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CONSOLIDATED FINANCIAL STATEMENTS
QUARTER 03/2026

October 2026

HO CHI MINH CITY INFRASTRUCTURE INVESTMENT JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL STATEMENTS
QUARTER 3/2026

Ho Chi Minh City, October 2026

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

Unit: VND

ASSETS	Codes	Notes	Closing balance	Opening balance (As restated)
A. CURRENT ASSETS	**100**		**14,716,249,401,868**	**11,380,012,698,112**
I. Cash and cash equivalents	**110**	**VI.1**	**490,673,631,805**	**775,255,690,185**
1 Cash	111		224,696 986,973	521,158,865,324
2 Cash equivalents	112		265,976,644,832	254 096,824 861
II. Short-term financial investments	**120**	**VI.2**	**6,608,666,565,458**	**3,847,671,466,317**
1 Trading securities	121	2 a	1,366 449,766,166	379 692,900,754
2 Provision for impairment of trading securities	122	2.a	(64,946,299,092)	(56,089,940,754)
3 Short-term held-to-maturity investments	123	2.b	5,360,832,549,564	3,558,349,746,024
4 Provision for short-term held-to-maturity investments	124	2 b	(53,669,448,180)	(34,281 239,707)
III. Short-term receivables	**130**		**1,644,608,030,469**	**1,692,474,696,773**
1 Short-term trade receivables	131	VI 3	614 456,505,753	592,606,122,531
2 Short-term advances to suppliers	132	VI 4	381,172,948,958	433,833,869,945
3 Other short-term receivables	135	VI 5	823,364,047,461	834,042,586,992
4 Provision for short-term doubtful debts	136	VI 6	(174,385,471,703)	(168,007 882,695)
IV. Inventories	**140**	**VI.7**	**5,676,260,753,616**	**4,879,883,138,697**
1 Inventories	141		5 676,734,087,308	4,880,356 472,389
2. Provision for devaluation of inventories	142		(473,333,692)	(473,333,692)
V. Other short-term assets	**160**		**296,040,417,520**	**184,727,706,140**
1 Short-term deferred expenses	161	VI 8	11,585 093,908	10,893,891,071
2 Value added tax deductibles	162		237,984 334,860	131,740,067,877
3 Taxes and other receivables from the State budget	163	VI 19	6,267,447,890	14 653,390,191
4 Other short-term assets	165	VI 9	40,203,540,862	27,440,357,001

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

Unit VND

ASSETS	Codes	Notes	Closing balance	Opening balance (As restated)
B. NON-CURRENT ASSETS	**200**		**30,229,638,683,601**	**26,136,839,778,038**
I. Long-term receivables	**210**		**5,119,559,019,541**	**2,313,806,936,460**
1. Long-term trade receivables	211	VI.3	25 604,074,273	23,598,225,137
2 Long-term advances to suppliers	212	VI.4	2,741,093,873,444	20,357,494,600
3 Other long-term receivables	215	VI.5	2,352,861,071,824	2 269,851,216,723
II. Fixed assets	**220**		**15,160,217,045,504**	**15,672,616,695,163**
1 Tangible fixed assets	221	VI 10	371,175,087,788	366,186 115,806
- Cost	*222*		*541,120,497,122*	*525,917,927,628*
- Accumulated depreciation	*223*		*(169,945,409,334)*	*(159,731,811,822)*
2 Intangible assets	227	VI 11	14,789,041,957,716	15,306,430 579,357
- Cost	*228*		*20,358,380,187,964*	*20,340,961,054,843*
- Accumulated amortization	*229*		*(5,569,338,230,248)*	*(5,034,530 475,486)*
III. Investment property	**240**	**VI.12**	**692,650,088,983**	**705,182,207,652**
- Cost	241		831,076 617,212	822 957,890,543
- Accumulated depreciation	242		(138,426,528,229)	(117,775,682,891)
IV. Long-term assets in progress	**250**		**1,995,382,320,519**	**573,306,345,617**
1. Construction in progress	252	VI.13	1,995,382,320,519	573,306,345,617
V. Long-term financial investments	**260**	**VI.2**	**1,558,064,654,517**	**1,217,024,924,876**
1 Investments in joint-ventures, associates	262	2 c	-	-
2 Equity investments in other entities	263	2 d	847,517,650,000	877,217,650 000
3 Provision for impairment of long-term investments in other entities	264	2 d	(8,000 000,000)	(24,688,430,000)
4. Long-term held-to-maturity investments	265	2 b	718,547,004,517	364,495,704,876
VI. Other long-term assets	**270**		**5,703,765,554,537**	**5,654,902,868,270**
1 Long-term deferred expenses	271	VI 8	4,750,940 384,757	4,544,156,611,758
2 Deferred tax assets	272	VI.14	491 996,507,126	487,159 330,460
3 Goodwill	279	VI.15	460,826,662,654	623,586 726,052
TOTAL ASSETS (280 = 100 + 200)	**280**		**44,945,888,085,469**	**37,516,852,476,150**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

Unit: VND

RESOURCES	Codes	Notes	Closing balance	Opening balance (As restated)
C. LIABILITIES	**300**		**31,728,608,875,217**	**25,559,744,163,085**
I. Current liabilities	**310**		**9,661,906,978,271**	**7,343,909,560,814**
1 Short-term trade payables	311	VI 16	816,308,306,540	495,789,657,352
2 Short-term advances from customers	312	VI 17	139,666,746,695	116,294,076,787
3 Dividends and profit payable	313	VI 18	19,097,128,724	38,884,882,778
4 Short-term taxes and amounts payable to the State budget	314	VI 19	62,716,485,156	67,642,098,339
5. Payables to employees	315		36,571,310,076	41,090,006,381
6 Short-term accrued expenses	316	VI.20	127,087,442,919	130,420,125,127
7 Short-term deferred revenue	319		2,352,875,469	1,509,062,507
8 Other current payables	320	VI 21	686,686,668,872	729,393,349 471
9 Short-term loans and obligations under finance leases	321	VI.22	7,098,307,267,247	5,044 846,616,034
10 Short-term provisions	322	VI.23	632,399,813,634	632,399,813,634
11. Bonus and welfare funds	323		40,712,932,939	45 639,872,404
II. Long-term liabilities	**330**		**22,066,701,896,946**	**18,215,834,602,271**
1 Long-term deferred revenue	337		7,131,164,063	7,255,364,063
2 Other long-term payables	338	VI.21	83 741,790,334	86,495,629 767
3 Long-term loans and obligations under finance leases	339	VI 22	18,436,895,056,369	16,269,370,883,591
4 Convertible bonds	340	VI 24	3,234,508,396,831	1,551,678,288,780
5 Deferred tax liabilities	342	VI 14	301 608,732,463	292,266,778,014
6. Long-term provisions	343	VI 23	2 816,756,886	8,767,658,056
D. EQUITY	**400**	**VI.25**	**13,217,279,210,252**	**11,957,108,313,065**
1. Owner's contributed capital	411		6,719 852,910,000	6,254,504,210,000
- Ordinary shares carrying voting rights	*411a*		*6,719,852 910,000*	*6,254,504,210,000*
2 Share premium	412		33,056,474,484	33,056 474,484
3 Bond conversion option	413		1 221,428,199,644	942,961,555,395
4 Other owner's capital	414		6,660,084 447	6,660,084,447
5 Investment and development fund	418		68,086,105,745	68,086,105,745
6 Retained earnings	420		1,634,084,054,739	1,621,156,274,302
- Retained earnings accumulated to the prior period	*420a*		*1,597,685,239,656*	*1,606,044,486,476*
- Retained earnings of current period	*420b*		*36,398,815,083*	*15,111,787,826*
7 Non-controlling interests	429		3,534,111,381,193	3,030,683,608 692
TOTAL RESOURCES (440 = 300 + 400)	**440**		**44,945,888,085,469**	**37,516,852,476,150**

CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Approved on 29 October 2026

Nguyen Thi Thanh Huong	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	**Chief Accountant**	**General Director**

CONSOLIDATED STATEMENT OF INCOME
Quarter 3/2026

Unit VND

ITEMS	Codes	Notes	THE THIRD QUARTER		ACCUMULATED FROM 01/01 TO 30/09	
			Current period	Prior period	Current period	Prior period (As restated)
1	2	3	4	5	6	7
1. Gross revenue from goods sold and services rendered	01	VII 1	933,829,369,088	740 098,660,112	2,587,262,528 521	2 218,267,904,121
2 Deductions	02	VII.1	20,177,707,101	25,612,278,936	89,213,938,987	77,002,316,708
3. Net revenue from goods sold and services rendered (10 = 01 - 02)	**10**	**VII.1**	**913,651,661,987**	**714,486,381,176**	**2,498,048,589,534**	**2,141,255,587,413**
4 Cost of sales	11	VII 2	395,645,986,020	366,473,200,957	1,066,100 715,919	949,182,534,867
5. Gross profit from goods sold and services rendered (20 = 10 - 11)	**20**		**518,005,675,967**	**348,013,180,219**	**1,431,947,873,615**	**1,192,073,052,546**
6 Gain from the sale liquidation of investment properties	21		-	-	-	-
7 Financial income	22	VII.3	211,565,568,124	181,275,237,236	449,471,836,558	583,432 243,493
8 Financial expenses	23	VII 4	505,965,547,324	303,084,225,005	1,233,094,202,357	1,027,576,512,712
- In which Interest expense and other borrowing costs	*24*		*453,273,891,712*	*355,708,202,696*	*1,186,623,968,335*	*1,035,079,219,210*
9 Selling expenses	25	VII 5	20,267,809,682	23,215,519,496	59,468,025,946	65,412,088,511
10 General and administration expenses	26	VII 6	95,745,836,425	109,546,011,686	303,272,642,030	338,034,939,438
11 Share of profit after tax in joint ventures, associates	27	VI 2 c	-	-	-	-
12. Operating profit {30 = 20 + 21 + (22 - 23) - (25 + 26) + 27}	**30**		**104,592,050,660**	**93,442,661,268**	**285,564,839,840**	**344,481,755,378**

CONSOLIDATED STATEMENT OF INCOME (continued)

