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SCG CONSTRUCTION GROUP JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

CONSOLIDATED FINANCIAL STATEMENTS

For the Third Quarter of 2026

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CONSOLIDATED FINANCIAL REPORT

As at 30 Sep 2026

Unit: VND

	ASSETS	Codes	Notes	As at 30 Sep 2026	As at 1 Jan 2026 (Restared)
A.	**CURRENT ASSETS**	**100**		**13,338,684,130,245**	**11,741,727,709,929**
I.	**Cash**	**110**		**69,053,850,568**	**57,613,527,813**
1.	Cash	111	5	69,053,850,568	57,613,527,813
II.	**Short-term financial investments**	**120**		**105,429,341,477**	**1,584,390,689,241**
1.	Held-to-maturity investments	123	6	105,429,341,477	1,584,390,689,241
III.	**Short-term receivables**	**130**		**9,065,039,663,697**	**7,860,387,636,025**
1.	Short-term trade receivables	131	7	6,121,584,052,886	4,787,548,950,129
2.	Short-term advances to suppliers	132	8	2,914,519,356,866	2,994,268,549,288
3.	Other short-term receivables	135	9	28,936,253,945	78,570,136,608
IV.	**Inventories**	**140**	**10**	**4,019,022,211,135**	**2,239,018,290,980**
1.	Inventories	141		4,031,645,973,260	2,251,642,053,105
2.	Provision for devaluation of inventories	142		(12,623,762,125)	(12,623,762,125)
V.	**Other short-term assets**	**160**		**80,139,063,368**	**317,565,870**
1.	Short-term deferred costs	161	11	14,279,049,083	317,565,870
2.	Value added tax deductibles	162		65,860,014,285	-
B.	**NON-CURRENT ASSETS**	**200**		**76,964,067,867**	**12,031,784,116**
I.	**Long-term receivables**	**210**		**5,879,420,000**	**-**
1.	Other long-term receivables	216	9	5,879,420,000	-
II.	**Fixed assets**	**220**		**59,422,645,401**	**6,467,695,476**
1.	Tangible fixed assets	221	12	6,574,919,284	5,466,626,228
	- Cost	*222*		*18,915,961,384*	*16,283,360,455*
	- Accumulated depreciation	*223*		*(12,341,042,100)*	*(10,816,734,227)*
2.	Finance lease assets	224	13	51,227,767,962	-
	- Cost	*225*		*52,657,622,220*	-
	- Accumulated depreciation	*226*		*(1,429,854,258)*	-
3.	Intangible assets	227	14	1,619,958,155	1,001,069,248
	- Cost	*228*		*3,619,402,000*	*2,868,594,000*
	- Accumulated amortisation	*229*		*(1,999,443,845)*	*(1,867,524,752)*
III.	**Long-term assets in progress**	**250**		**780,588,778**	**780,588,778**
1.	Construction in progress	252		780,588,778	780,588,778
IV.	**Other long-term assets**	**270**		**10,881,413,688**	**4,783,499,862**
1.	Long-term deferred costs	271	11	4,001,119,335	4,610,619,033
2.	Deferred tax assets	272		6,880,294,353	172,880,829
	TOTAL ASSETS (280=100+200)	**280**		**13,415,648,198,112**	**11,753,759,494,045**

CONSOLIDATED FINANCIAL REPORT (Continued)

As at 30 Sep 2026

Unit: VND

	RESOURCES	Codes	Notes	As at 30 Sep 2026	As at 1 Jan 2026 (Restared)
C.	**LIABILITIES**	**300**		**11,471,583,191,413**	**10,071,153,540,574**
I.	**Current liabilities**	**310**		**11,151,399,644,233**	**9,422,735,773,922**
1.	Short-term trade payables	311	15	2,028,039,343,323	1,226,897,595,715
2.	Short-term advances from customers	312	16	1,377,516,257,902	2,466,249,486,588
3.	Short-term Taxes and amounts payable to the State budget	314	17	159,323,640,796	122,962,682,507
4.	Payables to employees	315		25,053,564,020	32,711,384,137
5.	Short-term accrued expenses	316	18	3,953,474,861,453	3,298,349,091,201
6.	Other current payables	320	19	31,277,320,528	12,359,510,472
7.	Short-term loans and obligations under finance leases	321	20	3,576,714,656,211	2,263,206,023,302
II.	**Long-term liabilities**	**330**		**320,183,547,180**	**648,417,766,652**
1.	Long-term advances from customers	332	16	-	473,150,000,000
2.	Long-term loans and obligations under finance leases	339	20	320,183,547,180	175,267,766,652
D.	**EQUITY**	**400**		**1,944,065,006,699**	**1,682,605,953,471**
I.	**Owner's equity**	**410**	**21**	**1,944,065,006,699**	**1,682,605,953,471**
1.	Owner's contributed capital	411		850,000,000,000	850,000,000,000
	- Ordinary shares carrying voting rights	*411a*		*850,000,000,000*	*850,000,000,000*
2.	Capital surplus	412		(149,600,000)	(149,600,000)
3.	Retained earnings	420		1,080,951,343,857	819,571,752,011
	- Retained earnings accumulated to the prior year end	*420a*		*819,571,752,011*	*496,468,697,981*
	- Retained earnings of the current year	*420b*		*261,379,591,846*	*323,103,054,030*
4.	Non-controlling interests	429		13,263,262,842	13,183,801,460
	TOTAL RESOURCES (440=300+400)	**440**		**13,415,648,198,112**	**11,753,759,494,045**

M.S.D.N: 0108704763-C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG
THÀNH PHỐ HÀ NỘI

Le Hai Hoang	Ngo Minh Doan	Do Van Khai
Preparer	**Chief Accountant**	**Chief Executive Officer**

30 October, 2026

CONSOLIDATED INCOME STATEMENT

For the Third quarter of 2026 and the period from 01/01/2026 to 30/09/2026

Unit: VND

				For the Third Quarter of 2026	For the Third Quarter of 2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
1.	**Gross revenue from goods sold**	**01**	**22**	**2,890,716,962,658**	**1,300,972,360,870**	**5,293,178,819,276**	**3,339,212,178,519**
2.	Deductions	02		-	-	-	-
3.	**Net revenue from goods sold (10=01-02)**	**10**		**2,890,716,962,658**	**1,300,972,360,870**	**5,293,178,819,276**	**3,339,212,178,519**
4.	Cost of sales	11	23	2,491,089,146,124	1,205,045,278,463	4,683,135,738,479	3,037,935,403,750
5.	**Gross profit from goods sold (20=10-11)**	**20**		**399,627,816,534**	**95,927,082,407**	**610,043,080,797**	**301,276,774,769**
6.	Financial income	22	24	17,169,597,787	112,791,548,667	104,199,082,408	267,286,960,997
7.	Financial expenses	23	25	127,586,043,491	95,486,499,322	303,698,214,499	282,060,202,989
	- In which: Borrowing costs	*24*		*127,585,715,291*	*94,727,502,694*	*303,691,964,299*	*279,663,931,708*
9.	Selling expenses	25	26	3,608,846,156	-	14,668,104,349	-
9.	General and administration expenses	26	26	25,093,102,174	23,220,190,955	68,187,521,413	62,974,895,414
10.	**Operating profit (30=20+(22-23)-(25+26))**	**30**		**260,509,422,500**	**90,011,940,797**	**327,688,322,944**	**223,528,637,363**
11.	Other income	31		1,771,346,448	2,507,393,449	3,186,965,726	3,366,203,523
12.	Other expenses	32		38,632,910	837,041,620	2,745,171,492	2,253,864,204
13.	**Profit from other activities**	**40**		**1,732,713,538**	**1,670,351,829**	**441,794,234**	**1,112,339,319**
14.	**Accounting profit before tax (50=30+40)**	**50**		**262,242,136,038**	**91,682,292,626**	**328,130,117,178**	**224,640,976,682**
15.	Current corporate income tax expense	51	27	50,598,931,587	19,571,388,077	73,378,477,474	46,724,791,851
16.	Deferred corporate tax income	52		1,510,073,296	-	(6,707,413,524)	-
17.	**Net profit after corporate income tax (60=50-51)**	**60**		**210,133,131,155**	**72,110,904,549**	**261,459,053,228**	**177,916,184,831**
	In which:						
18.	*Net profit after corporate income tax of the parent company*			*210,012,626,446*	*72,297,690,457*	*261,379,591,846*	*178,230,217,321*
19.	*Net profit after corporate income tax of the non-controlling shareholders*			*120,504,709*	*(186,785,908)*	*79,461,382*	*(314,032,490)*
20.	**Basic earnings per share (*)**	**70**	**28**	**2,471**	**851**	**3,075**	**2,097**

Le Hai Hoang	**Ngo Minh Doan**	**Do Van Khai**
Preparer	**Chief Accountant**	**Chief Executive Officer**

