessary to ascertain whether the enterprise receives benefits contingent upon the BCC's business results or receives fixed benefits independent of those results, in order to apply the appropriate accounting treatment.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

- In cases where the BCC contract stipulates that the Company is entitled to benefits contingent upon the BCC's business results, the capital contributions to the BCC contract and the benefits received by the investor from the BCC contract shall be presented as an investment in another entity;
- In cases where a BCC contract stipulates that the Company is entitled to a fixed benefit regardless of the BCC's business results, the accounting treatment depends on the nature of the contract, as follows:
 - + If the nature of the transaction is the leasing of an asset (where a party contributes a non-monetary asset to the BCC), the enterprise accounts for it as an asset lease transaction;
 - + If the nature of the transaction is a loan (where the party participating in the BCC contributes capital in the form of cash), the enterprise accounts for it as a loan transaction

10. Recognition of prepaid expenses

Prepaid expenses are actual costs incurred (including both prepaid and unpaid expenses) that relate to the production and business results of multiple accounting periods.

Prepaid expenses primarily consist of the value of one-off land lease payments, tools and instruments, borrowing costs, and other expenses incurred during the Company's business operations that are expected to yield future economic benefits. Borrowing costs are allocated to the consolidated statement of profit or loss based on the proportion of realized revenue to total project revenue. Other prepaid expenses are allocated to the consolidated statement of profit or loss using the straight-line method, based on the Company's estimated useful life or cost recovery period.

Prepaid expenses are tracked in detail according to their amortization period. At the time of preparing financial statements, deferred expenses with a duration of 12 months or less or one business cycle from the date of incurrence are classified as short-term prepaid expenses, while those with a duration exceeding 12 months or more than one business cycle from the date of incurrence are recorded as long-term prepaid expenses.

11. Recognition of payables

Payables are presented at historical cost. The classification of payables, including trade payables, dividends and profits payable, and other payables, is based on the following principles:

- **Trade payable to suppliers:** This includes commercial liabilities arising from the purchase of goods, services, or assets from suppliers or sellers (independent entities from the buyer). Trade payable to suppliers include liabilities between parent and subsidiary companies, joint ventures, associated companies, and liabilities when importing goods on consignment through a consignor (in consignment transactions).
- **Dividends and profits payable:** includes dividends that the Company is required to pay to shareholders. The date on which the Company recognizes the liability for dividends and profits payable is the record date.
- **Other payables:** Including payables of non-commercial nature, unrelated to transactions of purchase, sale, provision of goods and services (such as: Interest payable, dividends and profit payable, financial investment expenses payable; payable on behalf of a third party; payment of social insurance and health insurance premiums, unemployment insurance, union funds, etc.).

Payables monitoring

Payables shall be specially recorded to original terms and remaining repayment terms as at the reporting date, original currencies and each object. At financial statements' preparation date, payables that have remaining repayment terms of less than 12 months or a business cycle are classified as current payables, payables that have remaining repayment terms of over 12 months or a business cycle are classified as non-current payables.

Payables meeting the definition of foreign currency monetary items: Revalued as of 30 June 2026, at the average transfer buying and selling exchange rate (see Note IV.2).

Liabilities are recognized no less than the amount payable.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

12. Recognition of accrued expenses

Accrued expenses including payables for goods and services received from the seller during the period but have not actually been paid due to lack of invoices or insufficient accounting records and documents are recorded in production or business expenses in the reporting period.

Basis of determining accrued expenses

- *Accrual of expenses for electricity, water, telephone, audit fees, conference and training participation fees, communications, and transportation services:* Based on payment notices from service providers or signed commercial contracts with suppliers.
- *Accrual of loan interest and bond interest payable for loans or bond issuances with interest payable at maturity:* Based on the outstanding principal balance, term, and applicable interest rate.
- *Accruing costs to provisionally estimate the cost of goods sold and sold real estate products:* Based on the difference between costs calculated using estimated unit rates and aggregated actual costs.

13. Principles and methods for recognizing provisions for liabilities

Provisions are recognized when the Company has a present obligation (legal or constructive) resulting from a past event; it is probable that an outflow of economic benefits will be required to settle the obligation; and a reliable estimate can be made of the amount of the obligation. Provisions are recognized in accordance with the criteria set out in Vietnamese Accounting Standard No. 18 "Provisions, Contingent Liabilities and Contingent Assets."

Recognition of provisions for liabilities

Provisions for liabilities are created (or reversed) based on the difference (larger or smaller) between the provision for liabilities that should be created this year and the unused provision for liabilities created in the previous year that is recorded in the accounting books.

Basis for provisions for liabilities

Provision for periodic major overhaul costs of the BOT project (in accordance with technical requirements): established based on the Company's requirements and plans for the periodic maintenance of fixed assets.

Provision for maintenance costs: established based on the remaining value of the maintenance package provided to the customer upon signing the vehicle purchase agreement.

The Company's technical reserves comprise: Unearned premium reserves, claim reserves, and fluctuation reserves (for non-life insurance business) or balance guarantee reserves (for health insurance business with a term of less than one year): are established in accordance with Circular No. 67/2023/TT-BTC issued by the Ministry of Finance on 02 November 2023 ("Circular 67") guiding the implementation of certain articles of the Law on Insurance Business; Government Decree No. 46/2023/NĐ-CP dated 01 July 2023, detailing the implementation of certain articles of the Law on Insurance Business; and Approval Official Letter No. 13692/BTC-QLBH dated 04 September 2025.

14. Principles for recognizing loans and finance lease liabilities

Finance lease liabilities are recognized at the fair value of the leased asset.

Loans and finance lease liabilities are tracked in detail by counterparty, maturity, and original currency. At the financial reporting date, loans and finance lease liabilities due for repayment within 12 months or the next operating cycle are classified as short-term, while those with repayment periods exceeding 12 months or one operating cycle are recorded as long-term.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

15. Recognition and capitalization of borrowing costs***Recognition of borrowing costs***

Borrowing costs comprise interest expenses and costs directly attributable to the loan (such as appraisal, audit, and loan documentation fees...). Borrowing costs are recognized as financial expenses in the period in which they are incurred (except in cases where capitalization is required under Vietnamese Accounting Standard No.16, "Borrowing Costs.")

Borrowing costs directly attributable to the loan (excluding interest), such as appraisal, audit, and loan documentation fees, as well as loan arrangement costs..., are amortized over the term of the loan. Borrowing costs are not capitalized when the borrowing is intended for investment in subsidiaries, joint ventures, or associates.

Capitalized borrowing costs

Borrowing costs arising from a specific loan directly attributable to the construction or production of a qualifying asset are included in the cost of that asset (capitalized), after net of any income earned from the temporary investment of such borrowed funds. Borrowing costs are capitalized when it is probable that the enterprise will derive future economic benefits from the use of the asset and the interest costs can be reliably measured.

Capitalization of borrowing costs ceases when the activities that are substantially complete and necessary to prepare the qualifying asset for its intended use or sale are finished. Borrowing costs incurred thereafter are recognized as financial expenses for the year.

During the period, the Company did not incur any borrowing costs capitalized into assets under construction (compared to VND 19,437,633,337 in the prior period).

16. Recognition issued bonds

The company issues common bonds for long-term borrowing purposes.

Booking value of the common bonds is on a net basis as the bond par value minus (-) bond discount plus (+) the bond premium.

The Company issues bonds at par value (issue price equal to par value) so there is no bond discount or bond premium.

Bond issuance costs are gradually allocated in accordance with the bond term using the straight-line method and recorded in financial expenses. At the time of initial recognition, bond issuance costs are recorded as a reduction in the par value of the bond. Periodically, accountants allocate bond issuance costs by recording an increase in the par value of the bond and recording it in financial expenses suitable for the recognition of bond interest payable.

17. Recognition of unearned revenue

Unearned revenue is recognized when the Company receives prepayments from customers regarding the following items: prepayments for asset leases, operation and management fees, purchases of e-invoices, insurance contract fees, and revenue corresponding to the value of goods and services provided to customers under customer loyalty programs.

Method for allocating unearned revenue: Unearned revenue is allocated and recognized in the period's operating results based on the duration or term associated with the advance payment.

18. Recognition of owners' equity***a. Recognition of owner's equity, share premium and other owners' equity***

Owners' equity: Reflects the actual amount invested by shareholders. Shareholder contributions are recorded at the actual share issuance price but are reflected in detail under two categories: owner's equity and share premium.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Common stock: recorded at par value. Proceeds from the issuance of shares in excess of par value are recorded as capital surplus. Costs directly attributable to the issuance of shares, net of tax effects, are deducted from capital surplus.

Share premium: reflects the difference between the issuance price and the par value of shares; the difference between the repurchase price and the resale price of treasury shares; the value of the option to convert bonds into shares at the maturity of convertible bonds; and costs directly related to share issuance, except in cases where the issuance is unsuccessful, in which case the costs associated with the failed issuance must be recorded as financial expenses for the period

Other owners' equity: Business capital formed through additions from business operating results or through gifts, donations, sponsorships, or asset revaluations; and the difference (if any) between the cost of a merger transaction and the carrying amount of net assets in the separate financial statements of the merged enterprise, in cases where the merger is effected between parties under common control...

b. Recognition of development and investment funds

According to the Company's Charter, the appropriation and use of the Development and Investment fund are as

- Purpose of use: Investment to expand production scale, business or intensive investment of the Company.
- Authority to make decisions on appropriation and use of funds: General meeting of shareholders.

c. Recognition of other funds within owners' equity

Other funds within owners' equity is compulsory reserve fund, established in accordance with the Law on Insurance Business, and the financial contingency fund, established pursuant to the owner's decision.

d. Recognition of Retained earnings

Retained earnings reflects operation results (profit, loss) after Corporate Income Tax and profit distribution or loss settlement of the Company. Retained earnings are monitored in detail according to the operation results of each fiscal year (previous year, this year), and monitored by each content of profit distribution (appropriation of funds, supplementing the owner's investment capital, distributing dividends, profits to shareholders).

19. Principles and methods for recognizing revenue and other income***Revenue from sale of goods, finished goods***

Revenue from the sale of goods and real estate products is recognized when the outcome of the transaction can be reliably determined and the Company is likely to derive economic benefits from the transaction. Sales revenue is recognized when the significant risks and rewards of ownership have been transferred to the buyer. Revenue is not recognized if there are significant uncertainties regarding the collectability of the sales proceeds or the possibility of product returns.

Revenue from rendering of services

Revenue from urban area operation and management services, electronic toll collection services, e-invoice services, non-life insurance products, management consultancy, roadside assistance, loan brokerage, and vehicle repair and maintenance services is recognized in the separate income statement based on the stage of completion of the transaction at the end of the financial year. The stage of completion is assessed based on a survey of the work performed. Revenue is not recognized if there are significant uncertainties regarding the collectability of the related receivables.

If the contract outcome cannot be determined with certainty, revenue will be recognized only to the recoverable extent of the recognized costs.

Electricity sales

Revenue from electricity sales is determined and recognized based on the electricity output and selling price approved by the competent state agency.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026****Rental income***

Rental income from property is recognized in the separate statement of profit or loss on a straight-line basis over the lease term. Leasing commissions are recognized as a component of total rental income.

Construction contract revenue

In case the construction contract stipulates that the contractor is paid according to the planned schedule, when the results of the construction contract performance can be estimated reliably, the revenue and expenses related to the contract are recorded corresponding to the completed work as determined by the Company on the date of the separate financial statements, regardless of the issue and the amount of invoice according to the planned schedule.

In case the construction contract stipulates that the contractor is paid according to the performed volume, when the construction contract performance results are reliably determined and confirmed by the customer, the revenue and expenses related to the contract are recognized in proportion to the completed work that is confirmed by the customer during the period and reflected on the invoice.

When the outcome of a construction contract cannot be estimated reliably, revenue is recognized only to the extent of the construction contract costs incurred for which reimbursement is reasonably certain.

Revenue from transferring property

Revenue from the transfer of property is recognized when the significant risks and rewards of ownership of the property have been transferred to the buyer. Revenue from property transfer also includes revenue from transferring property projects through the form of project transfer.

Financial income

Financial income includes: Interest on deposits and loans; dividends and profits received and income from the disposal of financial investments.

Interest income: Recognized on the basis of maturity and actual interest rate of each period, unless the recoverability of interest is uncertain.

Dividends and distributed profits: Recognized when the Company becomes entitled to receive dividends or profits from capital contributions. However, dividends received in the form of shares (or profits distributed as additional capital contributions) are not recognized as income; instead, only the increase in the number of shares (or the value of the capital contribution) is tracked.

Income from the disposal of financial investments: Recognized when the significant risks and rewards of ownership of the investment have been transferred to the buyer. Most of the risks and rewards of ownership are transferred to the buyer only upon completion of the purchase or sale transaction (for listed securities) or completion of an asset assignment agreement (for unlisted securities). This income is determined as the difference between the selling price and the cost of the investment.

20. Recognition of revenue deduction

Revenue deductions include: trade discounts, sales discounts, and sales returns. Revenue deductions incurs in the same period of consumption of products, goods and services are adjusted to decrease the revenue of the arising period.

In case products, goods and services have been sold from previous periods, a reduction in revenue incurs in the next period, and this event occurs before the time of issuing the financial statements: The Company records a decrease in revenue on the financial statements of the reporting period (previous period), in accordance with the provisions of Vietnamese Accounting Standard No. 23 "Events arising after the balance sheet date".

