

No.: 2810B/CBTT-BCTC

Da Nang, 28 October, 2026

**PERIODIC INFORMATION DISCLOSURE – FINANCIAL
STATEMENTS**

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 by the Ministry of Finance guiding the disclosure of information on the stock market, Investment and Construction Joint Stock Company 40 disclosures consolidated financial statements (CFS) for the Third quarter of 2026 to the Hanoi Stock Exchange as follows:

1. Name of the organization: 40 Investment and Construction Joint Stock Company

- Stock code: L40
- Address: No. 201/58 – Nguyen Xi Street– Binh Thanh Ward – Ho Chi Minh City
- Contact Tel: (84.28) 3899 0099 Fax: (84.28) 3511 7533
- Email: info@l40.com.vn Website: <https://l40.com.vn/>

2. Contents of the information disclosed:

- FS for the Third quarter of 2026
 - ☐ Separate FS (for listed organizations without subsidiaries and superior accounting units with dependent units);
 - ☒ Consolidated FS (for listed organizations with subsidiaries);
 - ☐ Aggregated FS (for listed organizations with dependent accounting units in a separately organized accounting structure).

- Cases requiring explanation:

+ The auditing organization gave an opinion other than an unqualified opinion on the FS (for audited FS):

Yes No

Explanation document if checked:

Yes No

+ Net profit after tax in the reporting period shows a difference of 5% or more before and after audit, or a shift from loss to profit or vice versa (for audited FS):

Yes No

Explanation document if checked:

Yes No

+ Net profit after corporate income tax in the income statement of the reporting period changes by 10% or more compared to the same period last year:

Yes No

Explanation document if checked:



Yes

No

+ Net profit after tax in the reporting period is a loss, shifting from profit in the same period last year to a loss this period or vice versa:

Yes

No

Explanation document if checked:

Yes

No

This information has been disclosed on the company's website on: 28 October, 2026 at the link: <https://l40.com.vn/>

3. Report on transactions with value equal to or exceeding 35% of total assets in 2026.

In case the listed organization has such transactions, please fully report the following:

- Transaction details:
- Transaction value/Total assets (%) (based on the latest annual FS):
- Transaction completion date:

We hereby commit that the information disclosed above is true and we are fully responsible before the law for the content of the disclosed information.

Attached documents:

- CFS for the Third quarter of 2026
- Explanation document regarding net profit after corporate income tax in the income statement of the reporting period changing by 10% or more compared to the same period last year.

Representative of the organization

Legal Representative

(Signature, full name, title, seal)



CHỦ TỊCH HĐQT
Đỗ Tấn Cường



**CONSOLIDATED FINANCIAL
STATEMENTS**

Third Quarter of 2026

**40 CONSTRUCTION AND INVESTMENT JOINT
STOCK COMPANY**



TABLE OF CONTENTS

----- oOo -----

	Page
1. CONSOLIDATED STATEMENT OF FINANCIAL POSITION	01-2
2. CONSOLIDATED INCOME STATEMENT	03
3. CONSOLIDATED CASH FLOW STATEMENT	04-05
4. NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS	06-23

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Currency unit: Vietnam Dong (VND)

ASSETS	Code	Notes	End of the period	Beginning of the year
A. CURRENT ASSETS	100		858,287,066,811	861,167,529,546
I. Cash and cash equivalents	110	V.1	4,188,190,327	47,130,179,925
1. Cash	111		4,188,190,327	46,130,179,925
2. Cash equivalents	112		-	1,000,000,000
II. Short-term financial investments	120	V.2	-	50,000,000,000
5. Other short-term investments	125		-	50,000,000,000
III. Short-term financial investments	130		371,395,239,215	275,857,833,409
1. Trade receivables	131	V.3	279,518,583,678	201,263,299,123
2. Prepayments to suppliers	132	V.4	48,944,030,849	12,056,687,478
5. Short-term loan receivables	135	V.5a	45,268,837,460	64,874,059,580
6. Other short-term receivables	136	V.3	(2,336,212,772)	(2,336,212,772)
IV. Inventories	140	V.6	476,283,418,350	485,304,378,489
1. Inventories	141		476,283,418,350	485,304,378,489
V. Short-term biological assets	150		-	-
VI. Other current assets	160		6,420,218,919	2,875,137,723
1. Short-term prepaid expenses	161		3,535,481,196	-
2. Deductible value-added tax	162		2,884,737,723	2,875,137,723
B. NON-CURRENT ASSETS	200		229,482,421,636	178,712,662,287
I. Long-term receivables	210		13,395,708,238	13,320,708,238
5. Other long-term receivables	215	V.5b	13,395,708,238	13,320,708,238
II. Fixed assets	220		5,819,582,111	5,310,056,262
1. Tangible fixed assets	221	V.7	5,819,582,111	5,310,056,262
- Historical cost	222		9,805,325,237	8,956,343,756
- Accumulated depreciation	223		(3,985,743,126)	(3,646,287,494)
III. Long-term biological assets	230		-	-
IV. Investment property	240		-	-
V. Long-term work in progress	250		-	-
VI. Long-term financial investments	260		210,081,897,787	160,081,897,787
3. Equity investments in other entities	263		210,081,897,787	160,081,897,787
VII. Other long-term assets	270		185,233,500	-
1. Long-term prepaid expenses	271		185,233,500	-
TOTAL ASSETS (280=100+200)	280		1,087,769,488,447	1,039,880,191,833

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Currency unit: Vietnam Dong (VND)