30 October, 2026

CONSOLIDATED CASH FLOW STATEMENT

For the period form 01/01/2026 to 30/09/2026

Unit: VND

	ITEMS	Codes	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
I.	**CASH FLOWS FROM OPERATING ACTIVITIES**			
1.	***Profit before tax***	***01***	***328,130,117,178***	**224,640,976,682**
2.	***Adjustments for:***			
	Depreciation of fixed assets	02	3,086,081,224	1,530,698,325
	Provisions	03	-	1,224,220,057
	Gain from investing activities	05	(104,199,082,408)	(267,286,960,997)
	Borrowing costs	06	303,691,964,299	279,663,931,708
3.	***Operating profit before movements in working capital***	***08***	***530,709,080,293***	***239,772,865,775***
	Increase, decrease in receivables	09	(1,331,582,726,794)	(1,198,523,474,184)
	Increase, decrease in inventories	10	(1,780,003,920,155)	(373,016,321,961)
	Increase, decrease in payables (excluding accured)	11	(136,330,379,946)	2,625,302,423,808
	Increase, decrease in deferred expenses	12	(13,351,983,515)	764,606,086
	Borrowing costs have been paid	14	(285,152,508,411)	(275,107,846,716)
	Corporate income tax paid	15	(12,482,316,014)	(19,344,707,224)
	Net cash (used in)/generated by operating activities	***20***	***(3,028,194,754,542)***	***999,847,545,584***
II.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
1.	Acquisition and construction of fixed assets and other long-term assets	21	(5,091,401,149)	(1,382,780,633)
2.	Cash outflow for lending, buying debt instruments of other entities	23	(111,710,000,000)	(1,922,400,000,000)
3.	Cash recovered from lending, selling debt instruments of other entities	24	1,534,633,506,849	299,595,000,000
4.	Interest earned, dividends and profits received	27	216,328,188,160	276,086,667,809
	Net cash generated by/(used in) investing activities	***30***	***1,634,160,293,860***	***(1,348,101,112,824)***
III.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
1.	Proceeds from borrowings	33	3,811,979,329,303	1,657,417,466,158
2.	Repayment of borrowings	34	(2,404,197,515,866)	(1,380,821,716,116)
3.	Repayment of obligations under finance leases	35	(2,307,030,000)	-
	Net cash generated by financing activities	***40***	***1,405,474,783,437***	***276,595,750,042***
	Net increase/(decrease) in cash (50=20+30+40)	**50**	**11,440,322,755**	**(71,657,817,198)**
	Cash at the beginning of the year	**60**	**57,613,527,813**	**78,072,128,418**
	Cash at the end of the year (70=50+60)	**70**	**69,053,850,568**	**6,414,311,220**

Le Hai Hoang	Ngo Minh Doan	Do Van Khai
Preparer	**Chief Accountant**	**Chief Executive Officer**

30 October, 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
These notes are an integral part of and should be read in conjunction with the accompanying consolidated financial statements

1. GENERAL INFORMATION

Structure of ownership

SCG Construction Group Joint Stock Company (the "Company") was established as a joint stock company under the first Enterprise Registration Certificate No. 0108704763 dated 17 April 2019 issued by the Hanoi Authority for Planning and Investment with the 12th amendment dated 17 August 2026.

The Company's shares were authorized and ready for trading as approved by the Hanoi Stock Exchange under its Decision No. 79/QĐ-SGDHN dated 18 March 2021. According to Decision No. 515/QĐ-SGDHN dated 30 September 2021, the Company was granted approval from the Hanoi Stock Exchange on official listing its shares on the Hanoi Stock Exchange.

The number of employees as at 30 Sep 2026 was 882 (as at 31 December 2025: 656).

Operating activities

The Company's principal activities include:

- Construction of houses of all kinds;
- Construction of railway, road, electrical works, water supply and drainage works, telecommunication works, communication, water works, mining, processing, manufacturing and other civil engineering works;
- Real estate business, land use rights of owners, users or tenants;
- Dismantling, preparing the ground, installation of electrical systems, water supply and drainage, heating and air conditioning and other construction systems;
- Construction work completion;
- Other specialized construction activities;
- Wholesales of construction materials and other installation equipment;
- Real estate business, land use rights owned, used or rented;
- Consulting, brokerage, real estate auction, land use right auction;
- Management consulting activities;
- Specialized design activities;
- General support services;
- House cleaning;
- Landscape care and maintenance services;
- General and office administrative services.

Normal production and business cycle

For construction and equipment installation activities, the production and business cycle is usually based on the construction time of the works /project.

For the remaining business activities, the normal production and business cycle is carried out for a time period of 12 months or less.

The Company's structure

As at 30 Sep 2026, the Company has 1 representative office in Ho Chi Minh City and 2 subsidiaries.

The subsidiaries of the Company include:

STT	Name of subsidiaries	Place of incorporation and operation	Proportion of ownership rate (%)	Proportion of voting power held (%)	Principal activities
	Direct subsidiary				
1.	Sunshine - Design Joint Stock Company	9th Floor, Sunshine Center Building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam	95%	95%	Architectural design, consulting
2.	S - Decoro Joint Stock Company	3rd Floor, Sunshine Center Building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam	90%	90%	Architectural activities and related technical consulting; commercial activities

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to consolidated financial reporting.

The consolidated financial statements are prepared on the basis of the consolidation of the Company's consolidated financial statements and the Company's subsidiaries financial statements.

Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

This consolidated financial report is prepared for For the Third Quarter of 2026.

3. IMPLEMENTATION OF THE NEW ACCOUNTING GUIDANCE

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises. This Circular is effective for financial years beginning on or after 01 January 2026. Circular 99 replaces the regulations on the accounting regime for enterprises issued under Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance guiding the Accounting Regime for Enterprises and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC of the Ministry of Finance. The Board of Management has applied Circular 99 in the preparation and presentation of the financial statements for the operating period from 01 January 2026 to 31 March 2026.

The Company applies the changes in accounting policies in accordance with Circular 99 and has effects on the Company on a non-retrospective basis as Circular 99 does not require retrospective application of these changes. The Company has also re-presented the corresponding data of the prior period for certain items to conform with the presentation under Circular 99 in these financial statements as presented in Note 30.

On April 20, 2026, the Minister of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43") amending and supplementing several articles of Circular No. 202/2014/TT-BTC dated December 22, 2024, of the Minister of Finance guiding the method of preparing and presenting consolidated financial statements. This Circular takes effect from the date of signing and applies to the preparation and presentation of consolidated financial statements for fiscal years beginning on or after January 1, 2026.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim consolidated financial statements, are as follows:

Estimates

The preparation of interim consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

Basis of consolidation

The interim consolidated financial statements incorporate the financial statements of the Company and enterprises controlled by the Company (its subsidiaries) for quarter fisrt year 2025. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed of during the year are included in the consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used in line with those used by the Company.

Intragroup transactions and balances are eliminated in full on consolidation.

Non-controlling interests consist of the amount of those non-controlling interests at the date of the original business combination (see below) and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

Business combinations

On acquisition, the assets and liabilities and contingent liabilities of a subsidiary are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is credited to the consolidated profit and loss in the period of acquisition.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities, and contingent liabilities recognized.

Cash

Cash comprises cash on hand and bank demand deposits.

Financial investments

Loan receivables

Loan receivables are measured at cost less provision for doubtful debts. Provision for doubtful debts relating to loan receivables is made in accordance with prevailing accounting regulations.

Receivables

Receivables represent the amounts recoverable from customers or other debtors and are stated at book value less provision for doubtful debts.

Provision for doubtful debts is made for receivables that are overdue on the basis of assessing the ability to collect receivables, or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

Inventories

Inventories are recorded using the perpetual inventory method and stated at the lower of cost and net realisable value.

For construction activity, cost of inventory includes direct raw material cost, direct labor cost and production overheads, if any, to bring the inventories to their present location and condition.

For trading activity, cost comprises cost of purchases and other directly attributable expenses.

The cost of inventory is determined by the specific method according to each unfinished project or unrecorded revenue. Net realisable value represents the estimated revenue less all estimated costs to completion.

The evaluation of necessary provision for inventory obsolescence follows current prevailing accounting regulations which allow provisions to be made for obsolete, damaged, or sub-standard inventories and for those which have costs higher than net realisable values as at the balance sheet date.

Cost of production in progress in the inventory balance represents costs of works that are in progress, unfinished by the end of the period.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Buildings and structures	6
Machinery and equipment	3 - 10
Motor vehicles	6 - 10

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognised in the interim consolidated income statement.

Intangible assets and amortisation

Intangible assets represent accounting software that is stated at cost less accumulated amortisation. Intangible assets are amortised using the straight-line method over their estimated useful lives.

Operating lease

Leases where substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating leases. Rentals payable under operating leases are charged to the interim consolidated income statement on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

Prepayments

Prepayments are expenses which have already been paid but relate to results of operations of multiple accounting periods.

Prepayments mainly include office rental fee, costs of tools and equipment for construction, office renovation and repair costs, other tools and equipment costs which are amortized to the project value for a period not exceeding the expected project implementation period, and other costs arising in the course of production and business activities of the Company and its subsidiaries which are expected to bring future economic benefits to the Company and its subsidiaries. These expenditures have been capitalized as prepayments and are allocated in the interim consolidated income statement using the straight-line method in accordance with the prevailing accounting regulations.

Straight bond issued

Bonds are issued as long-term borrowings.

Carrying value of straight bonds is recorded on net basis, equal to bonds' nominal amount less (-) Bond discount plus (+) Bond premium.

Costs relating to the issue of bonds are amortised over the lives of the bonds using straight-line method and are recorded in the financial expenses. Costs relating to the issue of bonds are initially recorded as a decrease in the principal of bonds.

Revenue recognition

Construction contract

Construction contract revenue and costs are recognised as follows:

The outcome of a construction contract can be estimated reliably and is accepted by the customers, revenue and costs are recognised by reference to the stage of completion of the contract activity accepted by the customers in the period.