Quarter 3/2026

Unit VND

ITEMS	Codes	Notes	THE THIRD QUARTER		ACCUMULATED FROM 01/01 TO 30/09	
			Current period	Prior period	Current period	Prior period (As restated)
1	2	3	4	5	6	7
13 Other income	31		2,484,812,892	9,213,216,700	9,209,523,336	10,320,807,274
14 Other expenses	32	VII 7	36,196,403,812	39,044,168,373	64,445,496,659	94,315,646,473
15. Loss from other activities (40 = 31 - 32)	**40**		**(33,711,590,920)**	**(29,830,951,673)**	**(55,235,973,323)**	**(83,994,839,199)**
16. Accounting profit before tax (50 = 30 + 40)	**50**		**70,880,459,740**	**63,611,709,595**	**230,328,866,517**	**260,486,916,179**
17. Current corporate income tax expense	51	VII 8	21,274,970,013	19,144,011 491	80,842,501,304	71,193,856,936
18. Deferred corporate tax expense/(income)	52		182,746,831	(11,659,314,501)	4,504,777,783	(51 895,535,748)
19. Net profit after corporate income tax (60 = 50 - 51 - 52)	**60**		**49,422,742,896**	**56,127,012,605**	**144,981,587,430**	**241,188,594,991**
20. Net profit attributable to owners of the parent	61		6,614,207,925	11,059,838,723	39,284,935,316	57,870,810,383
21. Net profit attributable to non-controlling interest	62		42,808,534,971	45,067,173,882	105,696,652,114	183,317,784,608
22. Basic earnings per share	**70**	**VII.9**	**5**	**10**	**44**	**90**
23. Diluted earnings per share	**71**	**VII.10**	**5**	**10**	**44**	**90**

Approved on 29 October 2026

Nguyen Thi Thanh Huong	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	**Chief Accountant**	**General Director**

CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)
Quarter 3/2026

Unit: VND

ITEMS	Codes	Current period	Prior period
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	**01**	**230,328,866,517**	**260,486,916,179**
2. Adjustments for			
Depreciation and amortisation of fixed assets, investment properties and goodwill	02	730,276,461,010	716,252,869,337
Provisions	03	11,982,824,649	(12,884,897,459)
Gain from investing, financing activities	05	(287,166,599 379)	(265,751,435,043)
Interest expense and other borrowing costs	06	1,186,623,968,335	1 035,079 219,210
Other adjustments	07	(38,156,518,049)	(175,171,335,926)
3. Operating profit before movements in working capital	**08**	**1,833,689,003,083**	**1,556,011,336,298**
Decrease in receivables	09	143,054,938,122	183,226,953,451
Increase in inventories	10	(868,431,764,985)	(200,623,702,613)
(Decrease)/increase in payables (excluding accrued loan interest and corporate income tax payable)	11	(79,057,371,807)	7,906,063,374
Decrease/(increase) in deferred expenses	12	55,841,553 605	(18,896,769,624)
(Increase)/decrease in trading securities	13	(986,756 865,412)	42 560,631,138
Borrowing costs paid	14	(1,630,694,567,455)	(1,450 855,558,916)
Corporate income tax paid	15	(85,122,175,549)	(92 247,243,033)
Other cash outflows	17	(34,532,198,075)	(23 639,650,929)
Net cash (used in)/from operating activities	**20**	**(1,651,809,448,473)**	**5,442,059,146**
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Acquisition and construction of fixed assets and other long-term assets	21	(3,876,239,135,711)	(145,587,181,342)
2 Proceeds from sale, disposal of fixed assets and other long-term assets	22	880,000,000	738,642,005
3. Cash outflow for lending, buying debt instruments of other entities	23	(2,726,465,918,778)	(1,546,877,341,801)
4 Cash recovered from lending, selling debt instruments of other entities	24	743,162,971,774	761,725,844 641
5 Equity investments in other entities	25	(26,558,491,234)	(301,912,793,785)
6 Cash recovered from investments in other entities	26	38,465,123,636	8 291,806 211
7 Interest earned, dividends and profits received	27	112,569 101,766	177,620,238,236
Net cash used in investing activities	**30**	**(5,734,186,348,547)**	**(1,046,000,785,835)**

CONSOLIDATED STATEMENT OF CASH FLOWS (continued)

(Indirect method)
Quarter 3/2026

Unit: VND

ITEMS	Codes	Current period	Prior period
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1 Proceeds from share issue and owners contributed capital	31	677,827,244,249	942,961 555,395
2. Proceeds from borrowings and investment cooperation contributions	33	10,246,566,506,384	7 146,845 432,511
3. Repayment of borrowings	34	(3,803,191,717,398)	(6,100,904,360,809)
4. Dividends and profit distributions paid	36	(19,788,294,595)	(603,111,072,667)
Net cash from financing activities	**40**	**7,101,413,738,640**	**1,385,791,554,430**
Net (decrease)/increase in cash and cash equivalents	**50**	**(264,582,058,380)**	**345,232,827,741**
Cash and cash equivalents at beginning of the period	**60**	**775,255,690,185**	**1,351,810,461,900**
Cash and cash equivalents at end of the period (70 = 50 + 60)	**70**	**490,673,631,805**	**1,697,043,289,641**

Approved on 29 October 2026

Nguyen Thi Thanh Huong	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	**Chief Accountant**	**General Director**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter 3/2026

I. GENERAL INFORMATION

Structure of ownership

Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company") operates under the Enterprise Registration Certificate No. 0302483177, initially issued by the Department of Finance (formerly known as the Department of Planning and Investment) of Ho Chi Minh City dated 24 December 2001, and its amendments with the latest 42nd amendment dated 12 March 2026 on increasing of the Company's charter capital

The charter capital of the Company is VND 6,719,852,910,000, equally divided into 671,985,291 ordinary shares with a par value of VND 10 000

The head office of the Company is located at the 12th Floor, 152 Dien Bien Phu, Thanh My Tay Ward, Ho Chi Minh City and it has a Representative Office at No 12 Ly Dao Thanh Street, Hoan Kiem Ward, Hanoi City Vietnam

The Company s international name is Ho Chi Minh City Infrastructure Investment Joint Stock Company and its abbreviated name is C I I

The Company's shares are officially listed on the Ho Chi Minh City Stock Exchange with stock code as CII

Business sector

The Company operates in various business sectors

Operating industries and principal activities

The operating industries of the Company comprise construction, investment and operation in infrastructure sectors under form of Build - Operate - Transfer (B O T), Build - Transfer (B T), real estate business, implementation of toll collection, manufacturing and trading in specialized equipment of tolling and construction, construction of civil, industrial, transport works

The Company's principal activities during the period include construction, investment and operation in infrastructure sectors under form of Build - Operate - Transfer (B O T), Build - Transfer (B T); implementation of toll collection, operation in real estate business, construction, exploitation and production of stone and bricks, trading construction materials leasing machinery and equipment; providing traffic toll collection services, providing equipment, installing and maintaining traffic toll stations, planting trees, providing landscape care and maintenance services investing and managing subsidiaries, joint ventures and associates companies

Normal production and business cycle

The Company's production and business cycle in real estate sector starts from the time of applying for the investment license carrying out site clearance and construction until completion Therefore, the normal business cycle of the real estate sector is estimated within 60 months

The operating cycle of the Company's investment, construction, operation, and trading of urban technical infrastructure under build – operate - transfer (B O T) contracts is determined from the time of obtaining the investment license, carrying out site clearance, and undertaking construction until the projects are completed and put into operation. Accordingly, the operating cycle for these activities is estimated to range from 24 to 60 months.

The production and business cycle of other activities of the Company is normally carried out for a period not exceeding 12 months

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

I. GENERAL INFORMATION (continued)

The operational characteristics of the Company during the financial year affecting the consolidated financial statements

Transactions related to increases in charter capital

During the period, the Company converted the number of 4 653 487 of CII424002 convertible bonds, representing an increase in charter capital of VND 465,348,700,000, into 46,534 870 ordinary shares All of these shares have been additionally listed on the Stock Exchange.

Significant business combination and restructuring activities during the period

On 6 February 2026, CII Public-Private Partnership Limited Liability Company ("CII-PPP") was established to invest in infrastructure projects with initial charter capital of VND 500 million, of which the Company and its subsidiaries subscribed for 100% By the date of preparation of these consolidated financial statements, CII-PPP's charter capital had increased to VND 1,046 billion

On 22 June 2026, the Company completed the dissolution of Sai Gon Long Khanh Green City Co., Ltd, a subsidiary of the Company, pursuant to the Board of Directors' Resolution No 143/NQ-HĐQT (term 2022-2027) dated 25 July 2025.

On 28 August 2026, National Highway 13 BOT Limited Liability Company ("BOT QL13") was established to implement the National Highway 13 upgrade and expansion project, with initial charter capital of VND 15 billion, of which the Group registered a 51% capital contribution.

During the period, the Company continued its corporate restructuring through transactions such as transferring capital/shares in directly held subsidiaries to other subsidiaries within the Group, recovering investments, and increasing/decreasing charter capital in certain subsidiaries However, these transactions did not change the Group's ownership interests in these subsidiaries, as the primary objective was to restructure the investment portfolio without affecting the Group's control over these subsidiaries This restructuring has led to changes in the direct and indirect ownership ratios in subsidiaries as presented in the Company's structure section below

I. GENERAL INFORMATION (continued)

The Company's structure

Details of the Company's subsidiaries and associates as at 30 September 2026 were as follows