In case products, goods and services have been sold from previous periods, a revenue deduction incurs after the issuance of the financial statements of the following period: The Company records a decrease in revenue of the arising period (subsequent period).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026***21. Recognition of cost of goods sold**

Cost of goods sold is recognized on the principle of matching with revenue.

To ensure adherence to the prudence principle, inventory costs exceeding normal levels are recognized immediately as expenses for the period (net of any compensation received, if applicable); these include: abnormal direct material consumption, labor costs, fixed overheads not allocated to product value, production service costs, inventory shortages or losses, and provisions for high-risk contracts related to inventory sales...

Reductions to the cost of goods sold include: the reversal of the provision for inventory devaluation at the end of the financial period (representing the difference where the provision required for the current period is lower than the amount set aside in the previous year).

22. Recognition of financial expenses

Financial expenses include: costs or losses related to financial investment activities; costs of purchasing trading securities; borrowing costs that are not capitalized in accordance with regulations; losses on the disposal of financial investments; transaction costs associated with the sale of financial investments; provisions for the decline in value of trading securities and provisions for losses on investments in other entities; foreign exchange losses arising from the sale of foreign currency or the revaluation of foreign currency-denominated monetary items at the end of the period; and settlement discounts granted to buyers,...

Interest expenses (including accrued expenses) of the fiscal period are fully recorded in the period.

23. Recognition of selling expenses and general & administrative expenses

Selling expenses: These are actual expenses incurred during the process of selling products and goods or providing services, including: salaries and wages for sales department personnel (base pay, wages, allowances, etc.); social insurance, health insurance, trade union fees, and unemployment insurance for sales personnel; costs related to sales promotion, product introduction, advertising, and sales commissions; expenses for storage, packaging, and transportation; costs for product, goods, service, and construction work warranties (for construction and installation enterprises); and repair costs for fixed assets used by the sales department,...

There was no decrease in selling expenses during the period.

General & administrative expenses: These are general management costs, including salaries and wages (including allowances) for administrative staff; social insurance, health insurance, trade union fees, and unemployment insurance for administrative staff; costs for office supplies, work tools, and depreciation of fixed assets used for enterprise management; land lease costs and license taxes; provisions for bad debts; outsourced services (electricity, water, telephone, fax, property and fire insurance, etc.); and other cash expenses (business entertainment, customer conferences,...)

Deductions from general & administrative expenses for the year include the reversal of provisions for bad debts.

24. Recognition of tax accounting**a. Corporate income tax**

Corporate income tax comprises the total corporate income tax calculated on taxable income, including income derived from the production of and trading in goods and services abroad in jurisdictions with which Vietnam has not signed a double taxation avoidance agreement. Corporate income tax expense consists of current corporate income tax expense and deferred corporate income tax expense.

Current corporate income tax

Current income tax expense is determined based on taxable income and the corporate income tax rate applicable for the current year. During the period, the Company was subject to corporate income tax at a rate of 20%.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026*

For rooftop electricity production and business activities: The company is entitled to 4 years of tax exemption and a 50% reduction of the payable tax amount for the next 9 years since taxable income is generated. In case there is no taxable income for the first 3 years, the period from the fourth year onwards from the time of revenue generation, the Company enjoys a 10% tax incentive for a period of 15 years. 2026 is the seventh year the Company enjoys tax incentives.

Three BOT projects (the project to upgrade and improve Road 39B (including the bypass section for Thanh Ne Town, Kien Xuong District, and the section from the access road to the Thai Binh Power Center to Diem Dien Bridge, Thai Thuy District, Thai Binh Province); the project to expand and upgrade National Highway 1 (sections Km597+549–Km605+000 and Km617+000–Km641+000, Quang Binh Province); and the project to upgrade and improve National Highway 10 (section from Quan Toan Bridge to Nghin Bridge, Hai Phong City) are currently benefiting from tax incentives applicable to new investment projects in the road development sector.

For plastic manufacturing and clean water supply operations, the Company is entitled to the following tax rate incentives:

-The companies including Ha Noi Manufacturing Joint Stock Company No 3 (“NS3”), Binh Thuan Water Supply and Sewerage Joint Stock Company (“Binh Thuan”), DNP – Bac Giang Water Infrastructure Investment Company Limited (“Bac Giang”), Tay Ninh Water Supply Sewerage Joint Stock Company (“Tay Ninh”), Ninh Hoa Urban Joint Stock Company (“Ninh Hoa”), and Binh Phuoc Water Supply and Sewerage Joint Stock Company (“Binh Phuoc”) are entitled to a 10% tax rate on income derived from the production and trading of clean water (a social activity in the environmental sector) throughout their operational period;

- Binh Hiep Joint Stock Company is exempt from corporate income tax (CIT) for 4 years (from 2016 to 2019), receives a 50% CIT reduction for the subsequent 9 years (from 2020 to 2028), and is subject to the standard tax rate on the taxable income of the expansion investment project;

- DNP - Bac Giang Water Infrastructure Investment Co., Ltd. is entitled to a preferential corporate income tax (CIT) rate of 10% on taxable income throughout its entire operational period. Additionally, the Company enjoys a CIT exemption for four years starting from the first year of generating taxable income (from 2022 through 2025) and a 50% reduction in payable CIT for the subsequent five years (from 2026 through 2030).

- Ninh Hoa Urban Construction Company Limited is exempted from corporate income tax for 4 years and has a 50% reduction in tax payable for the next 9 years for taxable income from new investment projects in the field of socialization implemented in areas with difficult or extremely difficult socio-economic conditions. 2020 is the first year the company will receive a 50% reduction in corporate income tax;

- Ninh Hoa Metrology and Inspection Co., Ltd. is exempt from corporate income tax (CIT) for four years and entitled to a 50% reduction in payable tax for the subsequent nine years on taxable income derived from a new investment project in the social sector implemented in an area with difficult or exceptionally difficult socio-economic conditions. 2019 was the first year the company received the 50% CIT reduction.

Deferred corporate income tax expense

Deferred corporate income tax is the corporate income tax amount payable or recoverable arising from temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the values used for tax purposes.

Deferred corporate income tax assets

Deferred corporate income tax assets are corporate income tax amounts that will be refunded in the future, determined based on deductible temporary differences, the carry-forward deductible value of tax losses, and unused tax incentives.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the fiscal period from 01 January 2026 to 30 June 2026*

Deferred tax assets are recognized only when it is probable that future taxable profit will be available against which deductible temporary differences can be utilized. At the end of the financial year, deferred tax assets are reviewed and reduced to the extent that it is probable that sufficient taxable profit will be available to allow the benefit of part or all of the deferred tax asset to be utilized. Previously unrecognized deferred tax assets are also reviewed and recognized if it becomes probable that sufficient taxable profit will be available to utilize them.

Deferred tax liabilities are recognized for all taxable temporary differences. Deferred tax is determined based on the tax rates expected to apply in the year when the asset is realized or the liability is settled. Deferred tax is recognized in the Income Statement, except when it relates to items recognized directly in equity, in which case the tax is also recognized in equity.

Deferred corporate income tax payable

Deferred corporate income tax liability is the corporate income tax amount payable in the future, determined based on deductible temporary differences and the corporate income tax rate.

Offsetting

When preparing and presenting financial statements, deferred tax assets and deferred tax liabilities may only be offset if they relate to corporate income tax levied by the same tax authority.

b. Other taxes

Other taxes follows prevailing regulations of Vietnam.

The Company's tax report will be subject to inspection by the local tax authorities. Because the application of laws and regulations on taxes on different types of transactions can be interpreted in different ways, the tax amounts are presented on the financial statements can be changed at the last decision of the tax authorities.

25. Segment information

Segment report is a component of consolidated financial statements; it provides information regarding product lines and services across different geographical areas referred to as segment information.

A business segment is a separately identifiable part that is involved in the production or provision of products or services and has risks and economic returns that are different from those of other business segments.

A geographical segment is a distinguishable component engaged in producing or providing products or services within a particular economic environment and is subject to risks and returns that are different from those of business segments operating in other economic environments.

Board of Management considers the Company to operate across the following business segments: real estate investment and trading; BOT road toll collection services; electronic non-stop toll collection services; automobile trading; manufacturing of clean water, household appliances, construction materials, and packaging; and insurance business and other investments. Additionally, the Company operates within a single geographical segment: Vietnam. Therefore, segment reporting is prepared based on business segments.

Segment report is presented in Note VII.3.

26. Related parties

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence. Related parties can be companies or individuals, including close members of the family of the individual considered to be related.

In considering the relationship of related parties, the nature of the relationship is emphasized more than the legal form

Transactions and balances with related parties during the year are presented in Note VII.2.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

27. Other accounting principles and methods

Long-term work in progress

Long-term work-in-progress are recognized based on the net realizable value of production and business costs that extend beyond a single operating cycle. Long-term work-in-progress costs at the end of the financial period include investment costs for the construction of real estate projects intended for sale that have not yet been completed.

Construction in progress

Construction-in-progress comprise the costs of constructing fixed assets or investment properties. For properties constructed for multiple purposes (such as office use, leasing, or sale, for example: mixed-use apartment buildings), construction investment costs are accumulated under the "Construction-in-progress" account and subsequently reclassified as appropriate upon the project's completion and handover for use, based on the actual intended use of the asset.

Long-term equipment, materials, and spare parts

When the Company purchases a fixed asset and receives additional products, equipment, or spare parts, the total cost is allocated based on the respective fair value of each asset at the date of purchase.

V. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Unit: VND

1. Cash and cash equivalents

	Closing balance	Opening balance
Cash	40,153,130,083	25,549,066,488
Demand deposits	1,205,786,244,129	1,267,592,341,078
Cash in transit	15,399,095,010	50,290,000
Cash equivalents (*)	1,953,341,843,044	1,861,367,049,535
Total	3,214,680,312,266	3,154,558,747,101

(*): Cash equivalents consist of deposits at commercial banks and financial institutions with terms of less than 3 months and interest rates ranging from 1.9% to 4.75% per annum.

Demand deposit balances by bank:

	Closing balance	Opening balance
Joint Stock Commercial Bank for Investment and Development of Vietnam	447,347,479,816	210,995,556,883
Vietnam Joint Stock Commercial Bank For Industry And Trade	313,478,345,067	456,083,777,506
Joint Stock Commercial Bank for Foreign Trade of Vietnam	157,843,969,061	295,447,147,861
Other banks	287,116,450,185	305,065,858,828
Total	1,205,786,244,129	1,267,592,341,078

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

2. Financial investments

2.1 Trading security

	Closing balance			Opening balance		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Listed shares	67,426,160,543	57,711,764,801	(9,720,000,000)	51,002,052,543	42,097,710,000	(8,910,000,000)
HWS share (2,500,000 shares)	37,500,000,000	37,500,000,000	-	37,500,000,000	37,500,000,000	-
HTE share (1,350,000 shares)	13,500,000,000	3,780,000,000	(9,720,000,000)	13,500,000,000	4,590,000,000	(8,910,000,000)
HAC share (771 shares)	2,052,543	7,656,801	-	2,052,543	7,710,000	-
TLG share (2,050,000 shares)	16,424,108,000	16,424,108,000	-	-	-	-
Total	67,426,160,543	57,711,764,801	(9,720,000,000)	51,002,052,543	42,097,710,000	(8,910,000,000)

The fair value of listed shares is determined based on the closing price of the shares on the last day of the accounting period.