Revenue from sale of goods and service rendered

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

(a) the Company and its subsidiaries has transferred to the buyer the significant risks and rewards of ownership of the goods;
(b) the Company and its subsidiaries retains neither continuing managerial involvement to the degree usually associated with; ownership nor effective control over the goods sold;
(c) the amount of revenue can be measured reliably;

(d) it is probable that the economic benefits associated with the transaction will flow to the Company and its subsidiaries; and
(e) the costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue of a transaction involving the rendering of services is recognised when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognised in each period by reference to the percentage of completion of the transaction at the consolidated balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) the amount of revenue can be measured reliably;
(b) it is probable that the economic benefits associated with the transaction will flow to the Company;
(c) the percentage of completion of the transaction at the interim consolidated balance sheet date can be measured reliably; and
(d) the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Financial income

Interest from advance of construction contracts, bank, loan and bonds interest income are accrued on a time basis, by reference to the principal outstanding and at the applicable interest rate.

Other investment income is recognised when the Company's right to receive payment has been established.

Borrowing costs

Borrowing costs are recognised in the interim income statement in the period when incurred unless they are capitalised in accordance with Vietnamese Accounting Standard No. 16 "Borrowing costs" and. Accordingly, borrowing costs to serve the construction of works and assets for customers, including the case of separate loans which are not capitalized into the value of construction works. Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Investment income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the cost of those assets. For specific borrowings for the purpose of construction of fixed assets and investment properties, borrowing costs are capitalised even when the construction period is under 12 months.

Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on significant differences between carrying amounts of assets and liabilities in the interim consolidated financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using balance sheet liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset realised. Deferred tax is charged or credited to interim consolidated profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

5. CASH

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Cash	**69,053,850,568**	**57,613,527,813**
Cash on hand	44,025,634	141,284,634
Bank demand deposits	69,009,824,934	57,072,243,179
Cash in transit	-	400,000,000
	69,053,850,568	**57,613,527,813**

6. HELD-TO-MATURITY INVESTMENTS

	30/09/2026			01/01/2026		
	VND	VND	VND	VND	VND	VND
	Cost	Fair value	Provison	Cost	Fair value	Provison
Held-to-maturity investments						
a) Short-term	85,429,341,477	85,429,341,477	-	1,584,390,689,241	1,584,390,689,241	-
Short-term loan receivables	*69,251,493,151*	*69,251,493,151*	-	*1,511,275,000,000*	*1,511,275,000,000*	-
Truong Minh Construction and Development Company Limited (i)	-	-	-	292,300,000,000	292,300,000,000	-
Duong Van Company Limited (ii)	1,630,000,000	1,630,000,000	-	42,625,000,000	42,625,000,000	-
King Square Company Limited (iii)	-	-	-	591,000,000,000	591,000,000,000	-
Great Point Construction Company Limited (iv)	-	-	-	40,000,000,000	40,000,000,000	-
Golden Great Trading Company Limited (v)	5,116,493,151	5,116,493,151	-	484,000,000,000	484,000,000,000	-
Hon Ngoc Viet Trading and Service Company Limited (vi)	61,215,000,000	61,215,000,000	-	61,350,000,000	61,350,000,000	-
Other	1,290,000,000	1,290,000,000	-	-	-	-
Interest income on investments held to maturity	*16,177,848,326*	*16,177,848,326*	-	*73,115,689,241*	*73,115,689,241*	-
Truong Minh Construction and Development Company Limited (i)	1,946,376,041	1,946,376,041	-	25,321,780,820	25,321,780,820	-
Duong Van Company Limited (ii)	129,857,908	129,857,908	-	15,628,666,780	15,628,666,780	-
King Square Company Limited (iii)	2,439,122,054	2,439,122,054	-	4,381,315,068	4,381,315,068	-
Great Point Construction Company Limited (iv)	806,501,643	806,501,643	-	10,479,452	10,479,452	-
Golden Great Trading Company Limited (v)	1,962,219,038	1,962,219,038	-	23,178,958,904	23,178,958,904	-
Hon Ngoc Viet Trading and Service Company Limited (vi)	8,693,897,670	8,693,897,670	-	4,568,079,451	4,568,079,451	-
Other	199,873,972	199,873,972	-	26,408,766	26,408,766	-
Time deposit	*20,000,000,000*	*20,000,000,000*	-	-	-	-
Ho Chi Minh City Development Joint Stock Commercial Bank - Thuy Nguyen Branch	20,000,000,000	20,000,000,000	-	-	-	-
Total	105,429,341,477	105,429,341,477	-	1,584,390,689,241	1,584,390,689,241	-

(i) Reflects an unsecured loan to Truong Minh Construction and Development Company Limited, under Loan Contract No. 3101/2024/HDCV/SCG-TM dated 31 January 2024 and the Appendix No. 01 dated 30 November 2024 and Appendix No. 02 dated December 31, 2025 to serve the borrower's business demand with a fixed loan interest rate of 9%/year for 12 months, the late payment penalty is 150% of the current loan interest rate. The loan matures on 31 December 2026. Loan interest and the principal shall be collected upon maturity or the date of early contract termination, as appropriate.

(ii) Represents an unsecured loan to Duong Van One Member Company Limited pursuant to the following loan agreements:

- The Loan Contract No. 2606/2025/HDCV/SCG-DV dated 26 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/year, the late payment penalty equals 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or on the date of early contract termination, as appropriate. The contract was fully settled as of April 8, 2026.

- The Loan Contract No. 0107/2026/HDCV/SCG-DV dated 01 July 2026 to serve the borrower's business demand with a loan interest rate of 9.5%/year, the late payment penalty equals 150% of the current loan interest rate and the loan term is extended to 30 June 2027. Loan interest is paid together with the principal at the end of the loan term or on the date of early contract termination, as appropriate.

(iii) Represents an unsecured loan to King Square Company Limited under the Loan Contract No. 2606/2025/HDCV/SCG-KS dated 26 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.0%/ year, the late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate. The contract was settled on Jun 17, 2026.

(iv) Represents an unsecured loan to Golden Great Trading Company Limited under the Loan Contract No. 3006/2025/HDCV/SCG-GG dated 30 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/ year, the late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate.

(v) Represents an unsecured loan to Great Point Construction Company Limited under the Loan Contract No. 3006/2025/HDCV/SCG-GP dated 30 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/ year, late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate.

(vi) Reflects an unsecured loan from S-Decoro Joint Stock Company - a subsidiary of the Company - to Hon Ngoc Viet Trading & Service Company Limited, according to Loan Contract No. 01.2025/HDVV/SDECORO-HNV dated 07 Mar 2025 to serve the borrower's business demand with a loan interest rate of 9%/year, the late payment penalty is 150% of the current loan interest rate, the term extended by 12 months from the first disbursement date. Loan interest and the principal shall be collected upon maturity or the date of early contract termination, as appropriate.

7. SHORT-TERM TRADE RECEIVABLES

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
a. Short-term trade receivables		
Saigon Sunshine Group Joint Stock Company	396,510,552,934	444,046,230,982
New Century Investment Trading Company Limited	156,730,922,732	-
Vir Investment Trading Company Limited	210,227,485,785	309,632,485,785
JH Company Limited	260,565,531,354	553,994,033,748
Sunrise Vietnam Investment and Construction Joint Stock Company	538,999,514,246	871,439,514,246
Light Home Vietnam Company Limited	1,028,840,865,330	502,471,985,437
An Hung Real Estate Trading and Services Company Limited	23,479,494,850	26,231,117,710
Hemera Real Estate Investment Company	653,063,479,196	394,783,092,518
Huong Nguyen Vietnam Trading and Investment Company Limited	277,981,434,600	388,540,265,252
An Binh Trading and Investment Company Limited	301,399,618,951	208,326,854,514
Other	2,273,785,152,908	1,088,083,369,937
	6,121,584,052,886	**4,787,548,950,129**
In which:		
b. Receivables from major related parties (Details stated in Note 30)	**1,215,408,829,937**	**1,065,337,798,303**

8. SHORT-TERM ADVANCES TO SUPPLIERS

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
a. Short-term advance to suppliers		
Vietnam Real Estate Investment and Construction Company Limited	315,737,261,838	426,200,000,000
Duong Van One Member Company Limited	-	300,000,000,000
Kinh Bac Real Estate Business Joint Stock Company	-	76,902,901,496
Dai Hung Thinh Real Estate Investment Joint Stock Company	380,000,000,000	380,000,000,000
DIA Investment Joint Stock Company	418,629,429,599	119,808,024,864
ICV Vietnam Investment and Construction Joint Stock Company	97,652,834,305	211,283,624,862
136 Group Joint Stock Company	-	71,982,918,668
Other	1,702,499,831,124	1,408,091,079,398
	2,914,519,356,866	**2,994,268,549,288**
In which:		
Short-term advance to major related parties (Details stated in Note 30)	**423,583,221,816**	**223,291,702,107**

9. OTHER SHORT-TERM RECEIVABLES

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
a. Other short-term receivabels		
Advance interest on construction contracts	15,263,493,151	70,454,757,988
Deposit	1,147,740,391	-
Advances for officials and employees	5,160,664,235	5,629,618,118
Other receivables	7,364,356,168	2,485,760,502
	28,936,253,945	**78,570,136,608**
In which:		
b. Other short-term receivables from major related parties	-	**40,945,478,537**
(Details stated in Note 30)		
c. Other long-term receivables		
Security deposits and earnest money	5,879,420,000	-
	5,879,420,000	**-**