Direct investments

Name of companies	As at the end of the period				As at the beginning of the period				Places of incorporation and operation	Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest				
		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		
Subsidiaries										
1 CII Bridges and Roads Investment Joint Stock Company ("CII B&R") *(i)*	54 87%	54 87%	*47 29%*	*7 58%*	54 84%	54 84%	*47 81%*	*7 03%*	Ho Chi Minh City	Investing in bridge and road infrastructure projects
2 577 Investment Corporation ("NBB") *(ii)*	79 54%	79 54%	*21 88%*	*57 66%*	79 79%	79 79%	*21 95%*	*57 84%*	Ho Chi Minh City	Operating in real estate sector
3 Khu Bac Thu Thiem Company Limited ("KBTT")	100%	100%	*100%*	-	100%	100%	*100%*	-	Ho Chi Minh City	Performing BT project of development of technical infrastructure in Thu Thiem New Urban and development of real estate projects
4 Dien Bien Phu Building Investment Company Limited ("OBI")	100%	100%	*100%*	-	100%	100%	*100%*	-	Ho Chi Minh City	Operating in real estate sector
5 CII Trading Investment Limited Liability Company ("CII Invest") *(iii)*	100%	100%	*9 85%*	*90 15%*	100%	100%	*9 33%*	*90 67%*	Ho Chi Minh City	Operating in real estate sector
6 Binh Trieu Road Bridge Construction and Investment Joint Stock Company	96 72%	96 72%	*96 72%*		96 72%	96 72%	*96 72%*	-	Ho Chi Minh City	Infrastructure investment
7 Sai Gon Bridge Construction Co , Ltd. ("SGBC") *(*)*	100%	100%	*100%*		100%	100%	*100%*	-	Ho Chi Minh City	Infrastructure investment
8 BOT Saigon - My Thuan Expressway Co , Ltd *(iv)*	55 00%	55 00%	*40 00%*	*15.00%*	55.00%	55 00%	*40 00%*	*15.00%*	Ho Chi Minh City	Investing in the BOT project of Saigon - My Thuan Expressway
9 CII Public–Private Partnership Limited Liability Company ("CII-PPP") *(v)*	100%	100%	*51 20%*	*48 80%*	-	-	-	-	Ho Chi Minh City	Infrastructure investment
10 Ha Noi Highway Construction and Investment JSC. *(vi)*	100%	76 98%	*49 00%*	*27 98%*	100%	76 97%	*49 00%*	*27.97%*	Ho Chi Minh City	Investing in the BOT project of Ha Noi Highway expansion
11. National Highway 13 BOT Limited Liability Company *(vii)*	51 00%	51 00%	*15 00%*	*36.00%*	-	-	-		Ho Chi Minh City	Construction of road works

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Direct investments (continued)

Name of companies	As at the end of the period				As at the beginning of the period				Places of incorporation and operation	Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest				
		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		
Subsidiaries (continued)										
12 Sai Gon Long Khanh Green City Co., Ltd	-	-	-		95.00%	95.00%	95.00%	-	Ho Chi Minh City	Operating in real estate sector

(i) The Company directly holds a proportion of 47.29% of the voting rights in this subsidiary and indirectly holds 4.99% and 2.59% through CII Invest and CII Service, respectively

(ii) The Company directly holds a proportion of 21.88% of the voting rights in this subsidiary and indirectly holds 44.92% and 12.74% through CII Invest and CII Service, respectively

(iii) The Company directly holds a proportion of 9.85% of the voting rights in this subsidiary and indirectly holds 90.15% through KBTT *(see note below)*

(iv) The Company directly holds a proportion of 40% of the voting rights in this subsidiary and indirectly holds 15% through CII Service

(v) The Company directly holds a proportion of 51.2% of the voting rights in this subsidiary and indirectly holds 48.8% through CII Service

(vi) The Company directly holds a proportion of 49% of the voting rights in this subsidiary and indirectly holds 51% through CII B&R *(see note below)*

(vii) The Company directly holds a proportion of 15% of the voting rights in this subsidiary and indirectly holds 36% through CII-PPP

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

1. GENERAL INFORMATION (continued)

The Company's structure (continued)

Indirect investments

In addition to its direct investments, the Company also holds indirect investments in other entities through its subsidiaries as follows

Name of companies	As at the end of the period				As at the beginning of the period				Places of incorporation and operation	Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest				
		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		
Subsidiaries invested through CII B&R										
1 BOT Trung Luong - My Thuan JSC.	89.00%	89.00%	-	*89.00%*	89.00%	89.00%	-	*89.00%*	Ho Chi Minh City & Dong Thap Province	Investing in the B.O.T project of Trung Luong - My Thuan expressway
2 Ha Noi Highway Construction and Investment JSC.	51.00%	27.98%	-	*27.98%*	51.00%	27.97%	-	*27.97%*	Ho Chi Minh City	Investing in Ha Noi Highway expansion B.O.T project
3 BOT Ninh Thuan Province Co. Ltd	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Ninh Thuan Province
4 Ninh Thuan Investment and Construction Development JSC.	99.99%	54.87%	-	*54.87%*	99.99%	54.83%	-	*54.83%*	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Phan Rang - Thap Cham
5 Rach Mieu BOT Co. Ltd ("BOTRM")	50.36%	27.63%	-	*27.63%*	50.36%	27.62%	-	*27.62%*	Vinh Long Province	Investing in the project of B.O.T Rach Mieu Bridge and upgrade National Highway 60
6. Co Chien Investment Co., Ltd	50.53%	27.72%	-	*27.72%*	50.53%	27.71%	-	*27.71%*	Ho Chi Minh City	Investing for B.O.T project of Co Chien Bridge
7 Hien An Binh Roads Bridges One Member Company Limited	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City	Investing in bridges and roads projects
8 VRG Infrastructure Investment Co., Ltd ("VRG")	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City	Investing for B.O.T project of DT 741 road expansion
9 CII Bridge and Road Management Operation Services Joint Stock Company ("CIIBROM") *(i)*	66.67%	36.58%	-	*36.58%*	66.67%	36.56%	-	*36.56%*	Ho Chi Minh City	Rendering infrastructure services

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Indirect investments (continued)

Name of companies	As at the end of the period				As at the beginning of the period				Places of incorporation and operation	Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest				
		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		
Subsidiaries invested through NBB										
1 Hung Thanh Construction - Trading - Services - Production Co., Ltd	95.00%	75.56%	-	*75.56%*	95.00%	75.80%	-	*75.80%*	Ho Chi Minh City	Operating in real estate sector
2 Quang Ngai Mineral Investment Joint Stock Company (*)	90.00%	71.59%	-	*71.59%*	90.00%	71.81%	-	*71.81%*	Quang Ngai Province	Exploiting, producing and selling products of soil and rock
3 Huong Tra Co. Ltd.	99.00%	78.74%	-	*78.74%*	99.00%	78.99%	-	*78.99%*	Quang Ngai Province	Exploiting products of soil and rock sand, gravel and clay
Associate invested through NBB										
1 Tam Phu Investment & Construction Co., Ltd (*)	49.00%	38.97%	-	*38.97%*	49.00%	39.10%	-	*39.10%*	Quang Ngai Province	Exploiting, producing and selling products of soil and rock
Subsidiaries invested through KITT										
1 CII Trading Investment Limited Liability Company ("CII Invest")	90.15%	90.15%	-	*90.15%*	90.67%	90.67%	-	*90.67%*	Ho Chi Minh City	Operating in real estate sector
2 CII Engineering & Construction JSC. ("CII E&C")	-	-	-	-	96.23%	96.23%	-	*96.23%*	Ho Chi Minh City	Operating in engineering and construction sectors
Subsidiaries invested through CII Invest										
1 CII Services and Investment One Member Limited Liability Company ("CII Service")	100%	100%	-	*100%*	100%	100%	-	*100%*	Ho Chi Minh City	Rendering toll collection & infrastructure services
2 Trung Bo Infrastructure Co., Ltd ("HTTB")	100%	100%	-	*100%*	100%	100%	-	*100%*	Quang Ngai Province	Operating in real estate sector
3 577 Investment Corporation ("NBB")	57.66%	51.98%	-	*51.98%*	57.84%	52.45%	-	*52.45%*	Ho Chi Minh City	Operating in real estate sector

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Indirect investments (continued)

Name of companies	As at the end of the period				As at the beginning of the period				Places of incorporation and operation	Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest				
		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		Total (%)	*Direct interest (%)*	*Indirect interest (%)*		
Subsidiaries invested through CII Service										
1. CII Engineering & Construction JSC. ("CII E&C")	96 23%	96 23%	-	96 23%	-	-		-	Ho Chi Minh City	Operating in engineering and construction sectors
Subsidiaries invested through CII Engineering & Construction JSC.										
1 CII Construction Engineering One Member Company Limited	100%	96 23%	-	96 23%	-	-	-	-	Ho Chi Minh City	Operating in engineering and construction sectors

(i) Currently, the Company indirectly holds 66 67% of the voting rights in CII Bridge and Road Management Operation Services Joint Stock Company through CII B&R and 18.33% of the voting rights through CII Service

(*) These companies have ceased operations and are in the process of being dissolved

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

I. GENERAL INFORMATION (continued)

Disclosure of information comparability in the consolidated financial statements

The comparative figures are presented in the consolidated financial statements for the financial year ended 31 December 2025 and the consolidated financial statements for the period ended 30 September 2025

The Company has applied Circular No. 99/2025/TT-BTC ("Circular 99"), issued by the Ministry of Finance on 27 October 2025, in the preparation and presentation of its consolidated financial statements from 1 January 2026 and Circular No 43/2026/TT-BTC ("Circular 43"), issued by the Ministry of Finance on 20 April 2026 amending and supplementing a number of articles of Circular No 202/2014/TT-BTC dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements The Company has applied the changes in accounting policies required by Circular 99 and Circular 43 that are applicable to the Company on a prospective basis The Company has also restated the corresponding comparative information for certain line items in accordance with the requirements of Circular 99 and Circular 43 *(details are disclosed in Note VIII 4)* Accordingly, the information presented in the consolidated financial statements is comparable

II. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying consolidated financial statements expressed in Vietnamese 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 statements

The accompanying consolidated 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 and jurisdictions other than Vietnam

Accounting period

The Company's annual accounting period begins on 01 January and ends on 31 December

The accounting period commences on 01 January and ends on 30 September annually

III. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING REGIME

Application of new guidance on the accounting regime for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No 99/2025/TT-BTC ("Circular 99"), providing guidance on the accounting regime for enterprises Circular 99 replaces the accounting regime for enterprises previously issued under Circular No 200/2014/TT-BTC issued on 22 December 2014 by the Ministry of Finance

On 20 April 2026, the Ministry of Finance issued Circular No 43/2026/TT-BTC ("Circular 43"), amending and supplementing a number of articles of Circular No 202/2014/TT-BTC ("Circular 202") dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements.

Circular 99 and Circular 43 are effective for financial years beginning on or after 1 January 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

III. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING REGIME (continued)

Applied accounting standards and accounting regime

The Company's Board of Management ensures compliance with the requirements of Vietnamese Accounting Standards, the Vietnamese Accounting Regime for enterprises promulgated under the Circular 99, Circular 202, Circular 43 and other circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation and presentation of these consolidated financial statements

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Estimates

The preparation of consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to 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 consolidated financial statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of Management' best knowledge, actual results may differ from those estimates

Basis of consolidation

The consolidated financial statements incorporated the separate financial statements of the Company and enterprises controlled by the Company (its subsidiaries) which are prepared for the same accounting period 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 period are included in the consolidated statement of income 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 consolidation.

Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the equity attributable to owners of the parent 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 total equity since the date of the business combination Losses incurred by subsidiaries are allocated to the non-controlling interests in proportion to their ownership 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 recognised as goodwill Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is credited to profit and loss in the accounting period of acquisition.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Business combinations (continued)

In case prior to the date that control is obtained, the Company does not have a significant influence on the subsidiary and the investment is presented at cost when control over the subsidiary is obtained, the Company will remeasure its investment in the acquiree at its acquisition-date fair value The difference between the revalued amount and the cost of investment is recognised in the consolidated statement of income

In case prior to the date that control is obtained, the investment is an investment in an associate or joint venture of the Company and is presented under the equity method, when preparing the consolidated financial statements, the Company will remeasure its previously held equity interest in the acquiree at its acquisition-date fair value The difference between the revalued amount and the value of investment under the equity method is recognised in the consolidated statement of income

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 recognised

The effect of transactions resulting in changes in the Company's ownership interest in the subsidiaries without loss of control is recorded directly in the retained earnings in the consolidated statement of financial position

Disposal of subsidiary

When the Company loses control over a subsidiary, it shall derecognize assets, liabilities and non-controlling interests in the former subsidiary, including other equity components at the date of loss control Gain or loss resulting from the disposal is immediately recognised in the consolidated statement of income for the period in which the disposal is taken place

After a partial disposal of a subsidiary, any interest retained in the former subsidiary shall be recorded at the remaining carrying amount of the investment in parent's separate financial statements and adjusted thereafter for post-acquisition changes in the Company's share of the investee's equity if the former subsidiary becomes an associate or shall be presented at cost if the former subsidiary becomes a normal equity investment

In the case where the Company has previously disposed a part of its interest in a subsidiary and directly recognised the result from the disposal in retained earnings of the consolidated statement of financial position, and now disposed an additional part of its interest in that subsidiary leading a loss of control, the gain or loss previously recognised retained earnings would be transferred to consolidated statement of income at the time of loss of control

When the proportion of equity held by the Company in a subsidiary change without loss of control, the transactions shall be accounted for as equity transactions The effects of these transactions shall be recognised directly in retained earnings of the consolidated statement of financial position, not being recorded in the consolidated statement of income for the period in which the transaction occurred

Investments in associates

An associate is an entity over which the Company has significant influence and that is neither a subsidiary nor an interest in joint venture Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control or joint control over those policies.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Investments in associates (continued)

The Company applies the equity method to present its investments in associates in its consolidated financial statements. Accordingly, investments in associates are initially recorded at cost and the carrying amount is subsequently adjusted for post-acquisition changes in the Company's share of the investee's profit or loss. Any distributions received from an investee shall be accounted for as a reduction in carrying amount of the investment. Adjustments to carrying amount shall also be made when the investor's interests change arising from income recognised directly in the investee's equity, such as revaluation of fixed assets, exchange rate differences due to consolidated financial statement conversion

Losses of an associate equal to or exceeding the Company's interest in that associate are not recognised unless the Company has legal contractual obligations to pay or making payments on behalf of associates companies for debts that the Company has guaranteed or committed to pay. If the associate subsequently operates at a profit, the Company is only allowed to record its share of profit after compensating for the previously unaccounted net loss

The financial statements of associates are prepared for the same period as the Company's consolidated financial statements and apply accounting policies consistent with that of the Company. Appropriate consolidation adjustments have been made to ensure that the accounting policies are applied consistently with the Company

When the Company disposes a part of its interest in an associate, gain or loss on the disposal is recognised in consolidated statement of income

Where a group entity transacts with an associate of the Company, unrealized profits and losses are eliminated to the extent of the Company's interest in the relevant associate

Interests in joint ventures

A joint venture is a contractual arrangement whereby the Company and other parties undertake an economic activity that is subject to joint control, i.e., the strategic financial and operating policy decisions relating to the activities require the unanimous consent of the parties sharing control

Where a group entity undertakes its activities under joint venture arrangements directly, the Company's share of jointly controlled assets and any liabilities incurred jointly with other ventures are recognised in the consolidated financial statements of the relevant entity and classified according to their nature. Liability and expenses incurred directly in respect of interests in jointly controlled assets are accounted for on an accrual basis. Income from the sale or use of the Company's share of the output of jointly controlled assets, and its share of joint venture expenses are recognised when it is probable that the economic benefits associated with the transactions will flow to/from the Company and their amount can be measured reliably.

Joint venture arrangements that involve the establishment of a separate entity in which each venturer has an interest are referred to as jointly controlled entities. The Company reports its interests in jointly controlled entities using the equity method of accounting, similar to accounting for investments in associates.

Any goodwill arising on the acquisition of the Company's interest in a jointly controlled entity is accounted for in accordance with the Company's accounting policy for goodwill arising on the acquisition of a jointly controlled entity

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Goodwill

Goodwill represents the excess of the cost of acquisition over the Company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary associate or jointly controlled entity at the date of acquisition

Goodwill arising on the acquisition of a subsidiary is recognised as an intangible asset, is presented separately under other non-current assets in the consolidated statement of financial position and is amortized on the straight-line basis over its estimated period of benefit of 10 years. The Company conducts the periodical review for impairment of goodwill of investments in subsidiaries If there are indicators of impairment loss incurred is higher than the yearly allocated amount of goodwill on the straight-line basis, the higher amount will be recognised in the consolidated statement of income

Goodwill arising on the acquisition of associates and jointly controlled entities is included in the carrying amount of the associates and jointly controlled entities The Company does not amortize this goodwill.

On disposal of a subsidiary, associate or jointly controlled entity, the attributable amount of unamortized goodwill is included in the determination of the profit or loss on disposal

Bargain purchase gain

Bargain purchase gain represents the excess of the Company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, associate or jointly controlled entity at the date of acquisition over the cost of acquisition Bargain purchase gain is immediately recognised in the consolidated statement of income at the acquisition date

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits, cash in transit and short-term highly liquid investments (not exceeding 3 months) that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value and are not restricted in use

Financial investments

Trading securities

Trading securities are securities held by the Company for trading purposes Trading securities are recognised from the date on which the Company obtains ownership rights and are initially measured at the fair value of the consideration paid at the transaction date Transaction costs related to the acquisition of trading securities (if any), such as brokerage fees, transaction fees information service fees, taxes, bank charges, etc., are recognised as financial expenses in the period

Cash dividends received from trading securities for the period after the acquisition date are recognised as financial income in the consolidated statement of income Dividends receivable relating to the period prior to the acquisition date are deducted from the carrying amount of the investment

Subsequent to initial recognition, trading securities are measured at cost less any provision for impairment of trading securities

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial investments (continued)

Trading securities (continued)

Provision for impairment of trading securities is recognised when there is objective evidence that the market value of the securities has declined below their carrying amount

- For listed trading securities or securities with a determinable fair value the provision is determined based on the market value of the securities at the end of the reporting period,
- For trading securities whose fair value cannot be reliably determined at the end of the reporting period, the provision is determined based on the losses incurred by the investee

Upon disposal, sale or exchange of trading securities (on a security-by-security basis), the cost is determined using the weighted average cost method Gains or losses arising from the disposal or sale of trading securities are recognised in the consolidated statement of income in the period

Held-to-maturity investments

Held-to-maturity investments are investments that the Company has the intention and ability to hold until maturity Held-to-maturity investments include term deposits at banks valuable papers (including treasury bills promissory notes, certificates of deposit), bonds, loans held to maturity for the purpose of earning periodic interest, other held-to-maturity investments or those of a similar nature, and excluding derivative instruments

Held-to-maturity investments are initially recognised at cost, including the principal amount less (-) any interest received in advance for multiple periods (in the case of held-to-maturity investments with interest received in advance), plus (+) any premium or less (-) any discount.

Subsequent to initial recognition, any discounts and/or premiums are amortised using the straight-line method consistent with the term of the investment, as follows

- The discount on held-to-maturity investments is amortised over the term of the investment and recognised as financial income in each period,
- The premium on held-to-maturity investments is amortised over the term of the investment and reduces financial income in each period

The discount or premium is allocated evenly and recognised in the consolidated statement of income on a straight-line basis over the term of the investment Interest received at maturity or periodically is recognised as financial income in the relevant interest periods.

Held-to-maturity investments are measured at cost less provision for held-to-maturity investments

Provision for held-to-maturity investments is recognised when there is any indication or objective evidence that part or all of the Company's held-to-maturity investments may not be recoverable

Equity investment in other entity

Investments in other entities comprises investments in equity instruments of other entities that the Company does not have control, joint control or significant influence over the investees and investments in business cooperation contracts ("BCC contracts") that the Company does not have joint control over the activities but is entitled to share of profit or loss of the BCC contracts

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial investments (continued)

Equity investment in other entity (continued)

The Company initially recognises investments in other entities at cost, including the purchase price and directly attributable costs of the investment such as legal advisory fees, valuation fees, information service fees, brokerage and transaction costs incurred in connection with the investment. The Company recognises as income in the consolidated statement of income its share of accumulated net profits of the investees arising after the acquisition date. Any distributions received by the Company other than the aforementioned profit distributions are considered a recovery of the investment and are recognised as a reduction of the carrying amount of the investment. When the investors receive stock dividends, they only record the number of additional shares, not recording an increase in the value of investments and income from stock dividends.

Investments in other entities are presented in the consolidated statement of financial position at cost less any provision for impairment (if any).

Provisions for impairment of investments in other entities are made when the investee suffers a loss which may cause the Company losing its investment capital or when there is reliable evidence of diminution in value of those investments on the balance sheet date. If the investee prepares consolidated financial statements, the basis for making provision is the loss presented in the consolidated financial statements.

An increase or decrease in allowance for diminution in value of investments in other entities at closing date is recognised as financial expense for the period.

Receivables

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

Provision for doubtful debts is made for: overdue receivables stated in economic contracts and outstanding receivables which are doubtful of being recovered. Provision for overdue receivables is made based on overdue days in payment of principals following the initial economic contract, exclusive of the debts rescheduling between contracting parties, provision for outstanding receivables is made when the debtor is in bankruptcy or is doing procedures to dissolve, missing, escaped.