2.2 Held-to-maturity investments

	Closing balance			Opening balance		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Current	10,048,533,076,617	9,986,854,404,116	(61,678,672,501)	9,048,068,990,199	8,986,390,317,698	(61,678,672,501)
Term deposit	1,960,557,351,149	1,960,557,351,149	-	1,699,549,461,148	1,699,549,461,148	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	334,791,195,125	334,791,195,125	-	298,422,125,823	298,422,125,823	-
Saigon – Hanoi Commercial Joint Stock Bank	342,723,745,173	342,723,745,173	-	330,812,536,876	330,812,536,876	-
Vietnam Joint Stock Commercial Bank For Industry And Trade	587,668,591,637	587,668,591,637	-	408,088,735,480	408,088,735,480	-
Vietnam Export Import Commercial Joint Stock Bank	299,285,164,110	299,285,164,110	-	260,323,326,575	260,323,326,575	-
Other banks	396,088,655,104	396,088,655,104	-	401,902,736,394	401,902,736,394	-
Bonds	81,040,362,464	81,040,362,464	-	52,500,045,978	52,500,045,978	-
Bonds SPB12205 (446.819 Bonds)	-	-	-	52,500,045,978	52,500,045,978	-
Bonds TRE32601 (779 Bonds)	81,040,362,464	81,040,362,464	-	-	-	-

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

	Closing balance			Opening balance		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Loan	1,563,947,604,615	1,502,268,932,114	(61,678,672,501)	1,430,999,057,682	1,369,320,385,181	(61,678,672,501)
Loans to third-party	1,441,548,198,212	1,441,348,198,212	(200,000,000)	1,306,398,524,430	1,306,198,524,430	(200,000,000)
T&D Viet Nam Holdings JSC	567,120,016,844	567,120,016,844	-	529,531,660,859	529,531,660,859	-
Ana Services Co., Ltd	443,333,178,083	443,333,178,083	-	362,951,232,878	362,951,232,878	-
Binh An An Trading Service Manufacturing Co., Ltd	118,626,493,151	118,626,493,151	-	145,656,958,904	145,656,958,904	-
Atis JSC	200,000,000,000	200,000,000,000	-	-	-	-
Others	112,468,510,134	112,268,510,134	(200,000,000)	268,258,671,789	268,058,671,789	(200,000,000)
Loans to related parties	122,399,406,403	60,920,733,902	(61,478,672,501)	124,600,533,252	63,121,860,751	(61,478,672,501)
(Details of loans to related party are disclosed in Note VII.2)						
Other investments	6,442,987,758,389	6,442,987,758,389	-	5,865,020,425,391	5,865,020,425,391	-
Investment in the construction materials segment (*)	760,555,362,582	760,555,362,582	-	946,819,579,101	946,819,579,101	-
Investment in the clean water sector (*)	982,374,770,806	982,374,770,806	-	980,630,957,317	980,630,957,317	-
Investment in showroom system development (*)	2,610,209,412,464	2,610,209,412,464	-	875,151,444,320	875,151,444,320	-
Real Estate Investment (*)	499,447,601,072	499,447,601,072	-	1,017,450,000,000	1,017,450,000,000	-
Other investments (*)	1,590,400,611,465	1,590,400,611,465	-	2,044,968,444,653	2,044,968,444,653	-
Non-current	750,078,955,326	750,078,955,326	-	796,065,220,544	796,065,220,544	-
Term deposit	5,076,955,326	5,076,955,326	-	296,820,544	296,820,544	-
Vietnam Joint Stock Commercial Bank For Industry And Trade	5,076,955,326	5,076,955,326	-	296,820,544	296,820,544	-
Bonds	16,100,000,000	16,100,000,000	-	16,100,000,000	16,100,000,000	-
Vietnam Joint Stock Commercial Bank For Industry And Trade (161,000 bonds)	16,100,000,000	16,100,000,000	-	16,100,000,000	16,100,000,000	-
Loan	184,102,000,000	184,102,000,000	-	199,138,000,000	199,138,000,000	-
Loans to third-party	184,102,000,000	184,102,000,000	-	199,138,000,000	199,138,000,000	-
Thang Long JSC	184,000,000,000	184,000,000,000	-	199,000,000,000	199,000,000,000	-
Individual	102,000,000	102,000,000	-	138,000,000	138,000,000	-

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

	Closing balance		Provision	Opening balance	
	Cost	Fair value		Cost	Fair value
Other investments	544,800,000,000	544,800,000,000	-	580,530,400,000	580,530,400,000
Investment in third-party	295,300,000,000	295,300,000,000	-	331,030,400,000	331,030,400,000
Real Estate Investment (*)	223,700,000,000	223,700,000,000	-	223,700,000,000	223,700,000,000
Investment in showroom system development (*)	56,400,000,000	56,400,000,000	-	66,400,000,000	66,400,000,000
Other investments (*)	15,200,000,000	15,200,000,000	-	40,930,400,000	40,930,400,000
Investment in related party	249,500,000,000	249,500,000,000	-	249,500,000,000	249,500,000,000
(Details of investment in related party are disclosed in Note VII.2)					
Total	10,798,612,031,943	10,736,933,359,442	(61,678,672,501)	9,844,134,210,743	9,782,455,538,242
					(61,678,672,501)

(*) Investments with partners where profits are shared according to an agreed ratio, provided that such ratio is not lower than the rate prescribed at the time of contract termination.

2.3 Investment in joint ventures and associates

	Closing balance		Provision	Opening balance	
	Cost	Equity method value		Cost	Equity method value
NVT Holdings JSC	267,240,000,000	224,409,233,840	-	267,240,000,000	226,750,594,865
TKT Land Technology Development and Investment Joint Stock Company	110,323,500,000	110,323,538,036	-	110,323,500,000	110,323,500,000
Bac Giang Clean Water JSC	72,568,000,000	74,495,715,526	-	72,568,000,000	72,568,000,000
BOT Hung Thang Phu Tho Co., Ltd	69,000,000,000	86,113,649,318	-	69,000,000,000	84,478,257,018
Sai Gon - Pleiku Water Corporation	44,100,000,000	-	-	44,100,000,000	-
Tri Thuc Tuong Lai Investment JSC	37,703,000,000	39,406,560,503	-	37,703,000,000	39,309,149,894
Greenlynk Automotives Co.,Ltd	-	-	-	18,000,000,000	5,719,924,703
Tasco Headway Logistics JSC	15,000,000,000	14,989,557,860	-	-	-
South Auto Investment and Trading JSC	11,400,000,000	11,400,000,000	-	-	-
Savico Quang Nam Co.,Ltd	6,500,000,000	6,702,115,950	-	6,500,000,000	6,035,131,896
S&D Water Solutions Co.,Ltd	5,000,000,000	5,113,755,284	-	-	-
Meta Infrastructure Technical JSC	3,062,500,000	2,993,332,614	-	3,062,500,000	3,062,500,000
Dong Hai Water and Environment Corporation	2,500,000,000	2,714,504,320	-	2,500,000,000	2,500,000,000
Blue Oceans Water Management Co., Ltd	750,000,000	-	-	750,000,000	-
Total	645,147,000,000	578,661,963,251	-	631,747,000,000	550,747,058,376

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

2.4 Investment in other entities

	Closing balance		Opening balance	
	Cost	Fair value (*)	Cost	Fair value (*)
TNG Investment and Construction Co.,Ltd	295,500,000,000	-	295,500,000,000	-
Pharmedic Pharmaceutical Medicinal JSC	208,601,156,610	-	-	-
Thu Duc Water B.O.O Corporation	143,153,395,000	-	143,153,395,000	-
Ben Thanh- Non Nuoc Resort Corporation	132,772,940,000	(9,274,117,828)	132,772,940,000	(9,274,117,828)
Vietnam Medical and Pharmaceutical Investment Joint Stock Company	40,000,000,000	-	40,000,000,000	-
Sai Gon - My Thuan Expressway BOT Co.,Ltd	18,750,000,000	-	-	-
Tasco Cu Chi Environmental JSC	-	-	18,000,000,000	-
Pacific Construction Investment and Commercial JSC	14,000,000,000	-	14,000,000,000	-
Global Insurance Company	6,300,000,000	-	6,300,000,000	-
Housing and Urban Development Investment JSC	4,500,000,000	-	4,500,000,000	-
HUD 8	-	-	-	-
Binh Thuan Construction Material and Mineral JSC	2,020,420,260	(2,020,420,260)	2,020,420,260	(2,020,420,260)
Auto Online JSC	1,836,000,000	-	1,836,000,000	-
Vietnam Water and Environment Investment JSC	-	-	1,836,000,000	-
Quang Phu Real Estate JSC	1,000,000,000	-	1,000,000,000	-
SVC Yacht JSC	-	-	500,000,000	-
Vinh Mechanical JSC	488,800,000	(376,456,778)	488,800,000	(376,456,778)
COTABIG JSC	300,000,000	-	300,000,000	-
Thang Long Metal Wares JSC	92,779,924	-	92,779,924	-
Total	869,315,491,794	(11,670,994,866)	662,300,335,184	(11,670,994,866)

(*): The Company has not determined the fair value of these investments because they are not listed on the market, and neither the Vietnamese Accounting System nor Vietnamese Accounting Standards provide guidance on calculating fair value using valuation techniques. The fair value of these investments may differ from their carrying amount.

Details regarding joint ventures and associates including business activities, voting rights percentages, and beneficial interest percentages, are presented in Section 1, Note 6 of the Notes to these interim consolidated financial statements.

Transactions between the Company and its joint ventures and associates are presented in Section VII, Note 2 -Transactions with related parties, of these interim consolidated financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

3. Trade receivables

3.1 Current trade receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Trade receivables from third parties	3,796,220,875,536	(286,199,390,552)	3,667,449,842,400	(265,358,567,282)
Receivables from construction activities	515,339,024,380	(94,935,606,875)	456,096,468,183	(92,036,968,732)
People's Committee of Tu Liem Ward	244,883,010,283	-	244,883,010,283	-
Hung Yen Department of Transport	89,903,800,000	(89,903,800,000)	89,903,800,000	(89,903,800,000)
Power Project Management Board 2 - Vietnam Electricity Group Branch	119,925,741,620	-	105,687,234,019	-
Others	60,626,472,477	(5,031,806,875)	15,622,423,881	(2,133,168,732)
Receivables from Real Estate Business Operation	104,652,771,293	-	71,538,328,183	-
Receivables from the sale of goods	2,399,440,956,923	(188,358,630,439)	2,489,005,713,848	(171,556,405,984)
Phuc Gia Khang Trading and Service Business JSC	155,589,124,404	-	252,378,237,729	-
Others	2,243,851,832,519	(188,358,630,439)	2,236,627,476,119	(171,556,405,984)
Receivables from other activities	776,788,122,940	(2,905,153,238)	650,809,332,186	(1,765,192,566)
Trade receivables from related parties	8,274,932,293	-	348,830,961,606	-
Receivables from Real Estate Business Operation	-	-	3,593,319,700	-
Receivables from the sale of goods	7,968,486,601	-	345,102,851,213	-
Receivables from other activities	306,445,692	-	134,790,693	-
<i>(Details of trade receivables from related parties are disclosed in Note VII.2)</i>				
Total	3,804,495,807,829	(286,199,390,552)	4,016,280,804,006	(265,358,567,282)

3.2 Non-current trade receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Trade receivables from third parties	6,250,000,000	-	6,250,000,000	-
Receivables from Real Estate Business Operation	6,250,000,000	-	6,250,000,000	-
Total	6,250,000,000	-	6,250,000,000	-

4. Advance to suppliers

4.1 Short-term advance to suppliers

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Advance to suppliers who are third parties	2,037,957,211,101	(16,952,891,542)	2,208,788,102,280	(16,952,891,542)
Advance on construction activities	106,281,835,143	(5,812,857,553)	14,041,165,395	(5,812,857,553)
Advance on project activities	792,776,882,447	(3,104,516,208)	1,374,893,893,588	(3,104,516,208)
TNG Investment and Construction Co., Ltd	270,583,990,244	-	679,357,970,769	-
Others	522,192,892,203	(3,104,516,208)	695,535,922,819	(3,104,516,208)
Advance on the sale of goods	667,920,068,243	(7,049,787,781)	320,903,966,114	(7,049,787,781)
Advance on other activities	470,978,425,268	(985,730,000)	498,949,077,183	(985,730,000)
ETC Platform JSC	225,600,000,000	-	256,500,000,000	-
Others	245,378,425,268	(985,730,000)	242,449,077,183	(985,730,000)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
<i>Advance to suppliers who are related parties</i>	316,937,688	-	150,481,725,124	-
Advance on the sale of goods	4,866,400	-	150,481,725,124	-
Advance to other activities	312,071,288	-	-	-
<i>(Details of advance to suppliers who are related parties are disclosed in Note VII.2)</i>				
Total	2,038,274,148,789	(16,952,891,542)	2,359,269,827,404	(16,952,891,542)

4.2 Long-term advance to suppliers

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
<i>Advance to suppliers who are third parties</i>	6,813,322,229	-	6,260,030,040	-
Advance on the sale of goods	6,813,322,229	-	6,260,030,040	-
Total	6,813,322,229	-	6,260,030,040	-

5. Other receivables

5.1 Other current receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
<i>Other receivables from third parties</i>	1,746,109,172,718	(32,291,242,514)	1,423,969,693,548	(42,177,305,048)
Advance	394,857,749,107	(3,350,000,000)	318,557,664,388	(3,350,000,000)
Deposit, mortgages	136,752,122,094	(350,000,000)	341,637,494,218	-
Receivables for investment cost reimbursement	123,315,692,170	-	123,315,692,170	-
Investment cooperation arrangements	43,384,954,300	-	43,384,954,300	-
Receivables from principal of cooperation contract	25,000,000,000	-	25,000,000,000	-
Collecting deposits for used car transactions on behalf of customers	165,734,829,618	-	167,928,526,347	-
Collection of share purchase deposits	577,968,600,000	-	-	-
Other receivables	279,095,225,429	(28,591,242,514)	404,145,362,125	(38,827,305,048)
<i>Other receivables from related parties</i>	-	-	9,581,994,953	-
Other receivables	-	-	9,581,994,953	-
<i>(Details of other receivables from related parties are disclosed in Note VII.2)</i>				
Total	1,746,109,172,718	(32,291,242,514)	1,433,551,688,501	(42,177,305,048)

5.2 Other non-current receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
<i>Other receivables from third parties</i>	473,704,028,616	(4,985,031,826)	563,801,775,714	(4,985,031,826)
Deposit, mortgages	454,141,339,554	(3,150,000,000)	535,604,011,620	(3,150,000,000)
Other receivables	19,562,689,062	(1,835,031,826)	28,197,764,094	(1,835,031,826)
<i>Other receivables from related parties</i>	-	-	-	-
Total	473,704,028,616	(4,985,031,826)	563,801,775,714	(4,985,031,826)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

6. Bad Debts

a. Receivables that are past due, or not yet past due but unlikely to be collected

	Closing balance			Opening balance		
	Cost	Provision	Recoverable amount	Cost	Provision	Recoverable amount
Current	550,797,785,816	335,443,524,608	215,354,261,208	793,051,043,044	324,488,763,872	468,562,279,172
Hung Yen Department of Transport (formerly Thai Binh Department of Transport)	89,903,800,000	89,903,800,000	-	89,903,800,000	89,903,800,000	-
Mr. Bui Van Khoa	18,634,391,060	18,634,391,060	-	19,800,000,000	18,666,359,328	1,133,640,672
Construction Joint Stock Company No. 5	21,401,610,384	21,401,610,384	-	21,401,610,384	21,401,610,384	-
Song Da No 12 JSC	10,452,613,946	10,452,613,946	-	10,452,613,946	10,452,613,946	-
Others	410,405,370,426	195,051,109,218	215,354,261,208	651,493,018,714	184,064,380,214	467,428,638,500
Non-current	4,985,031,826	4,985,031,826	-	4,985,031,826	4,985,031,826	-
IT Fusion Company	3,150,000,000	3,150,000,000	-	3,150,000,000	3,150,000,000	-
Others	1,835,031,826	1,835,031,826	-	1,835,031,826	1,835,031,826	-
Total	555,782,817,642	340,428,556,434	215,354,261,208	798,036,074,870	329,473,795,698	468,562,279,172

b. The Company's assessment of the recoverability of overdue debts

The Company has assessed and made provisions for overdue and doubtful debts with appropriate prudence. The Company will continue to implement measures to ensure the recovery of overdue debts.

c. Details of the increase and decrease in provisions for doubtful receivables.