10. INVENTORIES

	As at 30 Sep 2026		As at 1 Jan 2026	
	VND		VND	
	Cost	Provision	Cost	Provision
Work in progress (i)	2,852,425,503,714	(12,623,762,125)	939,946,772,066	(12,623,762,125)
Merchandise	1,179,220,469,546	-	1,311,695,281,039	-
	4,031,645,973,260	**(12,623,762,125)**	**2,251,642,053,105**	**(12,623,762,125)**

(i) Work in progress represents the cost of works under construction. Details of work in progress according to the construction are as follows:

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Sunshine Crystal River - CT01 Project	399,194,936,216	89,224,341,486
Noble Crystal Long Bien	107,972,625,391	86,786,419,623
Dan Phuong Project (Noble Capital Tay Thang Long)	245,175,404,410	23,050,318,266
Royal Capital Project	20,868,739,546	19,770,863,040
Sunshine Sky City Project (E3)	107,237,184,872	84,254,385,918
Alluvia City Van Giang Project	204,928,259,275	104,885,468,045
Noble Capital Tay Ho Project (IB29)	142,183,455,302	2,326,700,968
Sunshine Legend City Project (Modus)	608,356,998,696	55,504,002,474
Phu Thuan High-rise Residential Area (E2) Project	39,613,642,643	50,347,431,105
Sunshine Empire Project	146,376,793,143	127,995,283,319
Others	830,517,464,221	295,801,557,823
	2,852,425,503,714	**939,946,772,066**

11. DEFERRED COSTS

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
a. Short term		
Other tools, equipments	248,000	317,565,870
MB clearance fee	14,278,801,083	-
	14,279,049,083	**317,565,870**
b. Long term		
Tools, equipments for construction	2,780,873,890	3,474,557,184
Office renovation and repair expenses	-	259,403,196
Other tools, equipments	1,220,245,445	876,658,653
	4,001,119,335	**4,610,619,033**

12. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Total
	VND	VND	VND	VND
COST				
Opening balance	**857,500,000**	**8,578,651,364**	**6,847,209,091**	**16,283,360,455**
Additions in the period	546,000,000	2,086,600,929	-	2,632,600,929
Closing balance	**1,403,500,000**	**10,665,252,293**	**6,847,209,091**	**18,915,961,384**
ACCUMULATED				
Opening balance	**410,222,222**	**6,392,886,742**	**4,013,625,263**	**10,816,734,227**
Charge for the period	159,161,108	822,196,315	542,950,450	1,524,307,873
Closing balance	**569,383,330**	**7,215,083,057**	**4,556,575,713**	**12,341,042,100**
NET BOOK VALUE				
Opening balance	**447,277,778**	**2,185,764,622**	**2,833,583,828**	**5,466,626,228**
Closing balance	**834,116,670**	**3,450,169,236**	**2,290,633,378**	**6,574,919,284**

13. INCREASE AND DECREASE IN FINANCE-LEASED FIXED ASSETS

	Motor vehicles
	VND
COST	
Opening balance	-
Financial leasing during the period	52,657,622,220
Closing balance	**52,657,622,220**
ACCUMULATED AMORTISATION	
Opening balance	-
Depreciation for the period	1,429,854,258
Closing balance	**1,429,854,258**
NET BOOK VALUE	
Opening balance	-
Closing balance	**51,227,767,962**

14. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Total
	VND	VND	VND	VND
COST				
Opening balance	**857,500,000**	**8,578,651,364**	**6,847,209,091**	**16,283,360,455**
Additions in the period	546,000,000	2,086,600,929	-	2,632,600,929
Closing balance	**1,403,500,000**	**10,665,252,293**	**6,847,209,091**	**18,915,961,384**
ACCUMULATED				
Opening balance	**410,222,222**	**6,392,886,742**	**4,013,625,263**	**10,816,734,227**
Charge for the period	159,161,108	822,196,315	542,950,450	1,524,307,873
Closing balance	**569,383,330**	**7,215,083,057**	**4,556,575,713**	**12,341,042,100**
NET BOOK VALUE				
Opening balance	**447,277,778**	**2,185,764,622**	**2,833,583,828**	**5,466,626,228**
Closing balance	**834,116,670**	**3,450,169,236**	**2,290,633,378**	**6,574,919,284**

15. SHORT-TERM TRADE PAYABLES

	As at 30 Sep 2026		As at 1 Jan 2026	
		VND		VND
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
a. Short-term trade payables				
An Binh Duy Trading Company Limited	274,483,436,827	274,483,436,827	122,973,068,030	122,973,068,030
SIGMA Engineering Joint Stock Company	176,623,070,011	176,623,070,011	147,277,970,141	147,277,970,141
Eurowindow Joint Stock Company	60,336,660,680	60,336,660,680	72,392,219,030	72,392,219,030
S-Manpower Trading Company Limited	127,495,389,147	127,495,389,147	47,571,895,294	47,571,895,294
Others	1,389,100,786,658	1,389,100,786,658	836,682,443,220	836,682,443,220
	2,028,039,343,323	**2,028,039,343,323**	**1,226,897,595,715**	**1,226,897,595,715**
In which:				
b. Short-term trade payables to major related parties (Details stated in Note 30)	**297,274,402,949**	**297,274,402,949**	**52,715,831,066**	**52,715,831,066**

16. SHORT-TERM ADVANCES FROM CUSTOMERS

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
a. Short-term Advances from customners		
Sunshine E&C Construction Joint Stock Company	4,260,869,787	4,260,869,787
Thu Duc Infrastructure Development Investment Joint Stock Company	65,753,251,191	63,180,522,295
Truong Giang Construction Architecture Company Limited	333,475,745,469	-
Sunshine Marina Nha Trang Joint Stock Company	240,180,000,000	438,670,000,000
Northern Infrastructure Investment and Construction Company Limited	638,970,000,000	1,875,000,000,000
Others	94,876,391,455	85,138,094,506
	1,377,516,257,902	**2,466,249,486,588**
In which:		
Short-term advances from customers from major related parties (Details stated in Note 30)	**6,570,499,642**	**448,144,312,944**
b. Long-term advances from customer		
Truong Giang Construction Architecture Company Limited	-	473,150,000,000
	-	**473,150,000,000**

17. TAXES AND AMOUNTS PAYABLE TO THE STATE BUDGET

	As at 1 Jan 2026	Payable during the year	Paid/Offets during the year	As at 30 Sep 2026
	VND	VND	VND	VND
Value added tax	38,182,370,170	447,953,213,668	471,973,545,951	14,162,037,887
Corporate income tax	81,644,042,160	73,378,477,474	12,482,316,014	142,540,203,620
Personal income tax	3,136,270,177	5,408,209,233	5,923,080,121	2,621,399,289
Other taxes, fees and duties	-	3,535,563,034	3,535,563,034	-
	122,962,682,507	**530,275,463,409**	**493,914,505,120**	**159,323,640,796**

18. SHORT-TERM ACCRUED EXPENSES

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Accrual for construction works (i)	**3,953,474,861,453**	**3,298,349,091,201**
In which:		
Phuc Tho Sunshine Heritage Project	203,508,728,831	204,761,474,966
Phu Thuan High-rise Residential Area (E2)	153,135,614,041	-
Sunshine Legend City Project (Modus)	520,829,110,226	165,274,616,008
Hon Rom Hill luxury villa and resort Project	130,000,000,000	130,000,000,000
Dan Phuong Project (Noble Capital Tay Thang Long)	579,411,359,845	963,844,386,168
E2 Diaphragm wall piles Project	-	133,000,000,000
Noble Capital Tay Ho Project (IB29)	225,554,355,934	199,180,600,232
Royal Capital Project	374,840,948,154	569,845,337,376
Sunshine Green Iconic Project	62,612,086,633	68,189,482,793
Sunshine Crystal River - Thấp tầng (CT01)	506,439,197,680	185,904,916,479
Accrued expense for other projects, works	1,197,143,460,109	678,348,277,179
	3,953,474,861,453	**3,298,349,091,201**

(i) The accrued expenses for construction projects refer to the provision for costs incurred corresponding to the work items and project components that have been inspected and accepted during the period.