An increase or decrease in provision for doubtful debts at the closing date is recognised in general and administrative expenses for the period.

Inventories

Properties held for sale

Properties held for sale include properties acquired or constructed for sale in the ordinary course of business and shall be measured at the lower of cost and net realizable value. Cost of properties held for sale includes land use fees, land rentals, compensation and site-clearance costs, construction and borrowing costs, planning and design costs, construction management costs and other related costs (if any) that have been incurred in bringing the inventory property to their present location and condition.

Net realisable value is the estimated selling price of real estate inventories in the ordinary course of business, based on market prices prevailing at the reporting date and discounted for the time value of cash flows, if material, less estimated costs to completion and estimated costs of sale.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Inventories (continued)

Other inventories

Inventories are stated at the lower of cost and net realisable value Cost comprises direct materials, direct labour costs and those overheads that have been incurred in bringing the inventories to their present location and condition

The Company determines the cost of inventories issued on a per-transaction basis for accounting inventory.

Cost is calculated using the weighted average method Net realisable value represents the estimated selling price less all estimated costs to completion and estimated costs necessary to make the sale

The evaluation of necessary provisions 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 realizable values at the date of consolidated financial statements. Provisioning costs discounted inventory obsolete, damaged, low quality is not included in deductible expenses when calculating corporate income tax until they are liquidated

An increase or decrease in the provision for devaluation of inventories at the closing date is recognised in the cost of sales for the period

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost accumulated depreciation and net book value

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to the location and condition necessary for it to be capable of operating in the manner intended by management

The costs of self-constructed or manufactured assets are the actual construction or manufacturing cost plus installation and test running costs, and any directly attributable costs of bringing the assets to their working condition and location required for them to be capable of operating as intended.

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

	Year (s)
Building and structure	05 - 44
Machinery and equipment	03 - 25
Motor vehicle and transmission system	06 - 30
Office equipment	03 - 08
Other tangible fixed assets	04 - 10

Loss or gain resulting from sales and disposals of tangible fixed assets is recognised in the consolidated statement of income

Intangible assets and amortisation

Intangible assets are stated at cost less accumulated amortisation

The Company's intangible assets comprise of toll collection rights, land use rights, rights of mineral exploiting and computer software

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Intangible assets and amortisation (continued)

Toll collection right under B.O T contract signed between the Company and the State competent authorities is recorded at the value of the settlement of the project on the basis of directly attributable costs paid by the Company to invest in the project Toll collection right is amortized using the method of the proportion of revenue The amortisation charge for each period is calculated by multiplying the cost by the ratio of revenue generated in that period to the total estimated revenue

Toll collection right through an acquisition of a subsidiary is also capitalised and recognised as an intangible asset. Fair value of the asset acquired in a business combination is determined by discounting estimated future cash flows from toll revenue. Its fair value is assessed after deducting fair returns on all other assets that contribute to generating the cash flows The excess of the fair value of toll right over its carrying amount is amortized using the straight-line method over the remaining period of toll concession since the time of consolidation of the project

Costs of land use rights comprise all actual costs incurred by the Company that are directly attributable to the land used, including amounts paid to obtain land use rights, costs of compensation site clearance and levelling, registration fees, etc Land use rights with the definite term are stated at cost less accumulated amortisation and amortized using the straight-line method over the duration of the right to use the land. Land use rights with the indefinite term are not amortized as prevailing regulation

The mining right obtained by an acquisition of a subsidiary is capitalised and presented as an intangible asset. Its cost is measured at the fair value of mining fees that the subsidiary has to pay to the local People's Committee so as to exploit minerals during the granted period Mining right is amortized on a straight-line basis over the period which the Company is entitled to exploit.

The costs of computer software present its purchase price and any directly attributable costs of bringing the assets to its working condition and location for its intended use Computer software is amortized using the straight-line method within 3 to 10 years

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee All other leases are classified as operating leases

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 consolidated statement of income 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

Investment properties

Investment properties, which are composed of land use rights, office buildings shopping malls, factories and structures held by the Company to earn rentals or for capital appreciation or both. Investment properties held to earn rentals are stated at cost less accumulated depreciation. Investment properties held for capital appreciation are stated at cost less impairment. The cost of purchased investment properties comprises its purchase price and any directly attributable expenditures, such as professional fees for legal services, registration tax and other related transaction costs The cost of self-constructed investment property is the finalised construction value or other directly attributable costs of the investment property

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment properties (continued)

Investment properties such as office building, shopping malls and other structures are depreciated using the straight-line method over their estimated useful lives as follows

	Year (s)
Office building for lease	30 - 35
Shopping mall	22 - 30
Car parking	30 - 50
Utility areas	10 - 30

No depreciation is charged on investment properties comprising long-term land use rights and other investment properties held for capital appreciation. Where there is clear evidence that an investment property held for capital appreciation has declined in value compared to its market value and the amount of the decline can be reliably determined, the investment property held for capital appreciation is written down, and the resulting loss is recognised in cost of goods sold in the period.

Only in the following cases shall an owner-occupied property be transferred into an investment property or shall an investment property be transferred into an owner-occupied property or an inventory

- An investment property is transferred into an owner-occupied property when the owner starts to use the property,
- An investment property is transferred into an inventory when the owner starts to hold the property for sale,
- An owner-occupied property is transferred into an investment property when the owner ceases to use the property,
- An inventory is transferred into an investment property when the owner starts to lease the property to another party,
- A property under construction is transferred to investment property when its construction is completed and the property is handed over for use as an investment property

The transfer of using purposes between investment property and owner-occupied property or inventory does not change the book value of the transferred asset and the cost of the property for their evaluation or for the preparation of consolidated financial statements

An investment property should be derecognised on disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from its disposal Revenue from the sale of the investment property should be recognised at fair value of the proceeds received or to be received Cost to sell and net book value of the investment property are recognised as cost of the sale of the investment property in consolidated statement of income

Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost includes costs that are necessary and unavoidable to form the assets in accordance with the Company's accounting policy Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their use

Deferred expenses

Deferred expenses are actual expenses incurred but related to the results of production and business activities of many accounting periods Deferred expenses primarily comprise the borrowing cost of B O T projects, repair and maintenance cost of bridges and roads, costs related to properties pending handover, bond management and depository fees, mineral exploitation costs that are not capitalised in the value of intangible fixed assets, and other types of deferred expenses

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Deferred expenses (continued)

Borrowing costs of B O T projects are recognised as deferred expenses and comprise borrowing costs on loans directly attributable to the projects that are not capitalised as part of the cost of the respective toll collection rights in accordance with decisions of the competent State authorities, and interest expenses incurred during the investment recovery period These costs are charged to the consolidated statement of income in proportion to toll revenue once the projects commence operations, based on the principle of preserving the projects' equity capital as stipulated in the B O.T contracts

Expenses for repair and maintenance of bridges and roads under contractual obligations of B O T contracts shall be allocated within periodic maintenance work of each project.

Costs related to properties pending handover, including brokerage commissions and costs of construction and furnishing of show flats for real estate development projects, are recorded as prepayments and allocated to operating results according to the proportion of revenue of the projects when the Company hands over the properties to customers

Bond management and depository fees are periodic fees related to issued bonds These expenses are charged to the consolidated statement of income over the period during which the bonds are managed and held in custody

Other types of deferred expenses comprise costs of small tools, supplies and spare parts issued for consumption, road - bridge tickets printing, relocation costs, construction of toll stations, overhaul of fixed assets which are expected to provide future economic benefits to the Company These expenditures have been capitalised as deferred expenses and are allocated to the consolidated statement of income using the straight-line method in accordance with the current prevailing accounting regulations

Trade payables

Trade payables represent liabilities arising from the purchase of goods, services or assets from suppliers in the ordinary course of the Company's business Trade payables are stated at historical cost

Dividends payable

Dividends payable represent dividends payable to shareholders Dividends payable are recognised when the Company no longer has the right to avoid the obligation to make such dividends distributions to shareholders in accordance with applicable laws and regulations

Accrued expenses

Accrued expenses comprise amounts payable for goods and services received by the Company but not yet paid due to the absence of sufficient supporting documentation, and are recognised in the consolidated statement of income in the accounting period.

Payable provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that the Company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation

The amount recognised as a provision is the management's best estimate of the consideration required to settle the present obligation at the end of accounting period

Loans

Loans are recognised at cost, which consists of the proceeds received from the borrowings less costs directly attributable to the borrowings

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Bonds issued

Straight bond issued

Bonds are issued as long-term borrowings.

At the date of initial recognition, ordinary bonds are measured at cost, representing the proceeds received from the issuance of bonds less successful issuance costs. Issuance costs are allocated to both successful and unsuccessful bond issuances based on the number of bonds issued. Issuance costs allocated to unsuccessful bond issuances are recognised as financial expenses in the period.

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

The Company accounts for the issued bonds' discount and premium individually and recognizes their amortisation for the purpose of determining borrowing costs which are recorded as expenses or capitalised during each period as follows:

- Bond discount is amortised gradually over the life of the bonds and recognised as borrowing costs or capitalised, as appropriate, in each period;
- Bond premium is amortised gradually over the life of the bonds and recognised as a reduction of borrowing costs or amounts capitalised, as appropriate, in each period.

Discount or premium is amortized by using the straight-line method during the bond term.

Costs directly attributable to the issuance of a straight bond are initially recorded as a deduction from the principal of the straight bond. Periodically, such costs are allocated under the straight-line method over the term of the bond by increasing the principal and corresponding borrowing cost.

Convertible bonds

Convertible bonds that are convertible into an unspecified number of shares at maturity, or that carry a right to be converted into shares of an entity other than the issuer (the Company), are accounted for in the same manner as ordinary bonds.

Convertible bonds that are convertible into a fixed number of ordinary shares of the same issuer in accordance with the terms and conditions specified in the issuance plan are, upon initial recognition, separated into a liability component, representing the principal debt, and an equity component, representing the option to convert the bonds into shares. The liability component of the convertible bonds is recognised as a liability, while the equity component is recognised as equity.