	Current period	Previous year
Opening balance	329,473,795,698	161,406,750,846
Make additional provisions for the year/period.	13,924,256,860	11,169,545,839
Reversal of provisions during the year/period	(2,953,014,887)	(24,666,700,528)
Increase due to consolidation	-	193,468,664,444
Debt write-off during the period	(16,481,237)	(11,904,464,903)
Closing balance	340,428,556,434	329,473,795,698

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

7. Inventories

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Purchased goods in transit	158,124,972,024	-	469,557,974,147	-
Materials	1,046,586,062,007	(8,263,386,289)	929,629,995,866	(8,008,678,183)
Tools	49,001,403,358	(22,099,946)	48,021,631,643	(22,099,946)
Work in progress	916,045,207,080	-	857,987,888,852	-
Finished goods	545,000,642,893	(12,467,830,911)	540,627,404,078	(21,305,745,968)
Goods	3,432,602,439,150	(4,099,509,995)	3,103,769,125,655	(4,389,351,532)
Goods in transit for sale	51,836,246,746	-	20,038,070,886	-
Total	6,199,196,973,258	(24,852,827,141)	5,969,632,091,127	(33,725,875,629)

Details of work in progress are as follows

	Closing balance	Opening balance
Nam Cau Cam Le Residential Area Project	586,033,011,686	586,033,011,686
Showroom network	200,831,934,571	121,957,389,538
Others	129,180,260,823	149,997,487,628
Total	916,045,207,080	857,987,888,852

Information regarding inventory pledged or mortgaged as security for the Company's bank loans is provided in Note V.23.

Details of increases and decreases in the provision for inventory devaluation

	Current period	Previous year
Provision for inventory devaluation at the beginning of the year/period	33,725,875,629	2,964,742,502
Provisions to be set aside during the year/period	9,174,402,595	4,545,506,381
Increase in provisions due to consolidation	-	55,398,186,540
Reversal of provisions during the year/period	(18,047,451,083)	(29,156,070,454)
Provisions reduced due to divestment in subsidiary	-	(26,489,340)
Provision for inventory devaluation at the end of the year/period	24,852,827,141	33,725,875,629

8. Prepaid expenses

8.1 Current prepaid expenses

	Closing balance	Opening balance
Tools, supplies	39,247,180,162	27,854,461,072
Deferred Commission Expenses	107,061,153,483	33,678,224,104
Insurance agent support costs	92,961,497,294	21,423,545,560
Others	112,824,911,047	71,968,965,470
Total	352,094,741,986	154,925,196,206

8.2 Non-current prepaid expenses

	Closing balance	Opening balance
Tools, supplies	90,862,066,636	62,708,125,700
Land and premises rental costs	148,046,625,816	126,819,529,468
Land lease rights	344,020,175,549	344,020,175,549
Interest expenses for BOT projects	1,154,308,141,829	1,129,365,261,518
Advertising, communications, and branding costs	173,700,961,292	74,199,554,701
Others	191,385,997,092	216,210,150,956
Total	2,102,323,968,214	1,953,322,797,892

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

9. Other assets

9.1 Other current assets

	Closing balance	Opening balance
Cash and cash equivalents with restricted use in the short term	1,946,409,515,687	1,691,894,706,305
Term deposit within 3 months (*)	419,505,198,893	220,325,316,265
Balances of fee collection accounts and e-wallet accounts (**)	1,526,904,316,794	1,471,569,390,040
Total	1,946,409,515,687	1,691,894,706,305

(*): Term deposit contracts with maturities of no more than three months are used to secure financial obligations, mortgages, and bank loans.

(**): Balances at specialized accounts serving electronic road toll collection and the provision of E-Wallet services, which are managed separately and restricted from being used for other purposes. The accounts serving electronic road toll collection activities are managed and used in accordance with the provisions of the BOO contract signed with the Ministry of Transport and relevant regulations; the accounts ensuring payment for e-wallet services are managed and used in accordance with Circular No. 40/2024/TT-NHNN dated July 17, 2024, of the State Bank of Vietnam, as amended and supplemented by Circular No. 41/2025/TT-NHNN.

10. Increase or decrease in finance lease fixed assets

	Machinery and equipment	Means of transportation and transmission	Total
Historical cost			
Opening balance	313,114,791,767	80,061,260,102	393,176,051,869
Financial leasing during the period	9,161,249,168	143,090,608,881	152,251,858,049
Acquisition of fixed assets under a finance lease	(43,872,774,095)	(619,411,726)	(44,492,185,821)
Other increases	1,039,607,404	-	1,039,607,404
Reclassified	(4,158,703,704)	4,158,703,704	-
Closing balance	275,284,170,540	226,691,160,961	501,975,331,501
Accumulated depreciation			
Opening balance	56,233,508,291	4,343,859,083	60,577,367,374
Depreciation	26,495,084,354	9,406,764,368	35,901,848,722
Acquisition of fixed assets under a finance lease	(15,297,411,254)	(222,736,753)	(15,520,148,007)
Reclassified	(1,879,725,944)	1,879,725,944	-
Closing balance	65,551,455,447	15,407,612,642	80,959,068,089
Carrying value			
Opening balance	256,881,283,476	75,717,401,019	332,598,684,495
Closing balance	209,732,715,093	211,283,548,319	421,016,263,412

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

11. Increase or decrease in tangible fixed assets

	Buildings and structures	Machinery and equipment	Means of transportation and transmission	Management equipment	Other tangible fixed assets	Total
Historical cost						
Opening balance	3,323,644,109,901	3,471,959,274,700	6,306,559,559,208	83,560,949,686	7,540,558,183,219	20,726,282,076,714
Purchases	30,492,382,718	31,755,138,540	175,450,774,360	343,971,592	5,711,946,368	243,754,213,578
Capitalized construction in progress	37,747,322,433	42,766,296,688	175,339,202,292	991,548,945	-	256,844,370,358
Increase due to business combination	-	-	19,088,506,037	-	-	19,088,506,037
Repurchase of finance lease fixed assets	-	44,416,374,095	75,811,726	-	-	44,492,185,821
Other decreases	-	33,000,000	1,301,038,182	-	547,670,000	1,881,708,182
Disposal	(12,359,393,639)	(69,680,711,094)	(118,942,719,186)	(281,065,273)	(320,490,119)	(201,584,379,311)
Decrease due to divestment in subsidiaries	(547,807,000)	(786,035,800)	(18,653,199,091)	-	(36,000,000)	(20,023,041,891)
Other decreases	(4,366,997,804)	(298,908,173)	(1,078,526,813)	(98,250,000)	(165,897,500)	(6,008,580,290)
Reclassified	(1,704,679,366)	24,956,268,990	4,736,868,045	(26,482,212,727)	(1,506,244,942)	-
Closing balance	3,372,904,937,243	3,545,120,697,946	6,543,877,314,760	58,034,942,223	7,544,789,167,026	21,064,727,059,198
Accumulated depreciation						
Opening balance	1,501,064,430,874	2,071,236,158,892	2,404,290,435,779	50,429,991,830	2,842,324,377,042	8,869,345,394,417
Depreciation	92,724,190,811	134,326,417,156	187,258,913,105	4,162,678,583	166,644,070,423	585,116,270,078
Increase due to business combination	-	-	5,293,842,055	-	-	5,293,842,055
Repurchase of finance lease fixed assets	-	15,514,851,254	5,296,753	-	-	15,520,148,007
Disposal	(10,825,849,912)	(23,868,524,964)	(32,295,743,541)	(256,513,058)	(320,490,119)	(67,567,121,594)
Decrease due to divestment in subsidiaries	(152,168,600)	(192,198,775)	(2,528,219,100)	-	(3,000,000)	(2,875,586,475)
Other decreases	(2,330,998,031)	(1,818,345)	(351,366,256)	(98,250,000)	(17,144,034)	(2,799,576,666)
Reclassified	184,806,096	14,089,313,394	4,405,195,152	(18,759,792,112)	80,477,470	-
Closing balance	1,580,664,411,238	2,211,104,198,612	2,566,078,353,947	35,478,115,243	3,008,708,290,782	9,402,033,369,822
Carrying value						
Opening balance	1,822,579,679,027	1,400,723,115,808	3,902,269,123,429	33,130,957,856	4,698,233,806,177	11,856,936,682,297
Closing balance	1,792,240,526,005	1,334,016,499,334	3,977,798,960,813	22,556,826,980	4,536,080,876,244	11,662,693,689,376

In which:

The historical cost of tangible fixed assets as at 30 June 2026 fully depreciated but still in use, is VND 2,750,472,569,596 (as at 31 December 2025, is VND 2,219,397,488,773).

The carrying value of tangible fixed assets as at 30 June 2026 used as mortgage, guarantee for loan is VND 8,990,397,382,869 (as at 31 December 2025, is VND 9,032,713,422,152).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

12. Increase or decrease in intangible fixed assets

	Land use rights (*)	Software program	Others	Total
Historical cost				
Opening balance	749,195,901,401	358,218,448,947	7,453,230,064	1,114,867,580,412
Purchases during the period	-	18,066,400,000	-	18,066,400,000
Other increases	-	21,000,000	-	21,000,000
Remove asset	-	(92,000,000)	-	(92,000,000)
Reclassified	(725,364,000)	2,534,584,096	(1,809,220,096)	-
Closing balance	748,470,537,401	378,748,433,043	5,644,009,968	1,132,862,980,412
Accumulated amortization				
Opening balance	64,428,696,510	143,011,670,837	5,584,382,248	213,024,749,595
Amortization	1,188,582,369	16,211,603,307	215,602,986	17,615,788,662
Remove asset	-	(92,000,000)	-	(92,000,000)
Other decreases	(53,373,427)	(2,039,873)	-	(55,413,300)
Reclassified	(680,028,750)	1,992,613,928	(1,312,585,178)	-
Closing balance	64,883,876,702	161,121,848,199	4,487,400,056	230,493,124,957
Carrying value				
Opening balance	684,767,204,891	215,206,778,110	1,868,847,816	901,842,830,817
Closing balance	683,586,660,699	217,626,584,844	1,156,609,912	902,369,855,455

(*): The Company's land use rights comprise land use rights with an indefinite term and land use rights with terms of 18 years and 48 years.

In which:

The historical cost of intangible fixed assets as at 30 June 2026 fully depreciated but still in use, is VND 44,595,586,743 (as at 31 December 2025, is VND 37,561,976,103.)

The carrying value of intangible fixed assets as at 30 June 2026 used as mortgage, guarantee for loan is VND 538,754,137,138 (as at 31 December 2025 is VND 550,520,677,705).

13. Increase or decrease in investment property

13.1 Investment property for rent

	Land use rights(*)	Buildings and structures	Others	Total
Historical cost				
Opening balance	159,362,332,080	1,152,575,532,947	530,541,500,000	1,842,479,365,027
Increase during the period	-	2,341,007,834	-	2,341,007,834
Closing balance	159,362,332,080	1,154,916,540,781	530,541,500,000	1,844,820,372,861
Accumulated depreciation				
Opening balance	30,771,299,656	399,355,834,163	62,264,054,215	492,391,188,034
Depreciation	2,043,190,938	21,551,925,434	15,476,988,830	39,072,105,202
Closing balance	32,814,490,594	420,907,759,597	77,741,043,045	531,463,293,236
Carrying value				
Opening balance	128,591,032,424	753,219,698,784	468,277,445,785	1,350,088,176,993
Closing balance	126,547,841,486	734,008,781,184	452,800,456,955	1,313,357,079,625

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

(*): The Company's land use rights comprise land use rights with an indefinite term and land use rights with terms of 18 years and 48 years.

In which:

The historical cost of investment property as at 30 June 2026 fully depreciated but still in use, is VND 61,953,305,607 (as at 31 December 2025, is VND 61,663,261,195).