19. OTHER CURRENT PAYABLES

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Interest payables	29,906,798,737	11,367,342,849
Other payables	1,370,521,791	992,167,623
	31,277,320,528	**12,359,510,472**

20. SHORT-TERM LOANS

	As at 1 Jan 2026		During the period		As at 30 Sep 2026	
	VND	VND	VND	VND	VND	VND
	Amount	Amount able to be paid off	Increases	Decreases	Amount	Amount able to be paid off
a. Short-term loans						
Vietnam Prosperity Joint Stock Commercial Bank (i)	-	-	351,766,467,199	-	351,766,467,199	351,766,467,199
Kien Long Commercial Joint Stock Bank - Hanoi Branch (ii)	795,879,928,432	795,879,928,432	843,685,979,175	1,031,949,695,656	607,616,211,951	607,616,211,951
Saigon - Hanoi Commercial Joint Stock Bank (iii)	764,427,729,329	764,427,729,329	1,780,848,232,747	866,273,531,724	1,679,002,430,352	1,679,002,430,352
Military Commercial Joint Stock Bank - Hai Ba Trung Branch (iv)	504,344,288,486	504,344,288,486	238,347,065,855	504,344,288,486	238,347,065,855	238,347,065,855
Vietnam Investment and Development Commercial Bank - Hanoi Branch (v)	198,554,077,055	198,554,077,055	243,454,710,143	-	442,008,787,198	442,008,787,198
Tan Loc An Construction and Trade Limited Company (vi)	-	-	1,630,000,000	1,630,000,000	-	-
Thanh Tin International Advertising Company Limited (vii)	-	-	58,826,301,291	-	58,826,301,291	58,826,301,291
	2,263,206,023,302	**2,263,206,023,302**	**3,518,558,756,410**	**2,404,197,515,866**	**3,377,567,263,846**	**3,377,567,263,846**
b. Long-term loans due to pay						
Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch (i)	-	-	183,867,766,652	-	183,867,766,652	183,867,766,652
	-	**-**	**183,867,766,652**	**-**	**183,867,766,652**	**183,867,766,652**
c. Long-term finance lease liabilities due within 12 months						
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Financial Leasing Company Limited	-	-	23,207,955,713	7,928,330,000	15,279,625,713	15,279,625,713
	-	**-**	**23,207,955,713**	**7,928,330,000**	**15,279,625,713**	**15,279,625,713**
Total	**2,263,206,023,302**	**2,263,206,023,302**	**3,725,634,478,775**	**2,412,125,845,866**	**3,576,714,656,211**	**3,576,714,656,211**

(i) Reflects the short-term loan from Vietnam Prosperity Joint Stock Commercial Bank (VPBank) under Credit Line Agreement No. BCLC-12753-01 dated February 10, 2026, with a credit limit of VND 1,000,000,000,000. The purpose of the credit facility is to supplement working capital, issue Letters of Credit (L/C), and provide guarantees to support construction and execution activities. The loan term and interest rate are stipulated in the respective Debt Acknowledgement Notes. The maturity of each drawdown under the credit line does not exceed 12 months. The loan is secured by the following security agreements:

- Secured by the pledge of receivables together with goods owned by Sunshine Saigon Group Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-01 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Yamato E&C Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-03 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by FSI Financial Investment Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-02 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Meteor PC Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-04 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Tuan Huy Trading and Service Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-05 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Vicenco Trading Investment Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-06 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-07 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-08 dated 10 February 2026.
- Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-09 dated 10 February 2026.
- Secured by the pledge of receivables together with goods and payment guarantee provided by the Customer, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-B4 dated 10 February 2026.

(ii) Represents a short-term loan from Kien Long Commercial Joint Stock Bank - Hanoi Branch - Thang Long transaction office under Credit Limit Agreement No. 060/25/HDTD dated 26 September 2025 with the maximum credit limit of VND 1,000,000,000,000. The purpose of credit granting is specified in each Credit Agreement and/or Disbursement Request Form cum Debt Acknowledgement Agreement. The loan term and interest rate are specified in the Debt Acknowledgement Agreement. The effective term of the credit agreement is 1 year from the date of signing the contract to 26 September 2026. The loan is secured by the following guarantee contracts:

- Mortgage Contract of property rights No. 105/24/HDTC dated 13 September 2024, No. 110/24/HDTC dated 02 October 2024 and No. 001/25/HDTC dated 09 January 2025 between Thuan Phu Lang Co Investment and Development Joint Stock Company (the Owner of Collateral), Kien Long Commercial Joint Stock Bank, Hanoi Branch (the Mortgagee), and the Company (the Secured Party). The collateral is the entire property rights arising from the development, exploitation and business of the: "Sea Hotel Area with an area of 17,400 m²", "Lakeside Villa Area with an area of 110,400 m²" and "Golf Practice Area with an area of 21,200 m²" within the Lang Co Tourist Resort and Golf Course Investment Project in Loc Vinh Commune, Phu Loc District, Thua Thien Hue Province according to Investment Registration Certificate No. 7475206665 issued by the Management Board of the Economic and Industrial Zones of Thua Thien Hue Province.
- The Company's receivable right arises from Construction Contract No. 0905/HĐTC/JH-SCG dated May 9, 2024, executed between the Company and JH Co., Ltd., in relation to the high-rise residential building combined with commercial services and low-rise housing project at land lot CT01, Nam Thăng Long Urban Area, Phase III, Phu Thuong Ward, Hanoi.
- The Company's receivable right arises from Construction Contract No. 222/2024/HĐTC/River Wind-SCG dated June 6, 2024, executed between the Company and River Wind Investment Co., Ltd., in relation to the inter-level school project at land lot coded THLC under the Nam Thang Long Urban Area Project, Phase II, in Dong Ngac Ward and Phu Thuong Ward, Hanoi.
- The Company's receivable right arises from the contract for design, construction and installation of equipment No. 04.2024/HDTC/SCG-Alaha signed on 26 September 2024 between the Company and Alaha Trading and Service Company Limited.
- The Company's receivable right arises from the construction contract No. 1905/HDTC/RM3-SCG signed on 19 May 2025 between the Company and Marina 3 Joint Stock Company.

(iii) Represents a short-term loan from Saigon - Hanoi Commercial Joint Stock Bank under Credit Limit Agreement:

- Agreement No. 0170/2025/HDHM-PN/SHB.110100 dated 26 May 2025, with a maximum credit limit of VND 2,000,000,000,000. The purpose of the credit is to supplement working capital for business operations. The loan term and interest rate are stipulated in the loan agreements, but the maximum term is 9 months from the day following the disbursement date. The loan agreement is valid for one year from the date of signing until 26 May 2026. The loan is secured by property rights arising from the investment, business, and exploitation of adjacent land plots within Zone 1, Zone 3, and Zone 4 of the Sunshine Grand Capital New Life Urban Area Project, part of the Southwest New Urban Area Project in Tan Lap Commune, Dan Phuong District, developed by DIA Investment Joint Stock Company and Tan Cuong Consulting, Investment and Trading Joint Stock Company (related parties of the Company) as the investor, according to Investment Policy Decision No. 984/QD-UBND issued by the Hanoi People's Committee on 02 March 2018 (amended for the second time by Decision No. 6555/QD-UBN issued by the Hanoi People's Committee on 25 December 2013).

- Agreement No. 0446/2025/HDHM-PN/SHB.110100 dated 24 September 2025, with a maximum credit limit of VND 1,130,000,000,000. The purpose of this credit is to finance the construction and supply of materials for the following items: Completion of technical infrastructure, construction of all low-rise townhouses and villas (rough construction and exterior finishing) within the Modus Urban Area project, with Bach Giang Construction Investment Development Joint Stock Company - DCI as the investor. The loan term and interest rate are stipulated in the loan agreements, but are a maximum of 9 months from the day following the disbursement date. The credit agreement is valid for one year from the date of signing until 24 September 2026. The loan is secured by all claims arising from Construction Contract No. 309/HĐTC/MODUS/DCI-SCG dated 20 July 2025, between the Company and Bach Giang Construction Investment Development Joint Stock Company - DCI, and its Appendices/amendments, including the termination of the economic contract for any reason as stated in Note 07.

- Agreement No. 0653/2025/HDHM-PN/SHB.110100 dated 15 December 2025, with a maximum limit of VND 1,500,000,000,000. The purpose of this credit is to supplement working capital for the construction of high-rise residential buildings on plots CT-01, CT-02, and CT-03 of the Modus Urban Area project, developed by Bach Giang Construction Investment Development Joint Stock Company - DCI. The loan term and interest rate are stipulated in the loan agreements, but the maximum term is 9 months from the day following the disbursement date. The credit agreement is valid for one year, from 26 December 2025 to 26 December 2026. The loan is secured by all future claims arising from Appendix K.1 dated 10 October 2025 and Appendix K.2 dated 22 December 2025 to Construction Contract No. 2011/2025/HĐTC/LH-SCG dated 10 October 2025 between the Company and Light Home Vietnam Co., Ltd. and its Appendices/amendments, including in the event of termination of the economic contract for any reason as stated in Note 07.

(iv) Represents a short-term loan from Military Commercial Joint Stock Bank, Hai Ba Trung Branch under Credit Limit Agreement No. 318848.25.065.5083600.TD dated 10 July 2025 with the maximum credit limit of VND 1,000,000,000,000. The purpose of credit granting is to support the Customer's construction business activities. The loan term is 09 months, details of the loan term and interest rate are specified in the Debt Acknowledgement Agreement for each disbursement. The effective term of the credit agreement is 1 year from the date of signing the contract to 07 July 2026. The loan is secured by the following guarantee contracts:

- Mortgage Contract of property rights No. 322918.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 02/2024/HDTC/CT5CT6/AB-SCG dated 25 December 2024 signed between the Company and An Binh Investment and Trading Company Limited relating to the construction investment project of high-rise residential buildings for sale at land plots with symbols B3/CT5 and B4/CT6 within planning zone C14, Phuc Dong Ward, Long Bien District (Noble Crystal Long Bien Project).
- Mortgage Contract of property rights No. 322902.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 225/2024/HDTC/HNVN-SCG dated 10 December 2024 signed between the Company and Huong Nguyen Vietnam Investment Trading Company Limited relating to the construction of low-rise building structures, Zone 2 of the New Life Urban Area Construction Investment Project, Sunshine Grand Capital in Tan Lap Commune, Dan Phuong District and Duc Giang and Duc Thuong Communes, Hoai Duc District, Hanoi.
- Mortgage Contract of property rights No. 322922.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 1907/2023/E&C–SCG/HDTC dated 19 July 2023 between the Company and Sunshine E&C Construction Joint Stock Company; Contract No. 2107/2023/SR-SCG/HDTC dated 21 July 2023 and Contract No. 111a/HD/SR-SCG dated 05 June 2024 between the Company and Sunrise Vietnam Investment and Construction Joint Stock Company relating to the construction investment project at land plots TT-01 to TT-09 and CXX-01 to CX-04 (Royal Capital Project).
- Mortgage Contract of property rights 319146.25.065.5083600.BD October 17, 2025, the right to collect debts has been formed from the construction contracts No. 161/2024/HDTC/SSSG-SCG/HDTC dated 30 September 2024 and the contract appendices between the Company and Sunshine Saigon Group Joint Stock Company under the Noble Capital Tay Ho project.
- Property rights arises from 43 housing purchase and sale contracts between the Company and DIA Investment Joint Stock Company under the Noble Capital Thang Long project.