EQUITY AND LIABILITIES	Code	Notes	End of the period	Beginning of the year
C. LIABILITIES	300		398,425,151,131	418,798,291,839
I. Current liabilities	310		263,272,063,842	315,676,938,511
1. Short-term borrowings	311	V.8	21,921,404,566	29,529,416,387
2. Trade payables	312	V.9	53,045,044,902	63,232,983,902
4. Taxes and other obligations to the State Budget	314	V.10	163,840,955,324	159,569,711,390
5. Payables to employees	315		271,000,000	101,000,000
6. Accrued expenses	316		7,363,980,679	762,763,164
10. Provisions for short-term payables	320	V.11a	8,493,926,897	7,544,821,310
11. Short-term provisions	321	V.12a	8,335,751,474	54,563,137,143
12. Bonus and welfare funds	322		-	373,105,215
II. Long-term liabilities	330		135,153,087,289	103,121,353,328
8. Other long-term payables	338	V.11b	5,000,000,000	5,000,000,000
9. Long-term borrowings and finance lease liabilities	339	V.12b	32,573,276,818	541,542,857
12. Deferred tax liabilities	342	V.13	97,579,810,471	97,579,810,471
D. OWNER'S EQUITY	400	V.14	689,344,337,316	621,081,899,994
1. Owner's capital	411		237,599,650,000	108,000,000,000
- Ordinary shares with voting rights	411a		237,599,650,000	108,000,000,000
2. Share premium	412		611,475	611,475
8. Development investment fund	418		11,221,018	11,221,018
10. Undistributed after-tax profit	420		289,122,318,631	350,330,506,714
- Accumulated retained earnings up to the end of the previous period	420a		220,726,581,714	199,911
- Retained earnings for the current period	420b		68,395,736,917	350,330,306,803
11. Non-controlling interests	429		162,610,536,192	162,739,560,787
TOTAL EQUITY AND LIABILITIES				
(440=300+400)	440		1,087,769,488,447	1,039,880,191,833

PREPARER AND CHIEF ACCOUNTANT



Bui Thanh Tuan

Ho Chi Minh City, October 28, 2026

GENERAL DIRECTOR



Dinh Van Xuan

CONSOLIDATED INCOME STATEMENT

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

ITEMS	Code	Notes	Quarter III		Cumulative from the beginning of the year to the end of this quarter	
			Year 2026	Year 2025	Year 2026	Year 2025
Revenue from sales of goods and rendering of						
1. services	01	VI.1	125,404,799,748	106,833,268,975	264,343,501,257	199,493,247,354
2. Deductions from revenue	02		-	-	-	-
Net revenue from sales of goods and rendering of						
3. services	10		125,404,799,748	106,833,268,975	264,343,501,257	199,493,247,354
4. Cost of goods sold	11	VI.2	81,290,758,348	64,862,661,618	174,032,890,097	150,695,411,870
Gross profit from sales of goods and rendering						
5. of services	20		44,114,041,400	41,970,607,357	90,310,611,160	48,797,835,484
(20 = 10 - 11)						
7. Financial income	22	VI.3	28,894,184	8,349,032	371,869,548	524,199,600
8. Finance costs	23		792,787,502	-	1,580,700,152	-
Of which: Interest expense	24		792,787,502	-	1,580,700,152	-
10. General and administrative expenses	26	VI.4	882,567,840	641,279,291	3,524,768,543	3,187,630,764
12. Net profit from operating activities	30		42,467,580,242	41,337,677,098	85,577,012,013	46,134,404,320
(30 = 20 + (21 - 22) + 24 - (25 + 26))						
13. Other income	31		262,522,011	51,858,607,768	268,338,732	52,233,610,735
14. Other expenses	32		107,259,040	4,358,605	287,048,096	8,208,598
15. Other profit (40 = 31 - 32)	40		155,262,971	51,854,249,163	(18,709,364)	52,225,402,137
16. Total accounting profit/(loss) before tax	50		42,622,843,213	93,191,926,261	85,558,302,649	98,359,806,457
(50 = 30 + 40)						
17. Current income tax	51	VI.6	8,555,019,927	33,772,894,714	17,291,590,327	34,807,193,874
19. Profit after corporate income tax	60		34,067,823,286	59,419,031,547	68,266,712,322	63,552,612,583
(60 = 50 - 51 - 52)						
20. Equity holders of the parent company	61		34,067,823,286	59,419,031,547	68,395,736,917	63,552,612,583
21. Non-controlling shareholders	62		-	-	(129,024,595)	-
22. Basic earnings per share	70	VI.7	1,972	5,502	3,958	5,885
23. Diluted earnings per share	71	VI.8	1,972	5,502	3,958	5,885

PREPARER AND CHIEF ACCOUNTANT


Bui Thanh Tuan

Ho Chi Minh City, October 28, 2026

GENERAL DIRECTOR


Dinh Van Xuan

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

ITEMS	Code	Notes	Cumulative from the beginning of the year to the end of this quarter	
			Year 2026	Year 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit before tax	01		85,558,302,649	98,359,806,457
2. Adjustments for				
- Depreciation of fixed assets and investment property	02		339,455,632	(51,475,484,132)
- Provisions	03		(165,083,000)	(375,000,000)
- Exchange differences arising from the revaluation of monetary items denominated in foreign currencies	04		-	-
- Gains or losses from investing activities	05		(371,869,548)	(524,199,600)
- Interest expense	06		1,580,700,152	-
- Other adjustments	07		-	-
3. Profit from operating activities before changes in working capital	08		86,941,505,885	45,985,122,725
- Increase (-), decrease (+) in receivables	09		(157,822,005,806)	(136,113,171,529)
- Increase (-), decrease (+) in inventories	10		9,020,960,139	3,238,773,233
- Increase (+), decrease (-) in payables (excluding interest payable and income tax payable)	11		(5,932,892,511)	1,105,300,175
- Increase (-), decrease (+) in prepaid expenses	12		(3,720,714,696)	-
- Increase (-), decrease (+) in trading securities	13		-	-
- Interest paid	14		(1,580,700,152)	-
- Corporate income tax paid	15		(17,371,103,816)	(10,415,152,261)
- Other cash inflows from operating activities	16		-	-
- Other cash outflows from operating activities	17		-	(459,850,426)
Net cash flows from operating activities	20		(90,464,950,957)	(96,658,978,083)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Cash outflows for purchase and construction of fixed assets and other long-term assets	21		(848,981,481)	-
2. Cash inflows from disposal and sale of fixed assets and other long-term assets	22		-	-
Cash outflows for lending and purchase of debt				
3. instruments of other entities	23		62,200,000,000	-
4. Cash inflows from collection of loans and resale of debt instruments of other entities	24		-	-
5. Cash outflows for capital contributions to other entities	25		-	(104,818,701,786)
Cash inflows from recovery of capital contributions in				
6. other entities	26		-	96,000,000,000
Cash inflows from interest received, dividends and				
7. profit distributions received	27		371,869,548	524,199,600
Net cash flows from investing activities	30		61,722,888,067	(8,294,502,186)