The carrying value of investment property as at 30 June 2026 used as mortgage, guarantee for loan is VND 533,337,036,085 (as at 31 December 2025, is VND 982,968,558,010).

14. Non-current assets in progress**14.1 Non-current work in progress**

	Closing balance		Opening balance	
	Cost	Recoverable value	Cost	Recoverable value
New urban area project (*)	198,670,259,803	198,670,259,803	205,140,582,795	205,140,582,795
Eco-housing project	83,955,763,260	83,955,763,260	98,147,790,796	98,147,790,796
Urban housing project	138,756,053,449	138,756,053,449	134,172,854,094	134,172,854,094
Other projects	-	-	72,490,000	72,490,000
Total	421,382,076,512	421,382,076,512	437,533,717,685	437,533,717,685

(*): According to the decision of the Hanoi People's Court at the judgment No. 108/KDTM-PT dated 30 June 2022 on the dispute over economic contracts, accordingly: Housing and Urban Development Holdings Corporation Limited shall hand over to Tasco Joint Stock Company the missing land area at the project of 12,870 m2 in exchange for the difference in area due to the adjustment of the planning of land lots BT01, LK03, LK24, LK25 as committed in the Minutes of the meeting dated 28 December 2017 to lots LKM3, LKM5', LKM6, LKM7, LKM8 and part of the area of Lot LKM5 with the criteria according to the approved adjusted planning approved at Decision No. 5092/QĐ-UBND dated 31 July 2017 of the Hanoi People's Committee.

14.2 Construction in progress

	Closing balance		Opening balance	
	Cost	Recoverable value	Cost	Recoverable value
Mercure, Son Tra, Da Nang Project	506,751,790,864	506,751,790,864	506,751,790,864	506,751,790,864
104 Pho Quang Project	267,400,650,953	267,400,650,953	267,400,650,953	267,400,650,953
CKD plant project	381,709,917,492	381,709,917,492	381,487,345,575	381,487,345,575
DNP Bac Giang Clean Water Plant Project – Phase 2	160,985,650,434	160,985,650,434	305,375,110,529	305,375,110,529
Factory Project at Dat Do I Industrial Park	1,180,258,509,988	1,180,258,509,988	459,363,967,921	459,363,967,921
Other projects	847,544,656,781	847,544,656,781	533,987,495,772	533,987,495,772
Total	3,344,651,176,512	3,344,651,176,512	2,454,366,361,614	2,454,366,361,614

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For the fiscal period from 01 January 2026 to 30 June 2026

15. Goodwill	Tasco Auto JSC (*)	Tasco Insurance Co., Ltd	Tasco Investment Co., Ltd	DNP Holding JSC	Total
Historical cost					
Opening balance	2,927,594,862,831	99,678,880,326	23,240,451,757	510,646,246,216	3,561,160,441,130
Increase during the period	12,469,890,827	-	-	-	12,469,890,827
Closing balance	2,940,064,753,658	99,678,880,326	23,240,451,757	510,646,246,216	3,573,630,331,957
Accumulated depreciation					
Opening balance	1,136,868,442,916	32,395,636,107	1,697,844,114	4,255,385,385	1,175,217,308,522
Depreciation	148,936,975,336	4,983,944,016	1,162,022,588	25,532,312,311	180,615,254,251
Closing balance	1,285,805,418,252	37,379,580,123	2,859,866,702	29,787,697,696	1,355,832,562,773
Carrying value					
Opening balance	1,790,726,419,915	67,283,244,219	21,542,607,643	506,390,860,831	2,385,943,132,608
Closing balance	1,654,259,335,406	62,299,300,203	20,380,585,055	480,858,548,520	2,217,797,769,184

(*): Goodwill did not arise when the Company issued shares to acquire 100% of the equity of SVC Holdings Joint Stock Company (currently Tasco Auto Joint Stock Company), as the consolidation of Tasco Auto Joint Stock Company's financial statements was conducted based on the principles of business combinations involving entities under common control (see Note IV.1 for details). The aforementioned goodwill arose from additional investments and acquisitions of subsidiaries by Tasco Auto Joint Stock Company and its subsidiaries.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

16. Trade payables

16.1 Current trade payables

	Closing balance	Opening balance
Trade payables to third parties	2,279,739,559,178	2,071,693,110,558
Payable for property business activities	35,375,684,550	88,314,956,696
Payable for construction activities	205,911,826,927	193,896,033,597
<i>Elcom Technology Communication Corporation</i>	<i>21,688,184,347</i>	<i>21,688,184,347</i>
<i>Others</i>	<i>184,223,642,580</i>	<i>172,207,849,250</i>
Payable for sale of goods activities	1,500,434,292,221	1,578,020,236,778
<i>Volvo Car Corporation</i>	<i>11,844,401,238</i>	<i>274,571,618,893</i>
<i>Others</i>	<i>1,488,589,890,983</i>	<i>1,303,448,617,885</i>
Payables for other activities	538,017,755,480	211,461,883,487
Trade payables to related parties	14,677,368,250	399,491,394,072
Payable for sale of goods activities	14,459,476,250	399,069,229,332
Payables for other activities	217,892,000	422,164,740
<i>(Details of payables to related parties are disclosed in Note VII.2)</i>		
Total	2,294,416,927,428	2,471,184,504,630

17. Advance from customers

17.1 Current advance from customers

	Closing balance	Opening balance
Current advance from third parties	303,914,080,645	379,111,037,205
Advance for investment activities	25,873,726,109	31,961,737,557
Advances for shopping mall leasing operations	14,803,174,118	16,496,619,977
Advances for the sale of goods activities	195,176,502,347	246,430,641,763
Advance for other activities	68,060,678,071	84,222,037,908
<i>Vietnam Expressway Corporation</i>	<i>12,514,796,477</i>	<i>31,739,424,381</i>
<i>Others</i>	<i>55,545,881,594</i>	<i>52,482,613,527</i>
Current advance from related parties	1,989,960,800	2,466,134,000
Advances for the sale of goods activities	1,989,960,800	2,466,134,000
<i>(Details of advance from related parties are disclosed in Note VII.2)</i>		
Total	305,904,041,445	381,577,171,205

17.2 Non-current advance from customers

	Closing balance	Opening balance
Current advance from third parties	34,988,946,978	37,275,349,942
Delta Valley Binh Thuan Co.,Ltd	20,047,382,828	20,334,585,950
Others	14,941,564,150	16,940,763,992
Current advance from related parties	-	-
Total	34,988,946,978	37,275,349,942

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

18. Taxes and payables to the State

18.1 Current tax and payables to the State

	Opening balance	Increase due to consolidation	Payable in the period	Paid amount in the period	Decrease due to consolidation	Closing balance
Value added tax	147,296,763,568	-	378,797,520,913	451,226,106,774	-	74,868,177,707
Corporate income tax (i)	480,675,850,876	-	178,127,892,318	367,948,419,833	3,390,014,751	287,465,308,610
Personal income tax	23,003,201,620	47,626,560	71,399,700,481	71,290,636,916	-	23,159,891,745
Other taxes	78,450,293,366	3,816,175,741	606,147,680,063	640,870,721,850	-	47,543,427,320
Total	729,426,109,430	3,863,802,301	1,234,472,793,775	1,531,335,885,373	3,390,014,751	433,036,805,382

(i): The corporate income tax (CIT) payable for the period includes the CIT paid on behalf of the joint venture partner corresponding to products of the Xuan Phuong eco-housing project sold under the authorization set forth in the joint venture agreement and its accompanying appendices.

18.2 Tax and other receivables to the State

	Opening balance	Increase due to consolidation	Receivable in the period	Received/ cleared amount in the period	Decrease due to consolidation	Closing balance
Value added tax	8,282,675,914	-	6,334,316,465	7,020,783,640	-	7,596,208,739
Corporate income tax	17,913,857,043	-	326,572	2,900,531,249	-	15,013,652,366
Personal income tax	1,441,987,466	-	1,974,584,848	199,615,864	-	3,216,956,450
Other taxes	3,724,268,697	-	887,539,305	3,107,968,021	-	1,503,839,981
Total	31,362,789,120	-	9,196,767,190	13,228,898,774	-	27,330,657,536

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

19. Accrued expenses

19.1 Current accrued expenses

	Closing balance	Opening balance
Accrued interest expenses and bond interest payable	203,818,842,570	106,161,375,148
Accrual of interest expenses on investment cooperation contracts	19,351,284,110	29,397,678,082
Accrual of real estate cost of goods sold	48,948,862,851	58,236,323,217
Accrual of salaries and related expenses	27,277,080,045	32,061,238,269
Accrue expenses in accordance with the sales policy	34,267,168,249	48,978,680,590
Accrual of showroom project costs	29,157,448,330	41,429,690,253
Others	112,424,374,750	106,300,961,199
Total	475,245,060,905	422,565,946,758

19.2 Non-current accrued expenses

	Closing balance	Opening balance
Accrue interest expenses and bond interest payable	130,652,526,029	101,700,095,167
Others	-	3,512,860,227
Total	130,652,526,029	105,212,955,394

20. Unearned revenue

20.1 Short-term unearned revenue

	Closing balance	Opening balance
Real estate rental revenue received in advance	19,714,825,132	18,924,624,888
Unearned revenue from conditional sales	5,229,401,138	8,297,169,141
Unearned revenue from insurance sales activities	1,112,704,717,510	843,728,920,328
Others	24,289,916,145	11,052,968,733
Total	1,161,938,859,925	882,003,683,090

20.2 Long-term unearned revenue

	Closing balance	Opening balance
Real estate rental revenue received in advance	30,347,199,995	32,082,399,995
Unearned revenue from conditional sales	6,600,727,663	7,281,636,539
Unearned revenue from insurance sales activities	77,759,327,234	-
Others	8,325,065,230	2,301,120,062
Total	123,032,320,122	41,665,156,596

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

21. Other payables

21.1 Other current payables

	Closing balance	Opening balance
Payables to third parties	2,968,354,067,575	2,276,325,169,097
Social Insurance, Health Insurance, Unemployment Insurance	5,782,796,640	693,556,362
Trade Union fee	9,648,591,935	8,520,049,166
Short-term deposits received	52,589,126,319	28,273,744,916
Receiving a deposit for the transfer of capital contribution	516,000,000,000	-
Payables to joint venture partner	46,741,137,421	75,858,379,146
Payables to the partner under the business cooperation contract (*)	176,323,228,163	105,908,432,579
Payables to e-wallet customers	772,453,948,830	586,082,580,235
Payables to ETC customers	586,994,062,493	747,330,973,038
Payables for share purchase	155,382,250,000	106,000,000,000
Payables to partner under the business cooperation contract	11,400,000,000	112,000,000,000
Others	635,038,925,774	505,657,453,655
Payables to related parties	172,869,000	1,468,697,292
<i>(Details of other payables to related parties are disclosed in Note VII.2)</i>		
Total	2,968,526,936,575	2,277,793,866,389

21.2 Other non-current payables

	Closing balance	Opening balance
Payables to third parties	3,693,259,023,750	3,630,085,860,640
Long-term deposits, mortgages	142,284,017,880	149,046,712,973
Payables to the partner under the business cooperation contract (*)	629,042,232,941	439,802,090,641
Payables to the partner under the investment cooperation agreement (*)	1,136,453,273,972	1,234,750,000,000
Novaland Investment Group Corporation	341,402,845,867	341,402,845,867
Payables to share transfer	154,350,000,000	319,754,988,504
Others	1,289,726,653,090	1,145,329,222,655
Payables to related parties	-	-
Total	3,693,259,023,750	3,630,085,860,640

(*) Payables to partners under business cooperation and investment cooperation contracts primarily arise from contracts regarding the investment, development, and exploitation of the Company's projects. Under these cooperation agreements, participating parties contribute capital, costs, or other resources in accordance with agreed-upon ratios and schedules; the results of the cooperation are distributed based on the ratios and principles stipulated in each specific contract, as follows:

Partner	Scope of cooperation	Allocation plan	Closing balance	Opening balance
ETC Platform JSC	Investment cooperation and operation of transport infrastructure projects	Project profit	292,142,774,561	280,731,053,626
T&D Viet Nam Holdings JSC	Investment cooperation in the clean water production and supply sector	Project profit	986,453,273,972	1,084,750,000,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Partner	Scope of cooperation	Allocation plan	Closing balance	Opening balance
Others	Investment cooperation and development of real estate projects, transport infrastructure, clean water production and business operations,..	Product segmentation/ Project profit	663,222,686,543	414,979,469,594
Total			1,941,818,735,076	1,780,460,523,220

22. Provisions payables

22.1 Short-term provisions payable

	Closing balance	Opening balance
Insurance technical provisions	248,949,655,106	203,634,520,207
Provision for product and merchandise warranty costs	25,748,463,905	14,418,108,695
Provision for asset transfer and dismantling costs	3,200,000,000	-
Total	277,898,119,011	218,052,628,902

22.2 Long-term provisions payable

	Closing balance	Opening balance
Provision for product and merchandise warranty costs	20,442,894,672	27,313,952,964
Total	20,442,894,672	27,313,952,964