- Property rights arising from the "Investment project on construction of high-rise houses for sale in land plots marked A4/TT1 in planning plot C12 and land plots marked A7/TT2 in planning plot C13, Viet Hung Ward, Phuc Dong Ward, Long Bien District" in Viet Hung Ward, Phuc Dong Ward, Long Bien District, Hanoi City (now Viet Hung Ward, Long Bien Ward, Hanoi City) according to the Investment Policy Decision No. 3654/QD-UBND dated 05 October 2022 of the People's Committee of Hanoi City.

(v) Represents a short-term loan from Vietnam Joint Stock Commercial Bank for Investment and Development under Credit Limit Contract No. 01/2025/14194519/HĐTD dated 28 August 2025, with a maximum credit limit of VND 1,000,000,000,000. The purpose is to supplement working capital, issue guarantees and open L/Cs to support the client's construction and business activities. The credit limit is valid until 15 August 2026, with interest rates determined for each specific credit contract according to the Bank's interest rate regime during each period. The loan is secured by the following guarantee contracts:

- Mortgage Contract of real estate to secure obligations for others No. 05/2025/14194519/HDBD and No. 06/2025/14194519/HDBD dated 31 December 2025 between Duong Van One Member Company Limited (the Mortgagor) and Vietnam Joint Stock Commercial Bank for Investment and Development, Hanoi Branch (the Mortgagee). The collateral comprises assets attached to land including apartment SH02-05 (commercial and service) and SH02-01 (commercial and service) located at the mixed-use residential and commercial building Sunshine Riverside, land plot CT2, land lot CT03A-CT within block CT03 of Nam Thang Long Urban Area Phase 3, Phu Thuong Ward, Hanoi.

- Mortgage Contract of real estate to secure obligations for others No. 01/2025/14194519/HDBD, No. 02/2025/14194519/HDBD and No. 03/2025/14194519/HĐBĐ dated 06 January 2026; 03/2026/14194519/HDBD dated 26 February 2026; 02/2026/14194519/HDBD dated 10 February 2026; 01/2026/14194519/HDBD dated 09 February 2026 between Thu Duc Infrastructure Development Investment Joint Stock Company (the Mortgagor) and Vietnam Joint Stock Commercial Bank for Investment and Development, Hanoi Branch (the Mortgagee). The collateral includes the land use rights of the Mortgagor for land parcels under the Land Use Rights Certificate and Ownership of Assets Attached to Land No. AA 04667146, AA 04667058, AA 01301700, AA 04485667 AA 00663794; AA 00663831; AA 00663832 under the low-rise housing construction investment project for sale at land plot A4/TT1 within planning block C12, Viet Hung Ward, Hanoi City.

- Mortgage Contract of real estate to secure obligations for others No. 06/2026/14194519/HDBD dated 05 August 2026; No. 07/2026/14194519/HDBD dated 12 August 2026 between Duong Van One Member Company Limited (the Mortgagor) and Vietnam Joint Stock Commercial Bank for Investment and Development, Hanoi Branch (the Mortgagee). The collateral comprises assets attached to land including apartment SH02-03 (commercial and service) and SH02-04 (commercial and service) located at the mixed-use residential and commercial building Sunshine Riverside, land plot CT2, land lot CT03A-CT within block CT03 of Nam Thang Long Urban Area Phase 3, Phu Thuong Ward, Hanoi.

(vi) The Company recorded a short-term loan from Tan Loc An Construction and Trading Company Limited under Loan Agreement No. 0408/2026/HĐVV/TLA-SCG dated 4 August 2026 with a principal amount of VND 1,630,000,000. The loan was obtained to finance additional working capital for operating activities. The loan carried an interest rate of 12% per annum and had a term of 12 months. Principal and accrued interest were repayable at maturity or as otherwise agreed between the parties. This loan was fully repaid during the period.

(vii) The Company recorded a short-term loan from Thanh Tin International Advertising Company Limited under Loan Agreement No. 0607/2026/HDCV/TT-SCG dated 6 July 2026 with an outstanding principal balance of VND 60,000,000,000. The loan was obtained to finance additional working capital for operating activities. The loan carried an interest rate of 9.5% per annum and had a term of 12 months. Principal and accrued interest are repayable at maturity or as otherwise agreed between the parties.

20. LONG-TERM LOANS

	As at 1 Jan 2026		During the period		As at 30 Sep 2026	
	VND	VND	VND	VND	VND	VND
	Amount	Amount able to be paid off	Increases	Decreases	Amount	Amount able to be paid off
Long-term borrowing						
Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch (i)	183,867,766,652	183,867,766,652	293,420,572,893	183,867,766,652	293,420,572,893	293,420,572,893
Commitment fee	(8,600,000,000)	(8,600,000,000)	(7,900,000,000)	(9,900,000,000)	(6,600,000,000)	(6,600,000,000)
Total	**175,267,766,652**	**175,267,766,652**	**285,520,572,893**	**173,967,766,652**	**286,820,572,893**	**286,820,572,893**
Long-term finance lease liabilities						
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Financial Leasing Company Limited (ii)	-	-	56,570,930,000	23,207,955,713	33,362,974,287	33,362,974,287
	-	-	**56,570,930,000**	**23,207,955,713**	**33,362,974,287**	**33,362,974,287**
Total	**175,267,766,652**	**175,267,766,652**	**342,091,502,893**	**197,175,722,365**	**320,183,547,180**	**320,183,547,180**

(i) Represents a long-term loan from Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch under Credit Limit Agreement:

- Agreement No. 14480/25MB/HDTD dated 29 September 2025, with a maximum credit limit of VND 660,000,000,000. The purpose of using the loan is to supplement capital to perform the contract signed with Nhat An International Trading Company Limited or is specifically stipulated in each Debt Acknowledgment Agreement. The loan term is 18 months, details of the loan term and interest are stipulated in the Debt Acknowledgment Agreement for each disbursement. The effective term of the Contract is 18 months from the date of signing the contract. The loan is secured by the following guarantee contracts:Property rights mortgage contract 14480/25MB/HDBD dated September 29, 2025, the Company's debt collection rights arising from construction contract No. 2108/HDTC/NA-SCG signed on August 21, 2025 between the Company and Nhat An International Trading Company Limited related to the investment project to build high-rise housing combined with commercial services and low-rise housing at land lot CT01, Nam Thang Long urban area, phase III, Phu Thuong ward, Tay Ho district;
  Mortgage contract No. 1764/26MB/HDBD signed on 09 February 2026, the right to collect debts arising from the construction contract No. 1812/2023/CT01/HDTC/Sapio-SCG dated December 18, 2023 and the attached appendices/contracts between the Company and Sapio Investment and Development Co., Ltd; Securities pledge contract to ensure the performance of obligations of others, including 20 million KSF shares of some individuals at Sunshine Group Joint Stock Company:

- Agreement No. 13968/26MB/HDTD dated 10 September 2026, with a maximum credit limit of VND 1,250,000,000,000. The purpose of the loan is to provide additional capital for the implementation of the construction contract relating to the Thai Ha Spring Garden Residential Area Project, as agreed with Thanh Tin International Advertising Co., Ltd., together with the relevant contract appendices. The loan term is 24 months, details of the loan term and interest are stipulated

in the Debt Acknowledgment Agreement for each disbursement. The effective term of the Contract is 24 months from the date of signing the contract. The loan is secured by the following guarantee contracts: All assets, property rights and all present and future rights and interests arising from the investment, development, operation, exploitation and commercialization of the Thai Ha Spring Garden Residential Area Project at Planning Lot B1-N01 under the H2-1 Urban Subdivision Plan, Phu Thuong Ward, Hanoi City; together with all rights to claim payment and receivables arising under Construction Contract No. 0708/2026/HĐTC/THANHTIN-SCG dated 22 August 2026 and all attachments, appendices, amendments and supplements thereto.

(ii) Reflects the long-term finance lease obligation to the Finance Leasing Company Limited – Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), under finance lease contract No. 111.26.18/CTTC dated June 6, 2026. The leased asset is used for the enterprise's production and business operations. The lease term is 60 months.