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

ITEMS	Code	Notes	Cumulative from the beginning of the year to the end of this quarter	
			Year 2026	Year 2025
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Cash inflows from issuance of shares and capital contributions from owners	31		-	-
2. Cash outflows for repayment of owners ' contributed capital and repurchase of the entity's issued shares	32		-	-
3. Cash inflows from borrowings	33		113,015,548,292	52,735,000,000
4. Cash outflows for repayment of borrowings (principal)	34		(127,211,200,000)	(4,970,000,000)
Cash outflows for repayment of finance lease liabilities				
5. (principal)	35		-	-
6. Dividends and profit distributions paid to owners	36		(4,275,000)	-
Net cash flows from financing activities	40		(14,199,926,708)	47,765,000,000
Net increase in cash and cash equivalents during the period (50 = 20+ 30 + 40)	50		(42,941,989,598)	(57,188,480,269)
Cash and cash equivalents at the beginning of the period	60		47,130,179,925	93,680,046,443
Effect of exchange rate changes on cash and cash equivalents	61		-	-
Cash and cash equivalents at the end of the period(70 = 50+60+61)	70	V.1	4,188,190,327	36,491,566,174

PREPARER AND CHIEF ACCOUNTANT



Bui Thanh Tuan

Ho Chi Minh City, October 28, 2026

GENERAL DIRECTOR



Dinh Van Xuan

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

I. BUSINESS CHARACTERISTICS OF THE ENTERPRISE**1. Establishment**

40 Investment and Construction Joint Stock Company (hereinafter referred to as the "Company") was initially granted its Business Registration Certificate on 28 May 2001 by the Department of Planning and Investment of Can Tho, and its 8th amendment on 15 May 2007. In 2008, the Company relocated its head office to Ho Chi Minh City under Business Registration Certificate No. 4103009863 dated 02 April 2008, with the 15th amendment dated 23 July 2025 issued by the Department of Finance of Ho Chi Minh City.

On 21 December 2020, the Company's shares were officially listed on the Hanoi Stock Exchange pursuant to Decision No. 741/QĐ/SGDHN dated 21 December 2020 issued by the Chief Executive Officer of the Hanoi Stock Exchange.

The Company's registered head office is located at 201/58 Nguyen Xi Street, Binh Thanh Ward, Ho Chi Minh City, Vietnam.

As at 30 September 2026, the Company had a total of 17 employees.

2. Business sector

Construction services.

3. Business lines

According to the Enterprise Registration Certificate, the Company's principal business activities include:

Construction of works: irrigation, hydropower plants, pumping stations, civil, industrial and transport works, underground and underwater works, and water supply and drainage pipeline systems;

Construction of other technical works: wastewater treatment works, landslide prevention, groundwater exploitation, projects under research topics and technology transfer;

Construction of structural works: masonry construction, drilling and grouting;

Foundation treatment works.

4. Normal operating cycle

The Company's normal operating cycle is 12 months.

5. Characteristics of the Company's operations during the financial period affecting the financial statements:

None.

6. Corporate structure**6.1. Total number of subsidiaries:**

- Number of consolidated subsidiaries: 01 subsidiary
- Number of unconsolidated subsidiaries: None

6.2. List of consolidated subsidiaries:

As at 30 September 2026, the Company had one (01) directly owned subsidiary as follows:

<i>Name of Company and address</i>	<i>Principal activities</i>	<i>Capital contribution (%)</i>	<i>Ownership (%)</i>	<i>Voting rights (%)</i>
Ha My Complex Joint Stock Company – Da Nang	Real estate investment and	63.9%	63.9%	63.9%

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

7. Statement on the comparability of information presented in the Financial Statements

The information presented in these Financial Statements has been prepared on a basis consistent with the accounting policies and presentation methods applied in the previous year.

8. Going concern basis of accounting

These Financial Statements have been prepared on the going concern basis, assuming that the Company will continue its operations in the foreseeable future. The Board of Management has assessed the Company's ability to continue as a going concern based on the information available as of the reporting date and concluded that the use of the going concern basis of accounting is appropriate. The Board of Management is not aware of any material uncertainties that may cast significant doubt on the Company's ability to continue as a going concern.

II. BASIS OF PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS**1. Applicable accounting standards and regime**

The accompanying separate financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam

2. Accounting form

The Company applies the General Journal accounting form / computerized accounting system.

3. Fiscal year

The Company's fiscal year begins on January 1 and ends on December 31

4. Accounting currency

The accounting currency is Vietnamese Dong (VND).

III. APPLICABLE ACCOUNTING STANDARDS AND REGIME**1. Accounting regime applied**

The Company applies Vietnamese Accounting Standards and the Vietnamese Accounting System.

2. Statement of compliance with Vietnamese Accounting Standards and the Vietnamese Accounting Regime

The Company complies with Vietnamese Accounting Standards and the Vietnamese Accounting Regime in preparing and presenting the financial statements for the nine-month financial period ended 30 September 2026.

IV. KEY ACCOUNTING POLICIES ADOPTED**1. Basis of consolidation of financial statements**

The consolidated financial statements are those of the Group in which the assets, liabilities, equity, revenues, expenses and cash flows of the parent company and its subsidiaries are presented as those of a single economic entity, regardless of the legal boundaries of the separate entities. The financial statements of subsidiaries are prepared for the same financial year as the parent company, using accounting policies consistent with those of the parent. Adjustments are made for any differences in accounting policies to ensure consistency between the subsidiaries and the parent company.

Subsidiaries are fully consolidated from the date on which the Group obtains control and continue to be consolidated until the date that such control ceases.