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

23. Borrowings and finance lease liabilities

23.1 Short-term borrowings and finance lease

	Opening balance	Increase during the period		Decrease during the period		Closing balance
		New borrowings	Due to business combination	Payments	Due to divestment from the subsidiary	
Short-term	8,500,610,623,119	16,690,756,829,225	132,939,002,024	15,562,044,771,453	94,329,925,301	9,667,931,757,614
Borrowings from banks	8,036,793,720,531	15,946,131,011,501	132,939,002,024	15,031,066,931,811	94,329,925,301	8,990,466,876,944
Borrowings from financial institutions	434,666,902,588	671,235,817,724	-	516,677,839,642	-	589,224,880,670
Borrowings from other entities	29,150,000,000	73,390,000,000	-	14,300,000,000	-	88,240,000,000
Current portion of long-term borrowings	1,193,797,679,577	855,246,671,764	-	433,714,180,149	-	1,615,330,171,192
Borrowings from banks	836,529,584,216	455,894,397,732	-	348,082,964,740	-	944,341,017,208
Borrowings from financial institutions	85,415,890,436	23,606,975,199	-	54,052,179,023	-	54,970,686,612
Borrowings from other entities	72,952,204,925	29,856,727,397	-	32,479,036,386	-	70,329,895,936
Bonds	198,900,000,000	345,888,571,436	-	(900,000,000)	-	545,688,571,436
Par value	200,000,000,000	350,000,000,000	-	-	-	550,000,000,000
Issuance costs	1,100,000,000	4,111,428,564	-	900,000,000	-	4,311,428,564
Total	9,694,408,302,696	17,546,003,500,989	132,939,002,024	15,995,758,951,602	94,329,925,301	11,283,261,928,806

23.2 Long-term borrowings and finance lease

	Opening balance	Increase during the period		Decrease during the period		Closing balance
		New borrowings	Due to business combination	Payments	Due to divestment from the subsidiary	
Borrowings from banks	8,893,952,284,753	1,636,594,082,262	-	1,062,746,877,650	-	9,467,799,489,365
Borrowings from financial institutions	268,803,318,024	234,145,247,002	-	44,260,470,335	-	458,688,094,691
Borrowings from other entities	1,117,606,982,112	-	-	85,856,727,397	-	1,031,750,254,715
Bonds	1,946,940,424,723	-	-	457,986,243,321	-	1,488,954,181,402
Par value	1,975,000,000,000	-	-	470,000,000,000	-	1,505,000,000,000
Issuance costs	28,059,575,277	-	-	12,013,756,679	-	16,045,818,598
Total	12,227,303,009,612	1,870,739,329,264	-	1,650,850,318,703	-	12,447,192,020,173

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

23.3 Detailed information on short-term and long-term borrowings with outstanding ending balances.

Lenders	Short-term borrowings		Long-term borrowings		
	Balance	Interest rate/year	Current portion of long-term borrowings	Long-term borrowings balance	Interest rate/year
Banks	8,990,466,876,944		944,341,017,208	9,467,799,489,365	
Vietnam Joint Stock Commercial Bank For Industry And Trade	2,888,006,421,647	5.00% - 9.00%	399,017,469,521	2,364,568,473,430	7.50% - 12.50%
Joint Stock Commercial Bank for Investment and Development of Vietnam	1,562,399,682,229	5.00% - 8.70%	146,990,000,000	1,687,926,596,247	7.00% - 9.10%
Joint Stock Commercial Bank for Foreign Trade of Vietnam	1,414,158,843,181	5.00% - 8.80%	82,949,491,321	2,204,821,613,168	6.60% - 10.20%
Saigon – Hanoi Commercial Joint Stock Bank	37,697,058,302	7.00% - 9.80%	47,625,250,000	1,742,990,500,000	12.00% - 12.90%
Vietnam Technological and Commercial Joint Stock Bank	206,778,372,190	10.25% - 10.27%	15,225,000,000	1,028,475,000,000	9.80% - 13.39%
Other banks	2,881,426,499,395	6.00% - 10.60%	252,533,806,366	439,017,306,520	6.00% - 12.50%
Financial institutions	589,224,880,670	7.00% - 12.50%	54,970,686,612	458,688,094,691	5.80% - 11.37%
Others	88,240,000,000	0.00% - 7.00%	70,329,895,936	1,031,750,254,715	0.00% - 11.50%
Total	9,667,931,757,614		1,069,641,599,756	10,958,237,838,771	

23.4 Details of bonds

Advisory and underwriting firm	Number of bonds	Closing balance	Principal and interest payment term	Interest rate	Purpose of issuance	Collateral
VNDirect Securities Corporation	5,000	500,000,000,000	Term: 3 years. Bond principal and interest are paid in a lump sum at the end of the bond term	Fixed interest rate for the first year is 10.5%/year; floating interest rate for the following years fluctuates with a range of 4% but not lower than 10.5%/year	Debt restructuring	A portion of the subsidiary's common shares is held by the Company

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Advisory and underwriting firm	Number of bonds	Closing balance	Principal and interest payment term	Interest rate	Purpose of issuance	Collateral
Shinhan Securities Vietnam Co., Ltd	3,350	335,000,000,000	Term: 4 years. Principal is repaid in a lump sum at maturity. Interest is paid semi-annually	Fixed interest rate of 10% /year in the first year; floating interest rate for subsequent years with a margin of 4%, but not lower than 10% /year	Increase the charter capital of the subsidiary company held by Tasco Investment Co., Ltd	A portion of the subsidiary's shares is held by Tasco Investment Co., Ltd
PetroVietnam Securities JSC	500	500,000,000,000	Term: 4 years. Interest is paid semi-annually. The bonds are convertible into shares; the conversion price is not determined at the time of issuance	Nominal interest rate of 5% per annum	Expand the scope of electronic non-stop toll collection system deployment and provide other digital payment solutions in the transport sector.	Unsecured
Vietcombank Securities Co., Ltd	60	60,000,000,000	Term: 10 years. The principal is repaid in a lump sum at maturity. Interest is paid on a semi-annual basis	Fixed interest rate of 8.5%/year for the first two periods; thereafter, floating interest rate with margins of 3.7% (for the next four periods) and 5% (for the remaining periods)	Debt restructuring	A portion of the subsidiary's shares is held by DNP Holding Joint Stock Company
VNDirect Securities Corporation	1,500	150,000,000,000	Term: 26-38 months. Principal repaid at maturity; interest paid periodically every 12 months	Fixed interest rate of 11%/year in the first year; floating interest rate for subsequent years with a margin of 4%, but not lower than 11%/year	Debt restructuring and investment in water sector projects	The Company's equity interests in certain subsidiaries and shares held by third parties

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Advisory and underwriting firm	Number of bonds	Closing balance	Principal and interest payment term	Interest rate	Purpose of issuance	Collateral
Vietinbank Securities JSC	1,100	110,000,000,000	Term: 48 months. Principal repaid at maturity; interest paid every three months	Quarterly interest rate (3 months): fixed at 10.5%/year for the first period; thereafter, floating interest rate with a margin of 4%, but not lower than 11%/year	Debt restructuring	A portion of the subsidiary's shares is held by Tasco Investment Co., Ltd
VNDirect Securities Corporation	200,000,000	200,000,000,000	Term: 60 months; principal due on 11 August 2026; interest payable semi-annually	Fixed interest rate of 10.6% per annum	Supplementing working capital, replenishing working capital used to settle maturing loans, and repaying debts to credit institutions	A portion of shares in subsidiaries and associates; deposits, balances, securities, and property rights arising from accounts held at VNDirect
VNDirect Securities Corporation	200,000,000	200,000,000,000	Term: 60 months; principal due on 10 Feb 2027; interest payable semi-annually	Fixed interest rate of 10.6% per annum		
Total		2,055,000,000,000				

23.5 Details regarding the value of assets securing short-term and long-term loans are as follows:

Items to secure for short-term and long-term loans

	Closing balance	Opening balance
Trade receivables	315,732,355,730	1,083,761,177,418
Inventories	2,211,130,525,336	1,589,648,964,769
Deposits, mortgages	1,500,000,000	4,600,000,000
Tangible fixed assets	8,990,397,382,869	9,032,713,422,152
Intangible fixed assets	538,754,137,138	550,520,677,705
Work-in-progress	18,151,087,603	18,151,087,603
Investment property	533,337,036,085	982,968,558,010
Investment held-to-maturity	315,130,340,262	487,943,691,905
Other current assets (Term deposits with maturities of no more than 3 months)	401,000,020,811	205,319,275,169
Investment in a subsidiary within the group	7,835,276,610,000	8,830,604,281,460
Shares held	2,476,818,740,000	2,568,740,254,000
Total value of collateral	23,637,228,235,834	25,354,971,390,191

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

24. Owner's equity

24.1 Changes in owner's equity

	Share capital	Share premium	Development investment fund	Other owner's equity	Other equity funds	Retained earnings	Non-controlling shareholder interests	Total
Opening balance of previous year	8,925,119,650,000	(790,435,631,426)	125,326,835,329	7,688,472,567	190,529,621	327,382,257,116	2,955,594,349,090	11,550,866,462,297
Capital increase in the previous year(*)	1,757,736,160,000	-	-	-	-	-	-	1,757,736,160,000
Increase/Decrease due to business combination	-	-	-	-	-	397,322,173	4,164,570,164,933	4,164,967,487,106
Increase the charter capital of the subsidiary company	-	-	-	-	-	(8,541,397,889)	11,558,397,889	3,017,000,000
Profit in the previous year	-	-	-	-	-	492,181,070,574	138,082,419,382	630,263,489,956
Dividend payment	-	-	-	-	-	-	(84,358,314,193)	(84,358,314,193)
Allocation of funds	-	-	-	-	166,244,809	(1,074,427,359)	(1,091,930,450)	(2,000,113,000)
Increasing capital in the subsidiary from retained earnings	-	-	-	160,070,250,659	-	(160,070,250,659)	-	-
Changes in ownership percentage in a subsidiary company	-	-	-	-	-	443,857,784	(3,305,999,817)	(2,862,142,033)
Allocation of profit after tax (**)	-	-	-	-	-	(62,905,214,428)	-	(62,905,214,428)
Other increases/ decreases	-	(312,900,000)	-	(503,812,668)	-	(3,583,244,022)	(8,011,030,841)	(12,410,987,531)
Closing balance of previous year/	10,682,855,810,000	(790,748,531,426)	125,326,835,329	167,254,910,558	356,774,430	584,229,973,290	7,173,038,055,993	17,942,313,828,174
Opening balance of current period								
Increase/Decrease due to business combination	-	-	-	-	-	154,915,405,335	(221,212,483,677)	(66,297,078,342)
Increase the charter capital of the subsidiary company	-	-	-	-	-	-	530,550,000	530,550,000
Profit in the current period	-	-	-	-	-	91,056,748,788	219,415,375,748	310,472,124,536
Dividend payment	-	-	-	-	-	-	(59,684,741,526)	(59,684,741,526)
Allocation of funds	-	-	3,115,334,380	-	145,419,104	(4,361,955,561)	(5,926,626,531)	(7,027,828,608)
Increasing capital in a subsidiary using share premium and profit	-	-	-	2,249,479,494	-	(2,249,479,494)	-	-
Changes in ownership percentage in a subsidiary company	-	-	-	-	-	120,534,908,639	(178,967,092,639)	(58,432,184,000)
Allocation of profit after tax (**)	-	-	-	-	-	(11,411,720,935)	-	(11,411,720,935)
Other increases/ decreases	-	(81,200,000)	-	-	-	26,665,720,180	(1,792,654,952)	24,791,865,228
Closing balance of current year	10,682,855,810,000	(790,829,731,426)	128,442,169,709	169,504,390,052	502,193,534	959,379,600,242	6,925,400,382,416	18,075,254,814,527

(*): On 28 August 2025, the Company completed the issuance of an additional 175,773,616 ordinary shares to existing shareholders.