At the date of issuance, the liability component of the convertible bonds is measured by discounting the nominal value of future payments (including both principal and interest) to their present value using the prevailing market interest rate for similar non-convertible bonds at the time of transaction or the prevailing market borrowing rate at which the Company could issue a non-convertible debt instrument with similar terms. Subsequent to initial measurement, the carrying amount of the liability component is increased by the difference between the bond interest calculated using the effective interest rate and the bond interest based on the nominal interest rate.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Bonds issued (continued)

Convertible bonds (continued)

The equity component (the option to convert the bonds into shares) of a convertible bond is determined as the difference between the total proceeds from the issuance of the convertible bond and the value of its liability component at the date of issuance The carrying amount of the equity component is not subsequently remeasured At the maturity date of the convertible bonds, the equity component represents the conversion option of convertible bond to be transferred to share premium, regardless of whether the bondholders exercise their conversion option or not

Transaction costs that relate to the issuance of the successful convertible bonds are allocated to the liability and equity components in proportion to the allocation of the gross proceeds to each component

- Transaction costs relating to the liability component are deducted from the carrying amount of the liability component and are subsequently amortised over the term of the bonds using the straight-line method and recognised as financial expenses

- Transaction costs relating to the equity component are recognised directly in equity.

At the maturity date of the convertible bonds, if the bondholder does not exercise the conversion option, the principal amount of the convertible bonds is reduced by the amount of principal repaid If the bondholder exercises the conversion option, the principal amount of the convertible bonds is reduced and owners' contributed capital is increased by an amount corresponding to the par value of the additional shares issued. The excess of the principal amount of the convertible bonds over the par value of the additional shares issued is recognised as share premium

Borrowing costs

Borrowing costs comprise interest expense and other costs directly attributable to the Company s borrowings Other costs directly attributable to the Company's borrowings include appraisal fees, audit fees, loan documentation fees and loan arrangement fees, which are amortised on a straight-line basis over the term of the borrowings

Borrowing costs are recognised in profit or loss in the period in which they are incurred, except for borrowing costs that are capitalised in accordance with Vietnamese Accounting Standard No 16 "Borrowing Costs". Accordingly, borrowing costs directly attributable to the 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 capitalised as part of the cost of those assets until such time as the assets are substantially ready for their intended use or sale Any income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization.

Borrowing costs incurred during the toll collection period of B.O T projects are allocated by the proportion of tolling revenue if the Company is the initial investor of the project or recognised at actual cost incurred where projects are acquired from another party by the Company

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Equity

Ordinary shares

Ordinary shares with voting rights are recognised at par value. Shares issued to increase charter capital or shareholders' contributed capital are recognised based on the actual proceeds received corresponding to the par value of successfully issued shares. Share capital is recognised as an increase in the statement of financial position only when the Company is granted an Enterprise Registration Certificate for the increase in its charter capital in accordance with applicable laws.

Share premium

Share premium represents the difference between the par value and the issuance price of ordinary shares, net of costs directly attributable to the share issuance.

Costs directly attributable to the share issuance are allocated between successfully issued shares and unsuccessfully issued shares as follows:

- The portion allocated to successfully issued shares is offset against share premium.
- The portion related to unsuccessfully issued shares is recognised as financial expenses for the period.

Bond conversion option

The convertible option of bonds, which presents the difference between total proceeds from issuance and debt component, is recorded in other owners' equity at the initial recognition.

Investment and development fund

Investment and development fund is deducted from profits after corporate income tax of the Company to be used to invest in expanding the scale of production, business or in-depth investment of the enterprise. The appropriation and use of the investment and development fund are carried out in accordance with the Resolution of the General Meeting of Shareholders and applicable regulations.

Bonus and welfare fund

Bonus and welfare fund is deducted from the profit after corporate income tax of the Company to be used for rewarding and encouraging physical benefits, serving the needs of the public, improving and enhancing mental and physical life of employees as approved by the resolution of the Company's Annual General Meeting of Shareholders. The appropriation and use of the bonus and welfare fund must comply with current prevailing accounting and financial regulations.

Profit distribution

Retained earnings is recognised by operating results less (-) current corporate income tax expense and adjustments due to the retrospective application of changes in accounting policies and the retrospective adjustments for material misstatements of prior periods.

The Company's net profit after tax is available for appropriation to shareholders as dividends upon approval by the Company's General Meeting of Shareholders.

Dividends are declared and paid from retained earnings based on the approval of shareholders at the Company's Annual General Meeting of Shareholders.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recognition of revenue

Revenue from sales of goods

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

(a) The Company has transferred to the buyer the significant risks and rewards of ownership of the goods,
(b) The Company 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. Where the sale contract stipulates that the buyer is entitled to return the purchased products or goods under specific conditions, revenue is recognised only when those specific conditions no longer exist, and the buyer is not entitled to return products and goods (except for cases where customers have the right to return goods in the form of exchange for other goods or services);
(d) It is probable that the economic benefits associated with the transaction will flow to the Company, and
(e) The costs incurred or to be incurred in respect of the transaction can be measured reliably

Revenue from services rendered

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 statement of financial position 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 Where the contract stipulates that the buyer is entitled to return the supplied services under specific conditions, revenue is recognised only when those specific conditions no longer exist, and the buyer is not entitled to return the services,
(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 consolidated statement of financial position date can be measured reliably; and
(d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably

Tolling revenue

Tolling revenue is recognised based on the sales of tickets at the rates stipulated by the State on each specific route that the Company is allowed to toll to recover its investment in B.O T projects

Equity preservation interest from B.O T and B T projects

Equity preservation interest from B O T projects is recognised on an accrual basis, which is determined on the outstanding balance of the owners' capital paid in the projects and the rate of return specified in each B O T contract. Where the projects come into operation, the income would be gradually deducted from the project's turnover for each period in accordance with the guidance of the Ministry of Finance

Equity preservation interest from B T projects is recognised where the amount of income can be measured reliably and accepted by the authorized bodies of the projects Such income is calculated based on the return rate specified in each B T and reference to owners' capital balances that the Company has invested in the project

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recognition of revenue (continued)

Revenue from sales of real estate

Revenue from sales of real estate of the Company being investors must satisfy five (5) following conditions:

(a) The real estate has been completed and transferred to the buyers, the Company has transferred risks and benefits associated with ownership of the real estate to the buyers
(b) The Company no longer holds the right to manage the real estate as real estate's owners or the right to control the real estate,
(c) The revenue is determined reliably,
(d) The Company has received or will receive economic benefits from the sales of the real estate, and
(e) Costs related to sales of the real estate may be determined.

For subdivided land plot for sale, if it is transferred to the customer (regardless legal procedures for land use right certificate done or not) and the contract is irrevocable, revenue is recognised when satisfying the following conditions

(a) Risks and rewards associated with the land plot are transferred to the buyer,
(b) The amount of revenue can be measured reliably;
(c) Costs related to the sale of plots may be determined,
(d) The Company has received or will receive economic benefits from sales of the plots

For the real estate that the Company is an investor; customers have the right to complete the interior of the property and the Company shall complete the interior of the property in accordance with the design and requirements of customers, the Company recognizes revenue when the main construction work is completed, handover of the rough construction to customers if all five (5) similar conditions as above are satisfied

Revenue from sales of investment property

Revenue from sales of investment property must satisfy five (5) following conditions:

(a) The Company has transferred to the buyer the significant risks and rewards of ownership of the investment property,
(b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the investment property 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,
(e) The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from leases of investment property

Revenue from leasing investment property includes rentals from office, commercial and other infrastructure under operating leases that are recognised on a straight-line basis over the lease term

Income from transfer of the right to participate in investment projects

Income from transfer of the right to participate in an investment project is determined based on the amount stated in the transfer contract. The income is recognised in the consolidated statement of income when the transfer contract is performed and the Company has received or is certain to receive, the economic benefits from the transaction without any obligation to refund such benefits under any circumstances

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recognition of revenue (continued)

Financial income

Interest income from bank deposits, investment cooperation, bonds and capital support is recognised on a time basis by reference to outstanding principals and applicable interest rates

Dividends and profits from investments are recognised when the Company's right to receive payment has been established When the investors receive stock dividends, they only record the number of additional shares, not recording the income from stock dividends

Gain on the transfer of equity investments and trading securities is determined by the difference between selling price and cost of such investments and shall be recognised on the transaction completion date

Revenue from construction contracts

Revenue from construction contracts of the Company is recognised in accordance with the Company's accounting policy regarding construction contracts *(see details below)*

Sales deductions

Sales deductions include reversal of the equity capital preservation interest of B O.T projects, trade discounts, sales allowances and sales returns

Equity preservation interest from B O T projects is gradually deducted from the projects' annual road toll revenue in accordance with the guidance of the Ministry of Finance under Official Letter No 6070/BTC-CST dated 15 May 2013

Sales deductions incurred in the same period of the related revenue from sales of products, goods and rendering of services are recorded as a deduction from the revenue of that period In case that sales deductions for sales of products, goods or rendering of services sold in the period incurred after the end of the reporting period but before the issuance of the consolidated financial statements, the Company recorded as revenue deductions for the period.

Cost of sales

Cost of revenue from toll road operations

Cost of revenue from toll road operations includes the amortisation of toll collection rights and all directly attributable costs incurred in the operation of toll road projects under build – operate - transfer (B O T) contracts, such as operating costs, routine repair and maintenance, periodic major maintenance, and other related expenses

Cost of real estate property sold

The cost of real estate property sold is determined and recognised in profit or loss by reference to directly attributable cost and an allocation of overhead costs to the corresponding size of the properties sold

Cost of investment property sold includes the residual value of the property at the time of sale and other costs incurred directly related to the sale of the property.