Accounting for non-controlling interests

Non-controlling interests in the net income and net assets of subsidiaries are presented separately in the consolidated statement of profit or loss and consolidated balance sheet.

Losses of subsidiaries are allocated to non-controlling interests in proportion to their ownership interests, even if this results in a deficit balance of non-controlling interests in the subsidiaries' net assets.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

Elimination of intra-group transactions

All intra-group balances and transactions, including unrealized gains arising from intra-group transactions, are fully eliminated on consolidation. Unrealized losses are also eliminated unless the costs giving rise to such losses cannot be recovered.

Accounting for goodwill or gain from bargain purchase

At the acquisition date when control over a subsidiary is obtained, goodwill or a gain from a bargain purchase is measured as the difference between the cost of the investment and the fair value of the identifiable net assets of the subsidiary at the acquisition date attributable to the parent. A gain from a bargain purchase is recognized as other income when incurred.

2. Accounting Estimates

The preparation of the financial statements requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of assets and liabilities, as well as the disclosure of contingent assets and liabilities as at 30 September 2026, and the amounts of revenue and expenses for the nine-month financial period ended 30 September 2026. Although these accounting estimates have been made based on the best knowledge of the Board of General Directors, actual results may differ from the estimates and assumptions made.

3. Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, and short-term investments with original maturities of no more than three (03) months from the date of investment, which are highly liquid, readily convertible into known amounts of cash, and subject to an insignificant risk of changes in value at the reporting date.

Cash equivalents are determined in accordance with the Vietnamese Accounting Standard on "Statement of Cash Flows."

4. Receivables**Recognition principles**

Receivables are presented at their carrying amounts, including trade receivables and other receivables, after deducting allowances for doubtful debts.

Principles for the allowance for doubtful debts.

At the time of preparing the financial statements, an allowance for doubtful debts is made for receivables that are overdue for payment, as well as for receivables that are not yet due but are likely to be uncollectible on time. The provision is made in accordance with the rates prescribed in Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Ministry of Finance, in order to ensure that the carrying value of receivables is not higher than their recoverable value.

An increase or decrease in the balance of the allowance account is recorded in administrative expenses in the statement of profit or loss.

5. Inventories**Recognition principles of inventories.**

Inventories are measured at the lower of cost and net realizable value.

The cost of inventories includes purchase costs, conversion costs, and other costs incurred to bring inventories to their present location and condition. In the case of manufactured goods, cost comprises all direct materials, direct labor, and production overheads based on normal operating conditions.

The purchase cost of inventories includes the purchase price, non-refundable taxes, transportation, loading and unloading costs, storage costs during the purchasing process, and other costs directly attributable to the acquisition of inventories. Trade discounts and reductions in the purchase price due to goods not meeting specifications or quality requirements are deducted (-) from the purchase cost.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

Methods for determining the value of inventories.

The cost of inventories is determined using the weighted average method and is accounted for under the periodic inventory system.

Method for making provision for inventory write-downs.

At the time of preparing the financial statements, a provision for inventory write-down is made for inventories that are damaged, of poor quality, obsolete, slow-moving, or whose recorded cost exceeds their net realizable value. The provision is made in accordance with the guidance in Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Ministry of Finance, to ensure that the value of inventories is not stated higher than their market value.

The increase or decrease in the provision for inventory write-down is recorded in cost of goods sold in the statement of profit or loss.

The provision for inventory write-down is made on an item-by-item basis. For work-in-progress service provisions, the provision is calculated for each type of service with a separate price level.

Raw materials and supplies, and tools and instruments held for use in the production of goods are not provided for if the finished products in which they are incorporated are expected to be sold at or above their production cost.

6. Property, plant and equipment

Property, plant and equipment (tangible fixed assets) are stated at cost less accumulated depreciation.

Principles of recognition and initial measurement.

The cost of property, plant and equipment includes the purchase price and all directly attributable costs of bringing the asset to the condition necessary for it to be capable of operating in the manner intended. Where an item of property, plant and equipment is purchased together with spare parts or auxiliary equipment, such spare parts or auxiliary equipment are identified and recognized separately at their fair value and are deducted (-) from the cost of the property, plant and

Depreciation method

The cost of property, plant and equipment is depreciated using the straight-line method over the asset's estimated useful life.

The estimated depreciation periods for certain asset groups are as follows:

Buildings and structures:	05 - 30 year
Machinery and equipment:	03 - 06 year
Transportation and transmission equipment:	06 - 08 year
Office equipment and tools:	03 - 10 year

7. Long-term prepaid expenses.

Long-term prepaid expenses are classified based on their original term; they mainly consist of expenses related to prepaid land rental at the Ben Luc factory in Long An and prepaid land rental in Vinh Long.

8. Liabilities.

Liabilities are classified as trade payables and other payables based on the following principles: Trade payables are obligations of a commercial nature arising from the purchase and sale of goods, services, or assets, where the seller is an independent entity from the buyer; all other payables are classified as other payables.

Payables are tracked according to their original maturity, remaining maturity at the reporting date, original currency, and by each counterparty.

Liabilities are recognized at no less than the amount of the obligation to be settled.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

9. Accrued expenses

Accrued expenses are recognized for amounts payable in the future related to goods and services received from suppliers during the reporting period but not yet paid for due to the absence of invoices or insufficient accounting documents and records, and are recorded as expenses of production and business activities in the reporting period.

10. Provisions

A provision is recognized when, as a result of a past event, the Company has a present legal or constructive obligation, the amount of which can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are not recognized for future operating losses.

Provisions are measured based on the estimated expenditures required to settle the obligation. Where the effect of the time value of money is material, the provision is measured at its present value using a pre-tax discount rate to determine the liability. The discount rate reflects current market assessments of the time value of money and the specific risks of the liability. The increase in the provision due to the passage of time is recognized as borrowing costs.

11. Taxes**Corporate income tax**

Corporate income tax expense (or corporate income tax income) is the total of current tax expense and deferred tax expense (or current tax income and deferred tax income) when determining the profit or loss of a period.