(**): Distribution of profit after tax in accordance with the Business Cooperation Contract dated 15 May 2024, and Appendix 01 to the Business Cooperation Contract dated 30 May 2024.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

24.2 Details of owner's equity

	Closing balance	Opening balance
Tasco Holding JSC	3,204,850,000,000	3,204,850,000,000
Others	7,478,005,810,000	7,478,005,810,000
Total	10,682,855,810,000	10,682,855,810,000

24.3 Capital transactions with owners and dividend, profit distribution

	Current period	Previous period
- Contributed capital		
+ At the beginning of the period	10,682,855,810,000	8,925,119,650,000
+ Increase in the period	-	-
+ Decrease in the period	-	-
+ At the end of period	10,682,855,810,000	8,925,119,650,000
- Dividends and profits distributed	-	-

24.4 Shares

	Closing balance	Opening balance
Authorized shares	1,068,285,581	1,068,285,581
Issued shares	1,068,285,581	1,068,285,581
+ Common shares	1,068,285,581	1,068,285,581
Repurchased shares	-	-
- Shares in circulation	1,068,285,581	1,068,285,581
+ Common shares	1,068,285,581	1,068,285,581

Par value of outstanding shares: VND 10,000/share

25. Off-balance statement of financial position

25.1 Lease assets

The future minimum lease payments under non-cancellable operating lease contracts were:

	Closing balance	Opening balance
- Within one year	371,576,487,604	386,629,058,072
- Over one year to five years	1,346,880,114,735	1,342,136,248,534
- More than five years	2,241,229,815,343	2,199,047,163,225
Total	3,959,686,417,682	3,927,812,469,831

25.2 Assets held in custody

As of 30 June 2026, the Company holds assets in custody, including:

	Closing balance	Opening balance
Goods	465,284,987,745	831,969,743,046
Total	465,284,987,745	831,969,743,046

25.3 Various foreign currencies

Details regarding the quantity of each type of foreign currency held by the Company, in the original currency, are as follows:

Foreign currency type	Closing balance	Opening balance
USD	802,373.22	721,718.11
EUR	2,591.29	2,604.67
SEK	-	256.00

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

25.2 Bad debts written off

Details of bad debts settled in 10 years are as follows:

Company	Balance (VND)	Reason for debt written off
TIC Joint Stock Company	30,853,699,510	Irrecoverable debts.
Others	18,528,308,950	Irrecoverable debts.
Total	49,382,008,460	

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM CONSOLIDATED INCOME STATEMENT

Unit: VND

1. Revenue from sales of goods and rendering of services

	Current period	Previous period
Revenue from sales of goods and finished goods	19,010,262,445,460	12,556,063,283,703
Revenue from toll collection operations	616,638,321,075	641,698,926,846
Revenue from service rendered	2,446,616,032,289	1,887,040,171,325
Revenue from real estate business	182,003,815,706	165,036,029,442
Others	54,396,155,257	117,927,480,387
Total	22,309,916,769,787	15,367,765,891,703

In which:

Revenue from third parties	22,275,437,376,477	15,329,682,624,158
Revenue from related parties (details are set out at Note VII.2)	34,479,393,310	38,083,267,545

2. Cost of goods sold

	Current period	Previous period
Cost of sales of goods and finished goods	17,389,452,887,289	11,983,629,905,534
Cost of toll collection operations	337,069,111,375	368,929,339,136
Cost of service rendered	1,802,071,250,448	1,335,762,835,218
Cost of real estate business	117,420,762,517	87,189,102,752
Cost of other activities	25,939,179,442	111,161,955,889
Provision for inventory write-down	(8,873,048,488)	(1,940,148,365)
Total	19,663,080,142,583	13,884,732,990,164

3. Financial income

	Current period	Previous period
Interest income	453,946,567,742	174,628,472,979
Gain from the transfer of financial investments	481,361,999,464	194,760,677,644
Others	12,946,241,193	8,142,817,624
Total	948,254,808,399	377,531,968,247

4. Financial expenses

	Current period	Previous period
Interest expenses	931,247,268,078	407,020,111,488
Provision for diminution in value of trading securities and provision for loss on investments in other entities	810,000,000	282,009,638
Others	27,988,464,856	24,444,836,022
Total	960,045,732,934	431,746,957,148

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

5. Selling expenses

	Current period	Previous period
Labour cost	485,264,641,493	267,980,904,740
Costs of materials, packaging, tools, and supplies	52,258,021,615	27,310,623,440
Depreciation of fixed assets	108,102,105,417	53,349,761,813
Outsourced services expenses	377,627,976,484	150,434,564,773
Other monetary expenses	88,039,963,311	61,087,997,443
Total	1,111,292,708,320	560,163,852,209

6. General and administrative expenses

	Current period	Previous period
Labour cost	503,345,197,318	280,886,697,543
Office supplies	22,593,598,131	16,293,518,823
Depreciation of fixed assets and goodwill	210,233,167,938	181,777,947,793
Provision	10,971,241,973	(4,389,422,078)
Outsourced services expenses	235,738,818,953	160,825,934,573
Other monetary expenses	73,934,419,047	46,109,836,643
Total	1,056,816,443,360	681,504,513,297

7. Costs by nature

	Current period	Previous period (*)
Cost of goods sold	12,326,025,349,799	11,983,629,905,534
Labour cost	1,674,449,463,459	885,476,711,453
Tools and supplies	4,856,604,460,596	688,462,603,854
Depreciation of fixed assets and goodwill	857,657,846,087	491,930,930,677
Provision	50,613,328,384	66,681,045,192
Outsourced services expenses	1,441,656,259,427	582,818,158,207
Other monetary expenses	624,182,586,511	427,402,000,753
Total	21,831,189,294,263	15,126,401,355,670

(*): Cost by nature for the prior period have been restated in accordance with Circular 99/2025/TT-BTC dated 27 October 2025, to ensure comparability in the financial statements.

8. Corporate Income Tax

	Current period	Previous period
Corporate income tax expense based on taxable income for the current period	154,716,683,224	70,697,544,124
Adjusting prior-year corporate income tax expenses against the current period's current income tax expense.	609,444,776	719,572,334
Total	155,326,128,000	71,417,116,458

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

9. Basic earnings per share

Basic earnings per share is calculated by dividing the profit or loss after tax attributable to the Company's ordinary shareholders by the weighted average number of ordinary shares outstanding during the period, excluding any instruments to be issued in the future that could potentially dilute share value.

The Company uses the following information to calculate basic earnings per share:

	Current period	Previous period
Accounting profit after corporate income tax	310,472,124,536	114,179,381,341
Profit attributable to the Company's ordinary shareholders	91,056,748,788	34,692,044,400
Amount deducted from the reward and welfare fund during the period (*)	-	-
Average number of outstanding common shares during the period (**)	1,068,285,581	892,511,965
Basic earnings per share	85.24	38.87

(*)The Company lacks a basis for determining the amount to be allocated to the reward and welfare funds from the current period's profit after tax; the figures for allocations to the reward and welfare funds from the previous period's profit have been adjusted to reflect the actual amounts allocated.

(**) The weighted average number of outstanding common shares for the period is determined as follows:

	Current period	Previous period
Weighted average common shares outstanding at the beginning of the period	1,068,285,581	892,511,965
Total: Average number of newly issued shares outstanding during the period	-	-
Subtract: Average number of shares repurchased during the period	-	-
Average number of outstanding common shares during the period	1,068,285,581	892,511,965

10. Diluted earnings per share

This indicator reflects diluted earnings per share, taking into account the impact of future instruments that may be converted into shares and dilution of share value.

The Company uses the following information to calculate diluted earnings per share:

	Current period	Previous period
Accounting profit after corporate income tax	310,472,124,536	114,179,381,341
Profit attributable to the Company's ordinary shareholders	91,056,748,788	34,692,044,400
Amount deducted from the reward and welfare fund during the period (*)	-	-
Weighted average of outstanding common shares during the period	1,068,285,581	892,511,965
Number of common shares expected to be issued(**)	-	178,502,393
Diluted earnings per share	85.24	32.39

(*): The Company lacks a basis for determining the amount to be allocated to the reward and welfare funds from the current period's profit after tax; the figures for allocations to the reward and welfare funds from the previous period's profit have been adjusted to reflect the actual amounts allocated.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

(**): According to Resolution No. 01/2024/NQ-AGM of the 2024 Annual General Meeting of Shareholders dated 31 May 2024, approving the plan to offer additional shares to existing shareholders to increase the Company's charter capital, the registered offering volume was 178,502,393 shares. On 12 June 2025, the Company received Certificate of Registration for Public Offering No. 146/GCN-UBCK from the State Securities Commission, authorizing the public offering of 178,502,393 additional shares. The period for receiving share purchase payments ran from 07 July 2025, to 20 August 2025. On 28 August 2025, the Company completed the issuance of additional ordinary shares to existing shareholders, with an actual issuance volume of 175,773,616 shares.

VII. OTHER INFORMATION

1. Subsequent events after reporting date

The Board of Management of the Company affirms that, in all material respects, there have been no material unusual events occurring after the accounting closing date that would affect the Company's financial position and operations to an extent requiring adjustment or disclosure in the interim consolidated financial statements for the financial period from 1 January 2026 to 30 June 2026.

2. Information about related parties

2.1 List of related parties

List of related parties of the Company with major balances and transactions during the period, including:

Related parties	Relationship
Greenlynk Automotives Co., Ltd	Associate and became subsidiary from 09 January 2026
BOT Hung Thang Phu Tho Co., Ltd	Associate
SVC Yacht JSC	Related entities of members of the Board of Management
Hong Hai Tourist Corporation	Related entities of members of the Board of Directors
Vietnam Medical and Pharmaceutical Investment JSC	Related entities of members of the Board of Directors until 21 April 2026
Ben Thanh- Non Nuoc Resort Corporation	Related entities of members of the Board of Directors
Tasco Holding JSC	Major shareholder
Mr. Vu Dinh Do	Chairman of the Board of Directors
Mr. Ho Viet Ha	Vice Chairman of the Board of Directors
Mr. Nguyen Danh Hieu	Vice Chairman of the Board of Directors until 20 April 2026
Mr. Nguyen The Minh	Vice Chairman of the Board of Directors cum Deputy General Director
Mr. Ngo Duc Vu	Vice Chairman of the Board of Directors
Mr. Hoang Minh Hung	Member of the Board of Directors and General Director
Ms. Dam Bich Thuy	Independent Member of the Board of Directors
Mr. Bui Quang Bach	Independent Member of the Board of Directors
Ms. Phan Thi Thu Thao	Deputy General Director
Mr. Pham Duc Minh	Deputy General Director
Ms. Phan Thuy Giang	Deputy General Director
Mr. Nguyen Hai Ha	Deputy General Director
Mr. Nguyen Van Hieu	Deputy General Director from 13 January 2026
Mr. Nguyen Minh Hieu	Chief of Board of Supervisors
Ms. Hoang Thi Soa	Member of Board of Supervisors
Ms. Tran Thi Linh	Member of Board of Supervisors

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

2.2 Related parties transactions

a. Income of key management members

	Current period	Previous period
Board of Directors	1,592,300,000	2,193,000,000
Mr. Vu Dinh Do - Chairman	-	-
Mr. Nguyen The Minh - Vice Chairman (*)	900,500,000	900,700,000
Ms. Phan Thi Thu Thao - Member (*)	300,000,000	900,500,000
Ms. Dam Bich Thuy - Independent member	391,800,000	391,800,000
Other members	-	-
Board of Supervisors	-	-
Board of Management	-	-
Mr. Hoang Minh Hung - General Director	-	-
Other members (**)	-	-
Total	1,592,300,000	2,193,000,000

(*) For members of the Board of Directors who also hold executive positions within the Board of Management and receive income from salaries and position allowances during the period, their total income is presented under the Board of Directors' income section.

(**) Other members of the Board of Management (excluding members of the Board of Directors holding concurrent positions).

b. Other transactions

Transactions with related parties during the period are as follows:

Selling goods, rendering the services

	Current period	Previous period
Bac Giang Clean Water JSC (****)	32,340,542,145	-
Meta Infrastructure Technical JSC (****)	1,006,200,000	-
BOT Hung Thang Phu Tho Co., Ltd	564,474,378	483,272,951
Hong Hai Tourist Corporation	284,310,000	214,924,822
Sai Gon - Pleiku Water Corporation (****)	163,961,000	-
Vietnam Medical and Pharmaceutical Investment JSC (***)	109,067,077	9,000,000
Ben Thanh- Non Nuoc Resort Corporation (****)	10,838,710	-
Sai Gon Auto Gia Dinh Service JSC (*)	-	23,439,986,731
Greenlynk Automotives Co.,Ltd (***)	-	6,005,426,996
Tasco Holding JSC	-	5,000,000,000
Toyota East Sai Gon JSC (*)	-	1,494,447,136
DNP Holding JSC (**)	-	771,022,000
Sai Gon Water Infrastructure Corporation (**)	-	415,935,000
CMC JSC(**)	-	204,580,000
Savico Quang Nam Co., Ltd	-	42,000,000
SVC Yacht JSC	-	2,671,909
Total	34,479,393,310	38,083,267,545

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Goods and services purchase

	Current period	Previous period
S&D Water Solutions Co.,Ltd	1,584,000,000	-
Meta Infrastructure Technical JSC (****)	573,981,900	-
Hong Hai Tourist Corporation	572,864,397	778,169,733
Tasco Headway Logistics JSC	138,023,066	-
Bac Giang Clean Water JSC (****)	120,508,800	-
BOT Hung Thang Phu Tho Co., Ltd	38,900,000	-
Ben Thanh- Non Nuoc Resort Corporation (****)	38,325,759	-
Greenlynk Automotives Co.,Ltd (***)	-	27,116,432,792
Sai Gon Auto Gia Dinh JSC (*)	-	23,780,513,034
Ana Services Co.,Ltd (*)	-	1,254,905,918
CMC JSC (**)	-	678,663,680
SVC Yacht JSC	-	467,226,825
Vietnam Medical and Pharmaceutical Investment JSC (***)	-	118,402,400
Total	3,066,603,922	54,194,314,382

Dividends, distributed profits

	Current period	Previous period
Sai Gon Auto Gia Dinh JSC (*)	-	1,225,000,000
Total	-	1,225,000,000

Loan interest, investment cooperation interest

	Current period	Previous period
BOT Hung Thang Phu Tho Co., Ltd	298,873,151	298,873,150
Tasco Holding JSC	2,688,032,878	-
Ana Services Co.,Ltd(*)	-	591,780,821
Greenlynk Automotives Co.,Ltd (***)	-	93,186,301
Total	2,986,906,029	983,840,272

Other income

	Current period	Previous period
Greenlynk Automotives Co.,Ltd (***)	-	111,049,320
DNP Water JSC	-	27,000,000
Total	-	138,049,320

Loan principal recovery

	Current period	Previous period
Greenlynk Automotives Co.,Ltd (***)	-	7,000,000,000
Total	-	7,000,000,000

(*): These entities were no longer related parties of the Company during the prior year. Transactions with these entities during the prior period are determined from the beginning of the period up to the time they ceased to be related parties.