21. OWNERS' EQUITY

Movement in owners' equity

	Owners' contributed capital	Capital surplus	Retained earnings	Non-controlling interest	Total
	VND	VND	VND	VND	VND
For the financial year ended 31 December 2025					
At 01 Jan 2025	850,000,000,000	(149,600,000)	496,468,697,981	13,222,685,090	1,359,541,783,071
Profit for the year	-	-	323,103,054,030	(38,883,630)	323,064,170,400
At 31 Dec 2025	850,000,000,000	(149,600,000)	819,571,752,011	13,183,801,460	1,682,605,953,471
For the financial year ended 30 Sep 2026					
At 01 Jan 2026	850,000,000,000	(149,600,000)	819,571,752,011	13,183,801,460	1,682,605,953,471
Profit for the period	-	-	261,379,591,846	79,461,382	261,459,053,228
At 30 Sep 2026	850,000,000,000	(149,600,000)	1,080,951,343,857	13,263,262,842	1,944,065,006,699

Charter capital

According to the Enterprise Registration Certificate No. 0108704763 dated 17 April 2019, the 12th amendment dated 17 August 2026, the Company's charter capital is VND 850,000,000,000. As at 30 Jun 2026, the charter capital has been fully contributed by the owners as follow:

	Contributed capital			
	As at 30 Sep 2026		As at 1 Jan 2026	
	VND	(%)	VND	(%)
Mr. Do Anh Tuan	195,425,000,000	22.99	195,425,000,000	22.99
Mr. Do Van Truong	85,000,000,000	10.00	85,000,000,000	10.00
Other shareholders	569,575,000,000	67.01	569,575,000,000	67.01
	850,000,000,000	**100.00**	**850,000,000,000**	**100.00**

Shares

	As at 30 Sep 2026	As at 1 Jan 2026
Number of shares issued	85,000,000	85,000,000
Ordinary shares (shares)	*85,000,000*	*85,000,000*
Par value (VND)	*10,000*	*10,000*
Number of outstanding shares in circulation	85,000,000	85,000,000
Ordinary shares (shares)	*85,000,000*	*85,000,000*

22. REVENUE FROM GOODS SOLD AND SERVICES RENDERED

	For the Third Quarter of 2026	For the Third Quarter of 2025
	VND	VND
Construction contract revenue	2,820,833,249,253	1,247,927,575,257
Revenue from sales of furniture, construction materials	9,724,059,745	38,761,951,670
Real estate sales revenue	12,495,151,123	-
Revenue from interior design and installation	24,053,646,090	4,957,153,087
Other revenue	23,610,856,447	9,325,680,856
	2,890,716,962,658	**1,300,972,360,870**
In which: Revenue from major related parties (Details stated in Note 30)	**1,036,304,837,411**	**365,445,199,884**

23. COST OF SALES

	For the Third Quarter of 2026	For the Third Quarter of 2025
	VND	VND
Cost of construction contract	2,426,555,882,465	1,152,622,674,104
Cost of furniture, construction materials	9,528,077,822	38,568,182,003
Cost of real estate	14,577,777,127	-
Cost of interior design and installation	16,816,552,263	4,528,741,500
Cost of other activities	23,610,856,447	9,325,680,856
	2,491,089,146,124	**1,205,045,278,463**

24. PRODUCTION COST BY NATURE

	For the Third Quarter of 2026	For the Third Quarter of 2025
	VND	VND
Raw materials and consumables	218,793,317,639	142,331,881,255
Labour	83,086,050,726	61,760,716,049
Depreciation and amortisation	1,965,941,494	956,977,988
Out-sourced services	2,403,572,963,794	776,258,403,474
Other expenses	14,131,998,669	41,284,379,727
	2,721,550,272,321	**1,022,592,358,493**

25. FINANCIAL INCOME

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025 VND
Contract advance interest	12,451,506,849	55,137,008,219
Loan and deposits interest	4,718,090,938	57,654,540,448
	17,169,597,787	**112,791,548,667**
In which: Financial income with major related parties (Details stated in Note 30)	-	**25,607,276,712**

26. FINANCIAL EXPENSE

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025 VND
Bond interest	-	32,409,084,605
Loan interest	116,303,882,119	62,318,418,089
Commitment fee	6,460,000,002	-
Amortization of bond issue costs	-	198,205,628
Depository and collateral management fees	-	560,791,000
Exchange rate difference revaluation at end of period	4,822,161,370	-
	127,586,043,491	**95,486,499,322**
In which: Financial expenses with major related parties (Details stated in Note 30)	-	**14,926,361,920**

27. SELLING EXPENSES AND ADMINISTRATION EXPENSES

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025
Selling expenses incurred during the period	**39,500,000**	-
Bonus and agent commission costs	2,339,233,188	-
Interest subsidy costs	1,230,112,968	-
Other selling expenses	39,500,000	-
General and Administration expenses during the period	**25,093,102,174**	**23,220,190,955**
Labour	18,552,195,918	15,983,825,325
Out-sourced services	3,561,736,894	474,121,407
Tool and equipment costs and appropriations	747,399,255	1,006,383,632
Depreciation and amortisation of assets	239,599,384	199,589,846
Other expenses	1,992,170,723	5,556,270,745
	25,093,102,174	**23,220,190,955**

28. CURRENT CORPORATE INCOME TAX EXPENSE

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025 VND
Current corporate income tax expense		
Corporate income tax expense based on taxable profit in the current period	50,598,931,587	19,571,388,077
Total current corporate income tax expense	**50,598,931,587**	**19,571,388,077**

29. BASIC EARNINGS PER SHARE

The calculation of the basic earnings per share of the Company is made on the basis of the following data:

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025 VND	Accumulated 30 Sep 2026 VND	Accumulated 01 Jan 2026 VND
Accounting profit after corporate income tax				
Profit after corporate income tax attributable to ordinary shareholders (VND)	210,012,626,446	72,297,690,457	261,379,591,846	178,230,217,321
Average ordinary shares in circulation for the year (Share)	85,000,000	85,000,000	85,000,000	85,000,000
Basic earnings per share (VND/share)	**2,471**	**851**	**3,075**	**2,097**

30. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties with significant transactions and balances for the period:

No	Related parties	Relationship
1	Saigon Sunshine Group Joint Stock Company	Same major shareholders/key management members
2	Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	Same major shareholders/key management members
3	Sunshine Homes Development Joint Stock Company	Same major shareholders/key management members
4	Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	Same major shareholders/key management members
5	Sunshine Mart Trading and Service Company Limited	Same major shareholders/key management members
6	S-HOMES Real Estate Business Investment Joint Stock Company	Same major shareholders/key management members
7	Marina 3 Joint Stock Company	Same major shareholders
8	Sunshine Sky Villa Joint Stock Company	Same key management members
9	Sunshine E&C Construction Joint Stock Company	Same key management members
10	Sunshine Marina Nha Trang Joint Stock Company (vi)	Same key management members

List of related parties with significant transactions and balances for the period: (continued)

11	Anh Duong Star Joint Stock Company	Same key management members
12	Unicloud Technology Group Joint Stock Company	Same key management members
13	Unicloud Technology Investment Joint Stock Company	Same key management members
14	Nanochip Technology Joint Stock Company	Same key management members
15	KS Group Joint Stock Company	Same key management members
16	SmartMind Securities Joint Stock Company	Same key management members
17	Fulland Real Estate Joint Stock Company	Same key management members
18	Kinh Bac Real Estate Trading Joint Stock Company	Same key management members
19	Xuan La Construction Investment Joint Stock Company	Same key management members
20	Wonderland Real Estate Joint Stock Company	Same key management members
21	Hung Dung Phu Yen Trading & Service Company Limited	Same key management members
22	Long Bien Construction Investment Joint Stock Company	Same key management members
23	S-Service Management and Operation Joint Stock Company	Same key management members
24	Smart Investment and Development Joint Stock Company	Same key management members
25	DIA Investment Joint Stock Company	Same key management members
26	Sunshine Tay Ho Joint Stock Company (i)	Same key management members
27	Smart Investment and Development Joint Stock Company	Same key management members
28	S.Manpower Human Resources Company Limited (ii)	Same key management members
29	Bach Giang Investment and Construction Development Joint Stock Company - DCI	Same key management members
30	Nhat An International Trading Company Limited (iii)	Same key management members
31	ODE Media and Entertainment Group Joint Stock Company (iv)	Same key management members
32	New Diamond Consultancy, Investment and Trading Joint Stock Company	Same key management members
33	Hemera Real Estate Investment Company Limited (v)	Related to key management members
34	S-Service Saigon Joint Stock Company	Related to key management members
35	Empire MP Investment Joint Stock Company	Related to key management members
36	Members of the Board of Management	Key management members

(i) This company is an affiliated party of the Company as of January 15, 2026.

(ii) This company is no longer an affiliated party of the Company as of January 08, 2026.

(iii) This company is an affiliated party of the Company as of May 25, 2026.

(iv) This company is an affiliated party of the Company as of April 24, 2026.

(v) This company is no longer an affiliated party of the Company as of July 06, 2026.

(vi) This company is no longer an affiliated party of the Company as of Apirl 25, 2026.