Current corporate income tax expense is the amount of corporate income tax payable calculated based on taxable income for the year and the applicable corporate income tax rate. Current income tax is determined based on taxable income and the tax rate applicable in the tax year. Taxable income differs from accounting profit due to adjustments for differences between accounting profit and taxable income in accordance with current tax regulations.

Current corporate income tax expense is determined based on taxable income and the applicable corporate income tax rate of 20% for the current year.

The Company's income tax determination is based on current tax regulations. However, these regulations may change from time to time, and the final determination of corporate income tax depends on the results of inspections by the competent tax authority.

Value Added Tax (VAT)

Value added tax on goods and services provided by the Company is applied at a rate of 10%.

Other taxes

Applied in accordance with current tax laws in Vietnam.

12. Borrowings and finance lease liabilities

All borrowing costs are recognized in the Statement of Profit or Loss when incurred, except where they are capitalized in accordance with the Accounting Standard on "Borrowing Costs".

13. Equity

Owner's contributed capital is recognized at the amount actually contributed by the owners.

Share premium is recognized as the difference, whether positive or negative, between the actual issuance price and the par value of shares upon initial issuance, additional issuance, or reissuance of treasury shares.

Dividends payable to shareholders are recognized as a liability in the Company's separate Balance Sheet after being approved by the General Meeting of Shareholders and in accordance with the dividend distribution notice issued by the Company's Board of Directors.

Undistributed after-tax profit represents the accumulated profit from business operations after adjustments for retrospective application of changes in accounting policies and restatements of prior-period material errors.

14. Revenue and other income

The Company's revenue includes real estate sales revenue, construction revenue, and sales of goods.

Real estate sales revenue

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

Revenue from the sale of real estate, where the Company is the developer, is recognized when all of the following conditions are simultaneously satisfied:

- The real estate has been fully completed and handed over to the buyer, and the Company has transferred the risks and rewards associated with ownership of the real estate to the buyer.
- The Company no longer retains managerial rights over the real estate as an owner or control over the real estate.
- The revenue can be measured reliably.
- The Company has obtained, or will obtain, economic benefits from the real estate transaction.
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from sale of goods and products

Revenue from sales of goods is recognized when all of the following five (5) conditions are satisfied:

- (a) The Company has transferred to the buyer the significant risks and rewards of ownership of the goods or products;
- (b) The Company no longer retains managerial rights over the goods as an owner or control over the goods;
- (c) The revenue can be measured reliably;
- (d) The Company will obtain economic benefits from the transaction; and
- (e) The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from construction contracts

When the outcome of a construction contract can be estimated reliably:

For construction contracts where the contractor is paid based on the value of completed work, revenue and related costs are recognized in proportion to the completed work certified by the customer and reflected in issued invoices.

Variations in construction volume, compensation claims, and other income are recognized as revenue only when agreed with the customer.

Revenue from interest, dividends, profit distributions and other income

Revenue is recognized when the Company is able to obtain economic benefits from such activities and the amount can be measured reliably.

15. Revenue deductions

Revenue deductions consist of sales discounts.

Revenue deductions arising in the same period as the sale of goods and services are deducted from revenue in that period. Deductions arising in a subsequent period but before the issuance of the financial statements are adjusted against revenue of the reporting period. Deductions arising in a subsequent period after the issuance of the financial statements are adjusted against revenue of the period in which they arise.

16. Cost of goods sold

Includes the cost of construction works, cost of real estate sold, and cost of goods sold and services rendered during the year, which are recognized in accordance with the corresponding revenue.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

17. Administrative expenses

Administrative expenses reflect general management costs of the Company, including salaries and wages of management staff (salary, wages, allowances, etc.); social insurance, health insurance, trade union fees, and unemployment insurance contributions; office materials, tools, depreciation of fixed assets used in administration; land rental and license fees; outsourced services (electricity, water, telephone, fax, property insurance, fire insurance, etc.); and other cash expenses (entertainment, customer meetings, conferences).

18. Related parties

Related parties are enterprises and individuals who, directly or indirectly through one or more intermediaries, control or are controlled by, or are under common control with, the Company. Associates, individuals holding direct or indirect voting rights in the Company that enable significant influence over the Company, key management personnel including directors and executive officers, and their close family members or companies associated with such individuals are also considered related parties.

V. SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

	End of the period	Beginning of the year
1. Cash and cash equivalents		
Cash	4,188,190,327	46,130,179,925
Cash on hand	434,725,142	166,262,002
Demand deposits at banks	3,753,465,185	45,963,917,923
Cash equivalents	-	1,000,000,000
Term deposits with a maturity of 3 months	-	1,000,000,000
Total	4,188,190,327	47,130,179,925

2. Financial investments (see pages 21 and 22)**Trade receivables from****3. customers**

	End of the period		Beginning of the year	
	Value	Allowance	Value	Allowance
Short-term	279,518,583,678	(2,336,212,772)	201,263,299,123	(2,336,212,772)
Minh Son Quang Nam Construction Investment Co., Ltd.	188,344,500,847	-	79,298,500,847	-
Viet Thinh Construction Investment Co., Ltd.	65,706,321,850	-	16,504,560,000	-
Phuoc Nguyen General Services One Member Co., Ltd.	11,320,804,080	-	11,320,804,080	-
Tay Ninh Agriculture and Rural Development Construction Investment Project Management Board	6,778,165,000	-	8,345,332,000	-
An Giang Transport and Agriculture Construction Investment Project Management Board	2,431,462,050	-	3,694,253,050	-
Tien Giang Civil and Industrial Construction Investment Project Management Board	-	-	12,731,397,000	-
Other customers	4,937,329,851	(2,336,212,772)	69,368,452,146	(2,336,212,772)
Total	279,518,583,678	(2,336,212,772)	201,263,299,123	(2,336,212,772)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