(**): These entities were related parties and became subsidiaries at the end of the previous year. Transactions with these entities during the period are not considered related-party transactions.

(***): These units are no longer related parties/became subsidiaries of the Company during this period. Transactions with these units during the period are determined from the beginning of the period to the time they are no longer related.

(****): The entities became related parties of the Company during the previous year. Transactions with these entities during the prior period are determined from the time they became related parties until the end of that period.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

2.3 Related party balances

At the end of the fiscal period, receivables and payables with related parties are as follows:

Current trade receivables

	Closing balance	Opening balance
Hong Hai Tourist Corporation	156,370,500	156,370,500
BOT Hung Thang Phu Tho Co., Ltd	88,152,611	134,790,693
Greenlynk Automotives Co.,Ltd (*)	-	342,169,488,311
Meta Infrastructure Technical JSC	2,042,870,601	2,042,870,601
Bac Giang Clean Water JSC	5,862,616,000	4,327,441,501
Ben Thanh- Non Nuoc Resort Corporation	61,922,581	-
Tri Thuc Tuong Lai Investment JSC	63,000,000	-
Total	8,274,932,293	348,830,961,606

Short-term investments held to maturity

	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	9,988,271,810	9,689,398,659
Ben Thanh- Non Nuoc Resort Corporation	2,250,000,000	2,250,000,000
Sai Gon - Pleiku Water Corporation	110,161,134,593	112,661,134,593
Total	122,399,406,403	124,600,533,252

Long-term investments held to maturity

	Closing balance	Opening balance
Tasco Holding JSC	249,500,000,000	249,500,000,000
Total	249,500,000,000	249,500,000,000

Current advance to suppliers

	Closing balance	Opening balance
Greenlynk Automotives Co., Ltd (*)		150,481,725,124
Ben Thanh- Non Nuoc Resort Corporation	50,000,000	-
Tasco Headway Logistics JSC	4,866,400	-
Meta Infrastructure Technical JSC	262,071,288	-
Total	316,937,688	150,481,725,124

Other current receivables

	Closing balance	Opening balance
Greenlynk Automotives Co., Ltd (*)		9,277,885,362
Tasco Holding JSC	-	123,287,673
Ben Thanh- Non Nuoc Resort Corporation	-	180,821,918
Total	-	9,581,994,953

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Current trade payables

	Closing balance	Opening balance
Hong Hai Tourist Corporation	266,200,000	255,252,000
BOT Hung Thang Phu Tho Co., Ltd	41,892,000	53,394,000
Greenlynk Automotives Co., Ltd (*)		383,055,583,135
Meta Infrastructure Technical JSC	11,194,504,202	14,763,328,127
Sai Gon - Pleiku Water Corporation	2,809,590,374	1,182,007,670
Vietnam Medical and Pharmaceutical Investment JSC (**)		54,567,040
SVC Yacht JSC	-	127,262,100
S&D Water Solutions Co., Ltd (***)	285,120,000	
Tasco Headway Logistics JSC	65,061,674	-
Ben Thanh- Non Nuoc Resort Corporation	15,000,000	-
Total	14,677,368,250	399,491,394,072

Short-term advances from customers

	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	120,000	120,000
Vietnam Medical and Pharmaceutical Investment JSC (**)		1,277,880,000
Meta Infrastructure Technical JSC	1,553,795,600	1,188,134,000
Sai Gon - Pleiku Water Corporation	436,045,200	-
Total	1,989,960,800	2,466,134,000

Other current payables

	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	172,869,000	211,202,000
Greenlynk Automotives Co.,Ltd (*)		1,257,495,292
Total	172,869,000	1,468,697,292

(*): This entity was a associate and became subsidiary during the period; therefore, the closing balance is not considered a related-party balance.

(**): This entity are no longer related parties of the Company as of 30 June 2026.

(***): This entity was a subsidiary and became an associate during the period; therefore, the opening balance is not considered a related-party balance.

2.4 Pricing policy for transactions between the Company and related parties

Goods and services from related parties are purchased at market prices.

Receivables are unsecured and will be paid in cash. No allowance for doubtful debts has been made for receivables from related parties.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

3. Segment report

Information regarding revenue, profit, and certain assets and liabilities of the Company's business segments as of 30 June 2026, and for the financial period ending on that date, is as follows:

	Automotive business	Production of clean water, household goods, construction	Real estate investment and business	BOT-based road toll collection service	Electronic non- stop toll collection service	Insurance business and other investment activities	Total
REVENUE							
Total revenue	14,326,210,496,153	6,169,549,058,362	182,003,815,706	281,141,903,702	335,496,417,373	1,015,515,078,491	22,309,916,769,787
Revenue deductions	21,457,646,457	97,167,740,519				522,406,098	119,147,793,074
Net revenue	14,304,752,849,696	6,072,381,317,843	182,003,815,706	281,141,903,702	335,496,417,373	1,014,992,672,393	22,190,768,976,713
Share of profit or loss in joint ventures and associates	14,394,662	2,176,365,604	(2,341,322,989)	1,635,392,300	-	-	1,484,829,577
OPERATIONAL RESULTS							
Segment results	115,741,784,613	234,128,182,621	1,807,913,864	34,510,697,046	53,714,621,007	(39,654,384,567)	400,248,814,584
Corporate income tax	2,601,772,600	59,062,685,057	(2,995,260,833)	3,019,752,016	1,521,628,407	26,566,112,801	89,776,690,048
Profit for the period	113,140,012,013	175,065,497,564	4,803,174,697	31,490,945,030	52,192,992,600	(66,220,497,368)	310,472,124,536
ASSETS							
Fixed assets	2,116,393,968,028	5,605,042,502,110	1,438,803,719,087	3,823,722,066,104	824,949,768,500	471,610,205,458	14,280,522,229,287
Non-amortizable fixed assets							18,914,658,581
Long-term assets in progress	452,094,236,787	1,717,222,977,301	1,289,289,830,455	-	62,309,476,503	245,116,731,978	3,766,033,253,024
Accounts receivable	2,401,302,235,353	2,888,018,538,284	234,218,463,463	9,692,389,887	254,500,151,419	1,947,612,586,061	7,735,344,364,467
Inventories	4,152,895,290,953	1,955,224,399,541	-	-	35,805,046,191	30,419,409,432	6,174,344,146,117
Other short-term and long- term assets	1,984,999,792,928	2,659,456,796,426	-	1,274,978,150,027	1,558,447,372,227	12,848,233,783,880	20,326,115,895,488
Non-allocable assets							2,396,927,982,875
Total assets	11,107,685,524,049	14,824,965,213,662	2,962,312,013,005	5,108,392,606,018	2,736,011,814,840	15,542,992,716,809	54,698,202,529,839
LIABILITIES							
Accounts payable	1,990,026,459,111	3,590,974,233,878	934,803,056,388	551,713,024,078	1,905,138,447,186	3,011,047,768,089	11,983,702,988,730
Payables of borrowings	8,057,341,512,311	9,118,944,201,738	-	3,081,519,034,815	669,742,453,102	2,802,906,747,013	23,730,453,948,979
Unallocated liabilities							908,790,777,603
Total liabilities	10,047,367,971,422	12,709,918,435,616	934,803,056,388	3,633,232,058,893	2,574,880,900,288	5,813,954,515,102	36,622,947,715,312

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

Information on revenue, profits and some assets and liabilities of divisions according to the Company's business fields as of 30 June 2025 and for the fiscal period ending on the same date are as follows:

	Automotive business	Real estate investment and business	BOT-based road toll collection service	Electronic Toll Collection service	Insurance business and other investment activities	Total
REVENUE						
Total revenue	14,001,191,905,163	165,036,029,442	396,070,412,963	245,628,513,883	559,839,030,252	15,367,765,891,703
Revenue deductions	16,605,856,377	-	-	-	376,644,638	16,982,501,015
Net revenue	13,984,586,048,786	165,036,029,442	396,070,412,963	245,628,513,883	559,462,385,614	15,350,783,390,688
Share of profit or loss in joint ventures and associates	(460,536,817)	(12,873,787,231)	1,281,371,776	-	-	(12,052,952,272)
OPERATIONAL RESULTS						
Segment results	57,685,025,710	17,206,636,211	55,372,763,635	48,658,610,722	(8,382,585,851)	170,540,450,427
Corporate income tax	49,817,664,219	-	5,670,827,091	-	872,577,776	56,361,069,086
Profit for the period	7,867,361,491	17,206,636,211	49,701,936,544	48,658,610,722	(9,255,163,627)	114,179,381,341
ASSETS						
Fixed assets	1,391,679,958,566	2,019,385,110,580	4,067,296,494,807	933,795,300,019	12,835,084,691	8,424,991,948,663
Non-amortizable fixed assets						14,643,453,773
Long-term assets in progress	68,298,623,765	1,952,826,852,806	-	15,705,905,732	217,177,909,500	2,254,009,291,803
Accounts receivable	2,530,708,392,047	864,715,679,769	10,733,555,014	510,216,470,743	4,690,552,439,537	8,606,926,537,110
Inventories	3,859,908,988,147	-	-	45,012,418,126	120,182,200,800	4,025,103,607,073
Other short-term and long-term assets	847,386,028,959	196,993,012,855	1,270,254,815,030	1,417,831,132,660	2,194,093,556,757	5,926,558,546,261
Non-allocable assets						2,203,834,575,801
Total assets	8,697,981,991,484	5,033,920,656,010	5,348,284,864,851	2,922,561,227,280	7,234,841,191,285	31,456,067,960,484
LIABILITIES						
Accounts payable	1,393,745,661,297	1,092,682,166,607	527,690,444,730	1,980,185,832,197	1,786,604,587,118	6,780,908,691,949
Payables of borrowings	6,851,272,988,221	271,997,324,056	3,349,833,530,026	758,256,453,102	1,160,711,015,042	12,392,071,310,447
Unallocated liabilities						765,376,684,084
Total liabilities	8,245,018,649,518	1,364,679,490,663	3,877,523,974,756	2,738,442,285,299	2,947,315,602,160	19,938,356,686,480

These notes form an integral part of and should be read in conjunction with the interim consolidated financial statements

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the fiscal period from 01 January 2026 to 30 June 2026

4. Comparative figures

Comparative information is presented based on data from the reviewed interim consolidated financial statements for the period from 1 January 2025 to 30 June 2025 and the audited consolidated financial statements for the financial year ended 31 December 2025, both audited by BDO Audit Services Company Limited.

Effective from 01 January 2026, the Company applies Circular No. 99/2025/TT-BTC ("Circular 99"), issued by the Ministry of Finance on 27 October 2025, providing guidance on the enterprise accounting regime and superseding the regulations set forth in Circular No. 200/2014/TT-BTC dated 22 December 2014. Certain items have been reclassified and restated to comply with the regulations of Circular 99, as detailed below:

	Code	Closing balance in the previous year's	Reclassified	Opening balance in current year's
<i>Statement of Financial Position</i>				
CURRENT ASSETS	100	27,859,090,416,242	39,157,309,110	27,898,247,725,352
Cash and cash equivalents	110	4,843,287,293,754	(1,688,728,546,653)	3,154,558,747,101
Cash	111	2,764,761,087,606	(1,471,569,390,040)	1,293,191,697,566
Cash equivalents	112	2,078,526,206,148	(217,159,156,613)	1,861,367,049,535
Short-term financial investments	120	1,724,948,605,821	7,303,533,764,420	9,028,482,370,241
Short-term Held-to-Maturity Investments	123	1,682,856,553,278	7,365,212,436,921	9,048,068,990,199
Provision for short-term held-to-maturity investments	124	-	(61,678,672,501)	(61,678,672,501)
Current receivables	130	14,752,255,721,049	(7,267,542,614,962)	7,484,713,106,087
Short-term loans receivable		1,363,851,134,593	(1,363,851,134,593)	-
Other current receivables	135	7,398,921,841,371	(5,965,370,152,870)	1,433,551,688,501
Provision for short-term doubtful debts	136	(386,167,436,373)	61,678,672,501	(324,488,763,872)
Other current assets	160	602,692,580,120	1,691,894,706,305	2,294,587,286,425
Other current assets	165	-	1,691,894,706,305	1,691,894,706,305
NON-CURRENT ASSETS	200	24,372,149,784,111	(39,157,309,110)	24,332,992,475,001
Non-current receivables	210	1,390,449,303,582	(819,122,529,654)	571,326,773,928
Long-term loans receivable		199,138,000,000	(199,138,000,000)	-
Other non-current receivables	215	1,183,786,305,368	(619,984,529,654)	563,801,775,714
Long-term financial investments	260	1,217,476,398,694	779,965,220,544	1,997,441,619,238
Long-term Held-to-Maturity Investments	265	16,100,000,000	779,965,220,544	796,065,220,544
Dividends and profit payable	313	-	11,790,858,272	11,790,858,272
Other current payables	320	2,289,584,724,661	(11,790,858,272)	2,277,793,866,389

Prepared on 29 August 2026

Preparer



Tran Thi Nga

Chief Accountant



Bui Thi Binh

General Director



Hoang Minh Hung