During the period, the Company entered into the following significant transactions with its related parties:

	For the Third Quarter of 2026 VND	For the Third Quarter of 2025 VND
Sales of goods and services rendered		
Saigon Sunshine Group Joint Stock Company	655,854,898,426	104,968,023,965
Sunshine E&C Construction Joint Stock Company	-	10,999,609,991
Bach Giang Investment and Construction Development Joint Stock Company - DCI	63,346,101,851	13,553,471,341
Marina 3 Joint Stock Company	49,361,857,415	17,274,669,905
Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	30,000,000	-
Smart Investment Development Joint Stock Company	35,913,064,324	-
Nhat An International Trading Company Limited	120,683,301,964	-
Sunshine Sky Villa Joint Stock Company	-	4,957,153,087
Empire MP Investment Joint Stock Company	106,561,844,881	-
Wonderland Real Estate Joint Stock Company	3,816,000,000	-
Hemera Real Estate Investment Company Limited	-	208,735,118,508
DIA Investment Joint Stock Company	737,768,550	-
	1,036,304,837,411	**360,488,046,797**
Purchase of goods and services		
Unicloud Technology Group Joint Stock Company	1,113,142,000	-
Kinh Bac Real Estate Trading Joint Stock Company	199,448,151,442	198,263,730,120
Anh Duong Star Joint Stock Company	12,500,000	-
Nanochip Technology Joint Stock Company	-	370,920,000
Sunshine Mart Trading and Service Company Limited	-	647,976,390
S-Service Management and Operation Joint Stock Company	1,351,042,518	889,136,298
S-Service Saigon Joint Stock Company	16,272,726	8,740,740
DIA Investment Joint Stock Company	45,000,000	-
Tan Cuong Consulting, Investment and Trading Joint Stock Company	-	45,000,000
	201,986,108,686	**200,225,503,548**
Financial income		
Sunshine Marina Nha Trang Joint Stock Company	Not yet related party	25,607,276,712
	-	**25,607,276,712**
Financial expenses		
Bond interest expense	**-**	**14,365,570,920**
KS Group Joint Stock Company	-	14,365,570,920
Bond custody fees	**-**	**560,791,000**
SmartMind Securities Joint Stock Company	-	560,791,000
	-	**14,926,361,920**

Significant related party balances as at the balance sheet date were as follows:

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Short-term trade receivables		
Saigon Sunshine Group Joint Stock Company	401,404,599,627	444,046,230,982
Sunshine E&C Construction Joint Stock Company	46,912,383,285	84,178,178,852
Sunshine Sky Villa Joint Stock Company	6,154,012,455	7,214,012,455
Bach Giang Investment and Construction Development Joint Stock Company - DCI	90,496,104,074	-
Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	108,000,000	10,800,000
Empire MP Investment Joint Stock Company	161,840,411,120	27,404,564,970
Sunshine Rental Joint Stock Company (Former name: S-HOMES Real Estate Investment and	-	439,039,999
Unicloud Technology Group Joint Stock Company	266,634,958	2,568,289,656
Long Bien Construction Investment Joint Stock Company	11,547,304,372	16,717,332,752
DIA Investment Joint Stock Company	6,360,001,576	18,213,338,757
Nhat An International Trading Company Limited	380,585,016,541	-
Fulland Real Estate Joint Stock Company	17,559,999	367,559,999
Sunshine Homes Development Joint Stock Company	1,230,010,557	6,650,010,557
Smart Investment Development Joint Stock Company	39,028,021,973	45,914,253,325
Hemera Real Estate Investment Company Limited	Not yet related party	394,783,092,518
Xuan La Construction Investment Joint Stock Company	-	1,145,617,586
Thai Minh Land Investment Joint Stock Company	2,761,719,848	-
Công ty Cổ phần Sunshine Marina Nha Trang	-	484,504,069
Hung Dung Phu Yen Trading & Service Company Limited	-	4,257,140,759
Wonderland Real Estate Joint Stock Company	12,388,310,336	10,943,831,067
Marina 3 Joint Stock Company	54,308,739,216	-
	1,215,408,829,937	**1,065,337,798,303**
Short-term advances to suppliers		
Nanochip Technology Joint Stock Company	317,863,247	317,863,247
DIA Investment Joint Stock Company	418,629,429,599	119,808,024,864
Kinh Bac Real Estate Trading Joint Stock Company	-	76,902,901,496
S.Manpower Human Resources Company Limited	Not yet related party	23,833,408,481
Unicloud Technology Group Joint Stock Company	4,635,928,970	2,429,504,019
	423,583,221,816	**223,291,702,107**

Significant related party balances as at the balance sheet date were as follows (continued):

	As at 30 Sep 2026	As at 1 Jan 2026
	VND	VND
Other short-term receivables		
Contract advance interests	-	**40,945,478,537**
Sunshine Marina Nha Trang Joint Stock Company	Not yet related party	40,945,478,537
	-	**40,945,478,537**
Short-term trade payables		
Nanochip Technology Joint Stock Company	4,327,439,983	4,327,439,983
Unicloud Technology Group Joint Stock Company	2,420,954,957	6,030,585,427
Sunshine Mart Trading and Service Company Limited	-	3,257,041,442
Anh Duong Star Joint Stock Company	13,500,000	-
S-Service Management and Operation Joint Stock Company	4,840,801,045	1,910,949,372
Kinh Bac Real Estate Trading Joint Stock Company	255,723,923,841	-
DIA Investment Joint Stock Company	29,300,050,020	35,882,161,608
Unicloud Technology Investment Joint Stock Company	-	219,000,000
Saigon Sunshine Group Joint Stock Company	-	764,500,000
Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	97,702,862	97,702,862
ODE Media and Entertainment Group Joint Stock Company	341,795,344	-
S-Service Saigon Joint Stock Company	208,234,897	226,450,372
	297,274,402,949	**52,715,831,066**
Short-term advances from customers		
Sunshine E&C Construction Joint Stock Company	4,260,869,787	4,260,869,787
Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	899,629,855	899,629,855
Sunshine Marina Nha Trang Joint Stock Company	Not yet related party	438,670,000,000
Marina 3 Joint Stock Company	-	4,313,813,302
Sunshine Tay Ho Joint Stock Company	1,410,000,000	-
	6,570,499,642	**448,144,312,944**

The salary of the Board of Management and other key management during the period is as follows:

		For the Third Quarter of 2026	For the Third Quarter of 2025
		VND	VND
Board of Management	**Position**		
Mr. Do Van Khai	Chief Executive Officer (appointed on 15 Jan 2026)	247,719,447	-
Mr. Nguyen Xuan Anh	Chief Executive Officer (appointed on 15 Jan 2026; resigned on 11 Aug 2026)	177,960,000	-
Mr. Bui Van Tu	Chief Executive Officer resigned on 15 Jan 2026)	-	1,181,369,230
Mr. Phan Thanh Ha	Executive Officer (appointed on 24 Jul 2025)	339,588,789	-
Mr. Phan Ich Long	Executive Officer (appointed on 21 April 2025; resigned on 25 Sep 2026)	450,500,000	176,740,000
Mr. Nguyen Thanh Chung	Executive Officer (appointed on 21 April 2025; resigned on 08 Jan 2026)	-	282,169,900
Mrs. Nguyen Thi Thanh Huyen	Executive Officer in charge of operations (appointed on 21 April 2026)	200,800,000	135,722,308
Mr. Nguyen Quoc Oanh	Executive Officer (resigned on 25 May 2025)		-
		1,416,568,236	**1,776,001,438**

Other key management

		For the Third Quarter of 2026	For the Third Quarter of 2025
		VND	VND
Other key management	**Position**		
Mr. Ngo Minh Doan	Chief Accountant (appointed on 11 Sep 2026)	132,765,957	-
Mr. Do Van Khai	Chief Accountant (appointed on 17 September 2025; resigned on 11 Aug 2026)	228,664,104	13,000,000
Mr. Nguyen Viet Nham	(resigned on 06 Aug 2025; appointed on 17 Sep 2025)	-	122,872,340
Mr. Nguyen Dinh Duc (appointed on 06 Aug 2025)	Chief Accountant (resigned on 06 August 2025)	-	267,446,809
		361,430,061	**403,319,149**

Remuneration of members of the Board of Directors and Supervisory Board

		For the Third Quarter of 2026	For the Third Quarter of 2025
		VND	VND
Board of Directors	**Position**	**180,000,000**	**180,000,000**
Mr. Do Van Truong	Chairman	60,000,000	60,000,000
Mr. Do Anh Tuan	Vice chairman (appointed on 13 April 2025)	30,000,000	30,000,000
Mrs. Hoang Thi My Binh	Independent member (appointed on 25 April 2026)	30,000,000	-
Mr. Nguyen Ngoc Son	Independent member (resigned on 25 April 2026)	-	30,000,000
Mr. Bui Van Tu	Members	30,000,000	30,000,000
Mr. Ho Duc Viet	Members	30,000,000	30,000,000
Board of Supervisors		**60,000,000**	**60,000,000**
Mr. Nguyen Van Khoi	Head of the Board of Supervisors (appointed on 13 April 2025)	30,000,000	30,000,000
Ms. Nguyen Thi Thanh Huyen	Member (appointed on 13 April 2025)/Head of the Board of Supervisors (resigned on 13 April 2025)	15,000,000	15,000,000
Ms. Tran Thi Hang	Member	15,000,000	15,000,000
		240,000,000	**240,000,000**

31. COMPARATIVE FIGURES

As disclosed in Note 2, effective from 01 January 2026, the Company has adopted Circular No. 99/2025/TT-BTC issued by the Minister of Finance on 27 October 2025 ("Circular 99"), which provides guidance on the accounting regime for enterprises. Accordingly, certain figures in the financial statements as at 31 December 2025 have been reclassified to conform with the presentation of the current reporting period due to the adoption of Circular 99, as detailed below:

Items	31/12/2025		
	Previously reported VND	Reclassify VND	After reclassification VND
Short-term held-to-maturity investments	-	1,584,390,689,241	1,584,390,689,241
Short-term loan receivables	1,511,275,000,000	(1,511,275,000,000)	-
Other Short-term receivables	73,115,689,241	(73,115,689,241)	-
Long-term deferred expenses	13,210,619,033	(8,600,000,000)	4,610,619,033
Long-term loans and obligations under finance leases	183,867,766,652	(8,600,000,000)	175,267,766,652

Le Hai Hoang	**Ngo Minh Doan**	**Do Van Khai**
Preparer	**Chief Accountant**	**Chief Executive Officer**
		30 October, 2026