4. Advances to suppliers

	End of the period		Beginning of the year	
	Value	Allowance	Value	Allowance
Short-term	48,944,030,849	-	12,056,687,478	-
Lam Dong Irrigation Construction Investment JSC	16,733,839,204	-	-	-
Truong Thanh Trading Construction Investment JSC	9,998,553,000	-	9,998,553,000	-
INTERCONS Construction Investment Company Limited	8,028,000,000	-	-	-
10 Irrigation Construction Investment JSC	9,583,442,803	-	-	-
Other suppliers	4,600,195,842	-	2,058,134,478	-
Total	48,944,030,849	-	12,056,687,478	-

5. Other receivables

	End of the period		Beginning of the year	
	Value	Allowance	Value	Allowance
a. Short-term	45,268,837,460	-	64,874,059,580	-
Advances	24,989,075,000	-	24,960,000,000	-
Deposits and collateral	-	-	31,500,000,000	-
Other receivables	20,279,762,460	-	8,414,059,580	-
b. Long-term	13,395,708,238	-	13,320,708,238	-
Deposits and collateral	13,395,708,238	-	13,320,708,238	-
Total	58,664,545,698	-	78,194,767,818	-

6. Hàng tồn kho

	End of the period		Beginning of the year	
	Cost	Allowance	Cost	Allowance
Raw materials and supplies	49,335,381	-	11,422,619,182	-
Work in progress	476,234,082,969	-	473,881,759,307	-
Total	476,283,418,350	-	485,304,378,489	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

7. Tangible fixed assets

Item	Buildings and structures	Machinery and equipment	Vehicles	Total
Cost				
Opening balance	8,150,889,211	-	805,454,545	8,956,343,756
Additions during the period	-	117,500,000	731,481,481	848,981,481
Closing balance	8,150,889,211	117,500,000	1,536,936,026	9,805,325,237
Accumulated depreciation				
Opening balance	3,623,398,232	-	22,889,262	3,646,287,494
Depreciation for the period	189,357,498	8,684,789	141,413,345	339,455,632
Closing balance	3,812,755,730	8,684,789	164,302,607	3,985,743,126
Net book value				
Opening balance	4,527,490,979	- #	782,565,283	5,310,056,262
Closing balance	4,338,133,481	108,815,211 #	1,372,633,419	5,819,582,111

* The cost of tangible fixed assets that were fully depreciated but remained in use at the end of the period was VND 1,274,832,450.

8. Trade payables

	End of the period		Beginning of the year	
	Value	Repayable amount	Value	Repayable amount
Short-term	21,921,404,566	21,921,404,566	29,529,416,387	29,529,416,387
Minh Son Quang Nam Investment and Construction Company Limited	-	-	-	-
Hoai Bao Architecture and Transport Company Limited	4,970,484,000	4,970,484,000	4,970,484,000	4,970,484,000
Tan Tri Tai Quang Nam Company Limited	2,457,639,000	2,457,639,000	-	-
Trong Tin Company Limited	888,888,000	888,888,000	3,252,567,000	3,252,567,000
40.10 Investment and Construction Joint Stock Company	1,054,230,497	1,054,230,497	6,791,185,590	6,791,185,590
Other trade payables	12,550,163,069	12,550,163,069	14,515,179,797	14,515,179,797
Total	21,921,404,566	21,921,404,566	29,529,416,387	29,529,416,387

9. Advances from customers

	End of the period		Beginning of the year	
	Value	Repayable amount	Value	Repayable amount
Short-term	53,045,044,902	63,232,983,902		
Lam Dong Irrigation Investment and Construction Joint Stock Company	9,998,553,000	9,998,553,000		
Lam Ha District Project Management Board for Investment and Construction and Public Works	3,849,744,519	3,849,744,519		
10 Irrigation Investment and Construction Project Management Board	15,302,970,000	21,913,877,000		
Project Management Board for Investment and Construction No. 1	17,300,031,384	17,300,031,384		
Other customers	6,593,745,999	10,170,777,999		
Total	53,045,044,902	63,232,983,902		

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

10. Taxes and other payables to the State

Payables	Beginning of the year	Payable during the period	Amount paid during the period	End of the period
Value-added tax (VAT)	4,043,715,870	14,158,417,924	9,130,170,023	9,071,963,771
Corporate income tax (CIT)	35,491,466,971	17,291,590,327	17,371,103,816	35,411,953,482
Personal income tax (PIT)	-	7,132,500	2,377,500	4,755,000
Land and housing tax and land rental	80,102,439,851	-	-	80,102,439,851
Environmental protection tax	138,873,632	-	-	138,873,632
Other taxes, fees and charges	39,793,215,066	360,685,655	1,042,931,133	39,110,969,588
Total	159,569,711,390	31,817,826,406	27,546,582,472	163,840,955,324

11. Other payables

	End of the period	Beginning of the year
a. Short-term	8,493,926,897	7,544,821,310
Deposits received (1)	6,000,000,000	6,000,000,000
Other payables	2,493,926,897	1,544,821,310
Total	8,493,926,897	7,544,821,310
b. Long-term	5,000,000,000	5,000,000,000
Tri Hong Phat Trading Services Construction Co., Ltd. (2)	5,000,000,000	5,000,000,000
Total	5,000,000,000	5,000,000,000

(1) Deposit for the purchase of an office building located at 201/58 Nguyen Xi Street, Binh Thanh Ward, Ho Chi Minh City, from 40.10 Investment and Construction Joint Stock Company under Contract No. 001/2025/HĐMB dated 14 March 2025.

(2) Payable under Business Cooperation Contract No. 2025/07/L40-THP dated 20 July 2025 concerning business cooperation in the sand storage yard from the Co Co River dredging, emergency flood drainage and saltwater intrusion prevention project in Hoi An City – Storage Yards B1–B3. The cooperation term is two years, commencing on 20 July 2025. Pursuant to Contract Appendix No. 2025/07/PLHĐ/L40-THP dated 30 December 2025, the two parties agreed to change the scope of cooperation from the Co Co River dredging, emergency flood drainage and saltwater intrusion prevention project in Hoi An City – Storage Yards B1 and B3 to business cooperation in the sand storage yard from the Co Co River dredging, emergency flood drainage and saltwater intrusion prevention project in Hoi An City – Storage

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

Borrowings and finance				
12. lease liabilities				
	End of the period		Beginning of the year	
	Value	Repayable amount	Value	Repayable amount
a. Short-term borrowings and finance lease liabilities	8,335,751,474	8,335,751,474	54,563,137,143	54,563,137,143
Vietnam Prosperity Joint Stock Commercial Bank (VPBank)	-	-	39,765,000,000	39,765,000,000
Vietnam International Commercial Joint Stock Bank (VIB)	93,600,000	93,600,000	92,857,143	92,857,143
Loan from Mr. Dinh Van Xuan	5,006,151,474	5,006,151,474	10,469,280,000	10,469,280,000
Loan from Mr. Tran Viet Thang	3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
Loan from Mr. Hau Van Tuan	-	-	1,000,000,000	1,000,000,000
Loan from Mr. Nguyen Minh Sang	236,000,000	236,000,000	236,000,000	236,000,000
b. Long-term borrowings and finance lease liabilities	32,573,276,818	32,573,276,818	541,542,857	541,542,857
Vietnam International Commercial Joint Stock Bank (VIB)	470,600,000	470,600,000	541,542,857	541,542,857
Vietnam Prosperity Joint Stock Commercial Bank (VPBank)	32,102,676,818	32,102,676,818	-	-
Total	40,909,028,292	40,909,028,292	55,104,680,000	55,104,680,000
			Beginning of the	
13. Deferred tax assets and deferred tax liabilities			year	
Deferred corporate income tax liabilities			End of the period	
- Corporate income tax rate used to determine deferred tax liabilities			97,579,810,471	97,579,810,471
Total			97,579,810,471	97,579,810,471
14. Equity				
a. Reconciliation of changes in equity: see page 23				
b. Shares			End of the period	Beginning of the year
Number of shares authorized for issuance			23,759,965	3,600,000
Number of shares issued to the public			23,759,965	3,600,000
Ordinary shares			23,759,965	3,600,000
Number of shares outstanding			23,759,965	3,600,000
Ordinary shares			23,759,965	3,600,000
Par value per share: VND/share			10,000	10,000
c. Funds			End of the period	Beginning of the year
Investment and development fund			11,221,018	11,221,018
Total			11,221,018	11,221,018

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF PROFIT OR LOSSCumulative from the beginning of the
year to the end of this quarter

	Year 2026	Year 2025
1. Revenue from sales and services		
Revenue		
Revenue from construction contracts	111,093,592,163	91,171,924,858
Rental income	9,000,000	26,839,106,759
Revenue from sale of goods	153,240,909,094	81,482,215,737
Total	264,343,501,257	199,493,247,354
2. Cost of goods sold		
Cost of construction contracts	103,468,524,231	116,716,734,538
Cost of goods sold	70,564,365,866	33,978,677,332
Total	174,032,890,097	150,695,411,870
3. Financial income		
Interest income from deposits and loans	371,869,548	524,199,600
Total	371,869,548	524,199,600
4. Selling expenses and general and administrative expenses		
Administrative staff costs	2,167,705,058	603,257,920
Administrative materials expenses	-	44,745,607
Office supplies expenses	1,197,600	10,000,305
Depreciation of fixed assets	336,706,325	383,123,636
Taxes, fees and charges	186,325,720	18,820,480
Outsourced service expenses	243,616,112	634,965
Other expenses in cash	589,217,728	2,127,047,851
Total	3,524,768,543	3,187,630,764
5. Operating expenses by nature		
Raw materials and supplies expenses	77,011,853,350	28,927,230,457
Labor costs	1,506,025,058	2,899,687,295
Depreciation of fixed assets	339,455,632	916,640,273
Outsourced service expenses	28,780,222,169	60,960,086,182
Other expenses in cash	784,543,081	2,865,681,736
Total	108,422,099,290	96,569,325,943

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

6. Current corporate income tax expense	Year 2026	Year 2025
1. Current corporate income tax expense based on taxable income for the current year	17,291,590,327	34,807,193,874
2. Adjustments to corporate income tax expense of prior years recognized in the current year's corporate income tax expense	-	-
3. Total current corporate income tax expense	17,291,590,327	34,807,193,874
7. Basic earnings per share (EPS)	Year 2026	Year 2025
Profit after corporate income tax	68,395,736,917	63,552,612,583
Profit or loss attributable to ordinary shareholders	68,395,736,917	63,552,612,583
Weighted average number of ordinary shares outstanding during the period	17,279,983	10,800,000
Basic earnings per share	3,958	5,885
8. Diluted earnings per share	Year 2026	Year 2025
Profit or loss attributable to ordinary shareholders	68,395,736,917	63,552,612,583
Profit or loss attributable to ordinary shareholders after dilution adjustments	68,395,736,917	63,552,612,583
Weighted average number of ordinary shares outstanding during the period	17,279,983	10,800,000
Weighted average number of ordinary shares outstanding during the period after dilution adjustments	17,279,983	10,800,000
Diluted earnings per share	3,958	5,885

VIII. OTHER INFORMATION**1. Events after the reporting period**

There have been no significant events occurring after the reporting period that require adjustments or disclosures in the financial statements.

2. Related party transactions

List of related parties	Relationship
1. Board of Directors, Board of Management, Supervisory Board and other related parties	Key management personnel
2. An Duong Construction, Trading and Services Co., Ltd.	Entity whose management is related to key management personnel
3. Phuoc Nguyen General Services One Member Co., Ltd.	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

Remuneration of the Board of Directors, Supervisory Board, Internal Audit and Board of Management

Related parties	First 9 months of 2026	First 9 months of 2026
Board of Directors, Board of Management, Supervisory Board and other managers	1,062,000,000	290,000,000
Total	1,062,000,000	290,000,000

Significant transactions and balances with related parties during the period are as follows:

Related party	Relationship	Nature of transaction	Transactions during the period	Ending balance receivable (payable)
An Duong Construction, Trading and Services Co.,	Other related party	BCC fund transfer	-	50,000,000,000
Mr. Dinh Van Xuan	General Director	Borrowings	22,736,871,474	(5,006,151,474)
Mr. Do Tan Cuong	Chairman	Borrowings	10,000,000,000	-
Mr. Do Tan Vu	Brother of Chairman	Borrowings	20,000,000,000	-
Mr. Do Tan Vu	Brother of Chairman	Deposit for share	(6,500,000,000)	10,000,000,000
Phuoc Nguyen General Services One Member Co., Ltd.	Other related party	Sales of goods and services	-	11,320,804,080

3. Comparative information

The comparative information presented in the interim separate statement of financial position and the related notes comprises figures from the separate financial statements for the financial year ended 31 December 2025, which were audited by CPA VIETNAM Auditing Company Limited – a member of the INPACT International network of independent accounting firms.

The Company has applied the guidance under Circular No. 99/2025/TT-BTC since 1 January 2026. To ensure comparability of the information presented in the interim separate financial statements, the Company has restated or reclassified certain items as at 1 January 2026 in the interim separate statement of financial position as follows:

Item	Code	As at 1 January 2026 (Restated) (VND)	As at 31 December 2025 (As presented) (VND)	Difference (VND)
Short-term financial investments	120	50,000,000,000	-	50,000,000,000
Other short-term investments	125	50,000,000,000	-	50,000,000,000
Short-term receivables	130	275,857,833,409	325,857,833,409	(50,000,000,000)
Other short-term receivables	135	64,874,059,580	114,874,059,580	(50,000,000,000)
TOTAL ASSETS (280 = 100 + 200)		1,039,880,191,833	1,039,880,191,833	-

4. Events after the reporting period

There have been no significant events occurring after the end of Q3/2026 up to the date of issuance of the financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

5. Approval of the issuance of the financial statements

The consolidated financial statements for the third quarter of 2026, for the period ended 30 September 2026, were approved for issuance by the Company's General Director on 28 October 2026.

PREPARER AND CHIEF ACCOUNTANT**Bui Thanh Tuan***Ho Chi Minh City, October 28, 2026***GENERAL DIRECTOR**
Dinh Van Xuan

NOTES TO THE FINANCIAL STATEMENTS

Third Quarter of 2026

Unit: Vietnam Dong (VND)

V.2. Financial investments

a. Held-to-maturity investments

	End of the period		Beginning of the year	
	Cost	Recoverable amount	Provision	Restated
				Recoverable amount
Short-term				
Investments in other entities				
An Duong Construction, Trading and Services Company Limited	-	-	-	50,000,000,000
(**)	-	-	-	50,000,000,000
Total	-	-	-	50,000,000,000

(**) Investment cooperation under Business Cooperation Contract No. 15092025/HTKD/AD-L40 dated 15 September 2025 for the implementation of the Dai Duong Xanh Urban Area Project in Dien Nam – Dien Ngoc New Urban Area, Da Nang City. The cooperation term expires on 31 December 2028.

NOTES TO THE FINANCIAL STATEMENTS

Third Quarter of 2026

Unit: Vietnam Dong (VND)

b. Investments in other entities	Percentage		End of the period		Beginning of the year			
	Ownership percentage	Voting rights	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Investments in subsidiaries			160,081,897,787	160,081,897,787	-	160,081,897,787	160,081,897,787	-
Dien Ban Investment and Construction Joint Stock Company (*)	19.5%	19.5%	160,081,897,787	160,081,897,787	-	160,081,897,787	160,081,897,787	-
Investments in other entities			50,000,000,000	50,000,000,000	-	-	-	-
An Duong Construction, Trading and Services Company Limited (**)			50,000,000,000	50,000,000,000	-	-	-	-
Total	19.5%	19.5%	210,081,897,787	210,081,897,787	-	160,081,897,787	160,081,897,787	-

(*) The cost of the investment in Dien Ban Investment and Construction Joint Stock Company, as recorded in the statement of financial position of Ha My Complex Joint Stock Company (a subsidiary of 40 Investment and Construction Joint Stock Company) as at 30 September 2026, was VND 11,700,000,000. In the consolidated statement of financial position, the cost of this investment has been adjusted to reflect the net assets acquired subsequent to the acquisition of the investment in Ha My Complex Joint Stock Company.

(**) Investment cooperation under Business Cooperation Contract No. 15092025/HTKD/AD-L40 dated 15 September 2025 for the implementation of the Dai Duong Xanh Urban Area Project in Dien Nam – Dien Ngoc New Urban Area, Da Nang City. The cooperation term expires on 31 December 2028.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Third Quarter of 2026

Currency unit: Vietnam Dong (VND)

V.13. Equity

a. Statement of Changes in Equity

Item	Contributed capital	Share premium	Development investment fund	Retained earnings	Non-controlling interests	Total
First nine months of 2025						
Beginning of the year	36,000,000,000	11,616,611,475	8,737,221,018	51,658,199,911	-	108,012,032,404
Profit	-	-	-	63,552,612,583	-	63,552,612,583
End of the period	36,000,000,000	11,616,611,475	8,737,221,018	115,210,812,494	-	171,564,644,987
First nine months of 2026						
Beginning of the year	108,000,000,000	611,475	11,221,018	350,330,506,714	162,739,560,787	621,081,899,994
Profit	-	-	-	68,395,736,917	-	68,395,736,917
Dividend distribution (*)	129,599,650,000	-	-	(129,603,925,000)	-	(4,275,000)
Increase/decrease due to consolidation	-	-	-	-	(129,024,595)	(129,024,595)
End of the period	237,599,650,000	611,475	11,221,018	289,122,318,631	162,610,536,192	689,344,337,316

(*) According to the Report on the Issuance of Shares for Dividend Payment No. 1006/BC-PHTCTC dated 10 June 2026 and Document No. 4146/BBCK-QLCB issued by the State Securities Commission on 18 May 2026, the Company issued 12,959,965 shares to 558 shareholders as a stock dividend at a ratio of 10:12. The issuance was funded from accumulated retained earnings as at 31 December 2025, in accordance with the Company's audited financial statements for the financial year 2025.