Cost of real estate property leased

Cost of leased real estate property is recognised in statement of income based on depreciation of real estate property and other costs directly related to the property leased

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Cost of sales (continued)

Cost of other goods sold and services rendered

Cost of goods sold and services rendered are recorded at the actually incurred amount and aggregated by value and quantity of finished goods, merchandise and materials sold and services rendered to customers, conforming to the matching principle and the precautionary principle. The costs exceeded normal levels of inventory and services are recognised immediately in operating results in the period

Cost of construction contracts

Cost of construction contracts of the Company is recognised in accordance with the Company's accounting policy regarding construction contracts *(see details below)*

Construction contracts

In case the Company is paid based on the volume of work performed work volume

Where 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

Variations, incentive payments and other payments are included in contract revenue to the extent that they have been accepted by the customer

Where the outcome of a construction contract cannot be estimated reliably, contract revenue is recognised to the extent of contract costs incurred that it is probable of recovery

Selling expenses

Selling expenses are expenses incurred that are directly related to the sale of products, merchandise and the rendering of services by the Company and are recognised as expenses in the period on an accrual basis

General and administrative expenses

General and administrative expenses are expenses incurred in connection with the general administrative activities of the Company, which are not directly attributable to sales or production activities, and are recognised as expenses in the period on an accrual basis

Foreign currencies

Transactions arising in foreign currencies are translated at exchange rates ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the date of consolidated statement of financial position are retranslated at the average bank transfer buying and selling exchange rates of the commercial bank where the Company usually transacts on the same date, except for demand deposits denominated in foreign currencies, which are translated at the average bank transfer buying and selling exchange rates quoted by the commercial bank where the Company maintains such deposit accounts. Exchange differences arising from the translation of these accounts are recognised in the consolidated statement of income

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment cooperation agreement

Business cooperation agreements are agreements between the Company and its partners by contract to jointly carry out business activities but do not establish independent legal entities and are controlled by one of the parties. Profit sharing for partners is recorded in the consolidated statement of income

Taxation

Corporate income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable includes current corporate income tax expenses in accordance with the Corporate Income Tax Law. The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the consolidated statement of income because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) 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 financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using the balance sheet 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 utilized

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to 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

Earnings per share

Basic earnings per share is calculated by dividing post-tax profits or loss attributable to ordinary shareholders (after adjusting for appropriation for bonus and welfare funds) by weighted average number of ordinary shares in circulation during the period

Diluted earnings per share is calculated by dividing post-tax profits or loss attributable to ordinary shareholders (after adjusting for interest on convertible bonds with conversion rights) by the weighted average number of ordinary shares in circulation during the period and the weighted average number of ordinary shares to be issued in the case that all dilutive potential ordinary shares are converted into ordinary shares.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Segment reporting

A segment is a distinguishable component of the Group that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments The Group's primary format for segment reporting is based on business segments Management considers that the Group operates in the following business segments toll collection operations, maintenance and construction activities, real estate business, sales of products manufactured by the Group, and infrastructure services and certain other services Segment reporting is prepared based on business segments

Related parties

The enterprises, associates and individuals are considered to be related to the Company if one party has ability, directly or indirectly through one or more intermediaries, to control over the other party or is under the control of the Company, or joint control with the Company, the associates and individuals directly or indirectly holding the voting power over the Company that exercise significant influence over the Company. Related parties may be the key management personnel, directors and officers of the Company Close family members of any individuals or associates herein or associates of these individuals are also considered as related parties

In considering the relationship of each related party, the substance of the relationship is noted over the legal form.

V. KEY ASSUMPTIONS AND ESTIMATES

Key assumptions and estimates concerning the future, which give rise to estimation uncertainty at the reporting date and may result in a significant risk of material adjustments to the carrying amounts of assets and liabilities in the next financial year, are presented below

Key estimates and assumptions relating to B.O T projects

- Valuation of B O T projects In business combinations, the fair value of the subsidiaries' net assets, including B O T toll collection rights, is determined using the discounted cash flow ("DCF") method based on expected future toll collection cash flows over the investment recovery period
- Amortisation and allocation of borrowing costs Toll collection rights and project-related borrowing costs incurred during the toll collection period are amortised and allocated using the revenue-based method.
- Recognition of equity preservation interest Equity preservation interest is recognised on an accrual basis based on the unrecovered equity balance and the equity preservation rate specified in each B.O T contract. For the debt-financed portion, the interest rate used in determining the investment recovery period is applied in accordance with the relevant B O.T contract.

These estimates are highly dependent on long-term forecast assumptions, including actual traffic volumes, the toll rate adjustment schedule, prevailing borrowing rates, the final settlement of total project investment with the relevant State authorities, and project operating, maintenance and periodic repair costs

Changes in these assumptions may affect the carrying amounts of toll collection rights and other property rights arising from B O.T contracts The Company s Board of Management regularly updates actual revenue, costs and borrowing costs in the projects' financial plans and adjusts the carrying amounts of the related receivable rights accordingly The Board of Management also periodically reassesses the amortisation period of the incremental value of toll collection rights arising from revaluation to ensure that it remains consistent with the projects' actual operations

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

V. KEY ASSUMPTIONS AND ESTIMATES (continued)

Valuation of net assets in the business combination involving NBB

At the date of the business combination involving NBB on 31 March 2024, the Company determined the fair values of the assets and liabilities based on available information, the results of an independent valuation and the judgement of the Board of Management. The real estate projects were valued using the comparison, extraction and replacement cost methods. A contingent liability was estimated in respect of land use fee obligations for projects for which the amounts had not yet been officially determined by the competent State authorities, based on the judgement of the Board of Management, taking into account information available at the acquisition date and the risks and uncertainties associated with determining such obligations.

The determination of fair values is subject to uncertainty arising from the information and assumptions used, as legal, planning and market information was not complete at the acquisition date and the land use fee obligations had not yet been officially determined by the competent State authorities. At the business combination date, the carrying amounts of the projects were increased by VND 464,547,582,489 as a result of the valuation, with a related deferred tax liability of VND 92,909,516,498. The provision for land use fee obligations was also increased by VND 309,733,300,000, with a corresponding deferred tax asset of VND 61,946,660,000. The Company does not have a sufficiently reliable basis to quantify the potential effects of changes in these assumptions.

The Board of Management used the results of the independent valuation and reviewed the assumptions, legal and planning information, market data and best estimates available at the business combination date to assess the reasonableness of the basis and assumptions used in determining fair values.

Estimation of land use fee obligations

The Company estimates land use fee obligations of VND 321,000,000,000 for real estate projects for which the land-related financial obligations have not yet been officially determined by the competent State authorities. The provision is determined based on the relevant regulations and land valuation methods, together with reasonable information and assumptions available at the date of preparation of the financial statements, including selling prices, rental rates, construction and development costs, operating capacity, discount rates and investors' profit margins.

As the final determination of land use fee obligations is subject to review and approval by the competent State authorities, certain assumptions used in the estimation process may change. Accordingly, the land use fee obligations ultimately determined may differ from the provision recognised. As at the date of preparation of these consolidated financial statements, the range of any reasonably possible difference cannot be determined until further information and the final determination of the obligations by the competent State authorities become available.

Discount rates used to determine the liability components of convertible bonds

In the absence of directly observable interest rates for bonds with comparable terms and risk profiles but without conversion features, the Board of Management applies judgement in determining the discount rates based on market information, available financial data and the characteristics of each bond at the issue date. The discount rates applied to bonds CII425001 and CII425002 are 10% per annum and 11% per annum, respectively.

The measurement of the liability components of the convertible bonds is sensitive to the discount rates applied at the issue date. The following table presents the effects of changes in the discount rates, assuming all other factors remain unchanged.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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V. KEY ASSUMPTIONS AND ESTIMATES (continued)

Discount rates used to determine the liability components of convertible bonds (continued)

Unit VND

Bond	Change in discount rate	Effect on liability component	Effect on equity component
CII425001	+ 0 5 percentage points	Decrease of 21,187,419,163	Increase of 21,187,419,163
	- 0 5 percentage points	Increase of 21,847,330,206	Decrease of 21,847,330,206
CII425002	+ 0 5 percentage points	Decrease of 81,074,339,085	Increase of 81,074,339 085
	- 0 5 percentage points	Increase of 85,779,326,994	Decrease of 85,779,326,994

See Note VI.24 for further information on the convertible bonds.

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Closing balance VND	Opening balance (As restated) VND
Cash on hand	5,050,885 591	2,828,504,065
Demand bank deposits	219,616,101 382	518,330,361,259
Joint Stock Commercial Bank for Foreign Trade of Vietnam	*126,794,264,205*	*219,621,767,316*
Tien Phong Commercial Joint Stock Bank	*4,400,572,965*	*129,619,394,823*
Other banks and entities	*88,421,264,212*	*169,089,199,120*
Cash equivalents	266,006,644,832	254,096,824,861
Vietnam Joint Stock Commercial Bank for Industry and Trade	*203,500,000,000*	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam	*33,450,000,000*	*199,000,000,000*
Accrued interest on bank deposits	*79,973,969*	*554,695,953*
Other banks	*28,976,670,863*	*54,542,128 908*
Total	**490,673,631,805**	**775,255,690,185**

The cash equivalents represent time deposits with an original maturity of no more than three (03) months

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial Investments

a. Trading securities

	Closing balance				Opening balance			
Items	Number of Shares	Cost VND	Fair value VND	Provision VND	Number of Shares	Cost VND	Fair value VND	Provision VND
PC1 stock	58,455,000	1,222,007,709,179	1,212,941,250,000	(19,099,242,105)	-	-	-	-
HUT stock	7,825,000	144,442,056,987	98,595,000,000	(45,847,056,987)	20,481,200	379,692,900,754	323,602,960,000	(56,089,940,754)
Total		**1,366,449,766,166**	**1,311,536,250,000**	**(64,946,299,092)**		**379,692,900,754**	**323,602,960,000**	**(56,089,940,754)**

The fair value of the shares held is determined by reference to the closing price as at the end of the period on the stock exchanges where the shares are listed and traded

Movements in provision for trading securities during the period are as follows:

	Current period VND	Prior period VND
Opening balance	**(56,089,940,754)**	**(61,897,927,638)**
Reversal/(Additional) provision during the period	(8,856,358,338)	45,234,007,638
Closing balance	**(64,946,299,092)**	**(16,663,920,000)**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial investments (continued)

b. Held-to-maturity investments

	Closing balance			Opening balance (As restated)		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
a.Short-term						
Term deposits *(i)*	3,591,794,231,479	3,591,794,231,479	-	2,273,786,441,277	2,273,786,441,277	-
VPBank	*1,395,510,952,603*	*1,395,510,952,603*	-	*1,065,100,000,000*	*1,065,100,000,000*	-
Vietcombank	*1,200,593,755,707*	*1,200,593,755,707*	-	*535,000,000,000*	*535,000,000,000*	-
VietinBank	*515,700,000,000*	*515,700,000,000*	-	*439,000,000,000*	*439,000,000,000*	-
Other banks	*479,989,523,169*	*479,989,523,169*	-	*234,686,441,277*	*234,686,441,277*	-
Loan receivables	1,623,270,232,143	1,575,820,067,362	(47,450,164,781)	1,216,326,523,850	1,184,129,800,618	(32,196,723,232)
Tuan Loc Construction Investment Corporation (ii)	*346,225,414,523*	*346,225,414,523*	-	*316,542,062,117*	*316,542,062,117*	-
Khanh An Commercial Beverages JSC (iii)	*309,974,077,601*	*287,606,901,164*	*(22,367,176,437)*	*286,659,591,031*	*279,545,856,143*	*(7,113,734,888)*
Dai Dung Trading and Services Co., Ltd. (iv)	*293,638,000,000*	*293,638,000,000*	-	-	-	-
Viet Thanh Investment JSC.	*245,563,606,095*	*245,563,606,095*	-	*246,571,394,362*	*246,571,394,362*	-
Tasco Land Limited Company (v)	*239,700,000,000*	*239,700,000,000*	-	*239,700,000,000*	*239,700,000,000*	-
Loan receivables from others	*188,169,133,924*	*163,086,145,580*	*(25,082,988,344)*	*126,853,476,340*	*101,770,487,996*	*(25,082,988,344)*
Interest receivables	145,768,085,942	139,548,802,543	(6,219,283,399)	68,236,780,897	66,152,264,422	(2,084,516,475)
Total	**5,360,832,549,564**	**5,307,163,101,384**	**(53,669,448,180)**	**3,558,349,746,024**	**3,524,068,506,317**	**(34,281,239,707)**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial investments (continued)

b. Held-to-maturity investments (continued)

	Closing balance			Opening balance (As restated)		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
b. Long-term investments						
Term deposit placed with VIB *(i)*	40,000,000,000	40,000,000,000	-	-	-	-
Bonds *(vi)*	150,000,000,000	150,000,000,000	-	150,000,000,000	150,000,000,000	-
Loan receivables	525,145,897,037	525,145,897,037	-	213,329,352,428	213,329,352,428	-
NBB Quang Ngai One Member Co., Ltd	*208,321,266,702*	*208,321,266,702*	-	*199,521,266,702*	*199,521,266,702*	-
Thang Long Joint Stock Corporation	*203,016,544,609*	*203,016,544,609*	-	-	-	-
Khang Nguyen Infrastructure Construction Investment JSC.	*100,000,000,000*	*100,000,000,000*	-	-	-	-
Loan receivables from others	*13,808,085,726*	*13,808,085,726*	-	*13,808,085,726*	*13,808,085,726*	-
Interest receivables	3,401,107,480	3,401,107,480	-	1,166,352,448	1,166,352,448	-
Total	**718,547,004,517**	**718,547,004,517**	-	**364,495,704,876**	**364,495,704,876**	-
Total held-to-maturity investments	**6,079,379,554,081**	**6,025,710,105,901**	**(53,669,448,180)**	**3,922,845,450,900**	**3,888,564,211,193**	**(34,281,239,707)**

(i) The Company's term deposits at commercial banks have maturities ranging from 104 days to 13 months, with interest rates ranging from 2 1% per annum to 8 5% per annum Certain deposits have been pledged by the Company as collateral to secure borrowings and liabilities of the Company and its subsidiaries.

(ii) The loan under a contract with a term of 48 months from 18 September 2024 The applicable interest rate for the period was 12% per annum The loan is secured by the equity interest and other interests of Tuan Loc Construction Investment Corporation in a B O.T project company.

(iii) The outstanding balance represents a loan provided under a 10-year contract commencing on 26 January 2018 The applicable interest rate during the period was 10 5% per annum The loan is secured by the equity interest and other benefits of Khanh An Commercial Beverages JSC in BOT Rach Mieu Bridge Co , Ltd.

(iv) The outstanding balance represents a loan with a recovery period of 12 months or as required to recover the funds by the Company The applicable interest rate during the period was 12% per annum These loans are unsecure

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial investments (continued)

b. Held-to-maturity investments (continued)

(v) The capital support under the contract dated 26 December 2024 The applicable interest rate during the period was 11.5% per annum The capital support is secured by shares in certain companies owned by Tasco Land Co., Ltd.

The Company's remaining loan receivables to borrowers have a recovery period of 1 year to 5 years or as required to recover the funds by the Company. These loans are unsecured. The agreed interest rate ranged from 5% to 12% per annum

(vi) Bond investments of the Company consist of bonds issued by commercial banks with a 10-year term, earning interest rates during the period ranging from 5 675% per annum to 7 2% per annum The Company had pledged all of its held bonds as collateral for its loans and financial obligations

c. Investments in joint ventures, associates

	Closing balance		Opening balance	
	Cost VND	Share of post-acquisition profits VND	Cost VND	Share of post-acquisition profits VND
Tam Phu Investment & Construction Co , Ltd	4,579,636,245	(4,579,636,245)	4,579,636 245	(4,579,636,245)
Total carrying amount under equity method of accounting		-		-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial investments (continued)

d. Equity investments in other entities

	Closing balance			Opening balance		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Sai Gon Riverfront Co , Ltd *(i)*	803,369,650,000		-	803,369,650,000		-
Golden Real Estate Co , Ltd	19,998,000,000		-	19,998,000,000		-
Sai Gon Dankia Water Supply Corporation	16,150,000,000		-	16,150,000,000		-
Me Kong - My Tho Tourist Corporation	5,000,000,000	-	(5,000,000,000)	5,000,000,000	-	(5,000,000,000)
Hifill JSC	2,000,000,000	-	(2,000,000,000)	2,000,000,000	-	(2,000,000,000)
SG Building Materials Co , Ltd	1,000,000,000	-	(1,000,000,000)	1,000,000,000	-	(1,000,000,000)
Phu My Bridge B O T Corporation	-		-	29,700,000,000	13,011,570,000	(16,688,430,000)
Total	**847,517,650,000**		**(8,000,000,000)**	**877,217,650,000**		**(24,688,430,000)**

(i) In September 2019, Lu Gia Real Estate Investment and Trading One Member Company Limited - currently known as CII Invest, a subsidiary of the Company, entered into agreements to transfer 24,002,700 shares (equivalent to 80.001% of the charter capital) in Sai Gon RiverFront Investment JSC (currently known as Sai Gon RiverFront Co., Ltd) to a partner for a consideration of VND 800,041,071,388, with the investment cost of VND 615,568,346,261 The transfer transaction shall be only completed and recorded in consolidated financial statements of the Company when the prerequisites of the transfer contract, framework and other agreements are fulfilled.

The Company has not been able to determine the recoverable amount of its equity investments in other entities as at the end of the reporting period due to the absence of specific guidance under current regulations on the determination of the recoverable amount of such investments

Movements in provision for impairment of equity investments in other entities are as follows:

	Current period VND	Prior period VND
Opening balance	**(24,688,430,000)**	**(24,688,430,000)**
Decrease due to disposal of the investment	16,688,430,000	-
Closing balance	**(8,000,000,000)**	**(24,688,430,000)**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

3. Trade receivables

	Closing balance		Opening balance	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Short-term				
Receivables from customers buying residential real estate properties	395,255,691,869	-	429,915,125,825	-
Other receivables	219,200,813,884	(23,253,856,895)	162,690,996,706	(23,570,375,810)
Sai Gon Investment And Construction JSC.	*91,958,250,427*	-	*48,876,730,468*	-
Other receivables	*127,242,563,457*	*(23,253,856,895)*	*113,814,266,238*	*(23,570,375,810)*
Total	**614,456,505,753**	**(23,253,856,895)**	**592,606,122,531**	**(23,570,375,810)**
b. Long-term				
Receivables from transferring equity in other company	25,604,074,273	-	23,598,225,137	-
Total	**640,060,580,026**	**(23,253,856,895)**	**616,204,347,668**	**(23,570,375,810)**

4. Advances to suppliers

	Closing balance		Opening balance (As restated)	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Short-term advances to suppliers				
Arch Real Estate Service JSC *(i)*	191,784,271,900	-	191,784,271,900	-
E&C Civil Construction JSC	40,447,883,701	-	40,447,883,701	-
Other suppliers	148,940,793,357	(25,521,910,924)	201,601,714,344	(25,215,194,465)
Total	**381,172,948,958**	**(25,521,910,924)**	**433,833,869,945**	**(25,215,194,465)**
b. Long-term advances to suppliers				
Deo Ca Group Joint Stock Company *(ii)*	1,860,680,590,540	-	-	-
Other suppliers	880,413,282,904	-	20,357,494,600	-
Total	**2,741,093,873,444**	**-**	**20,357,494,600**	**-**
Total advances to suppliers	**3,122,266,822,402**	**(25,521,910,924)**	**454,191,364,545**	**(25,215,194,465)**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

4. Advances to suppliers (continued)

(i) This is a contractual advance payment to carry out apartment sales brokerage

(ii) Long-term advances to suppliers represent contractual advances for the implementation of the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project

5. Other receivables

	Closing balance		Opening balance (As restated)	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Other short-term receivables				
Advance payment for compensation and site clearance	240,655,552,875	-	233,011,958,875	-
Profit advances to investors participating in projects *(i)*	140 241,454,319	-	140,241,454,319	-
Equity preservation interest and other financial benefits derived from B O T projects *(ii)*	92,829,816,660	-	114 568,104 000	-
Advances for construction works	83,812,716,716	(42,347,882,401)	77,396,114,098	(42,696,187,970)
Capital contribution under BCC	35,006,593,829	(3,297,798,442)	35,006,593,829	(3,297,798,442)
Deposits and mortgages	32,147,484,855	-	34,046,315,727	-
Other receivables	198,660,428,207	(79,964,023,041)	199,770 046,144	(73,228,326,008)
Total	**823,364,047,461**	**(125,609,703,884)**	**834,042,586,992**	**(119,222,312,420)**
b. Other long-term receivables				
Equity preservation interest and other financial benefits derived from B O.T projects *(ii)*	1,741,337,576,397	-	1,681,362,771,008	-
Value of the right to participate in the investment cooperation and development of real estate projects *(iii)*	554,000,000,000	-	554,000,000,000	-
Deposits and mortgages	54,921,310,000	-	34,256,384,000	-
Other receivables	2,602,185,427	-	232,051,715	-
Total	**2,352,861,071,824**	**-**	**2,269,851,216,723**	**-**
Total other receivables	**3,176,225,119,285**	**(125,609,703,884)**	**3,103,893,803,715**	**(119,222,312,420)**

(i) This balance represents profit advances from the B O T project to the non-controlling shareholders of the subsidiary and will be offset against the interests of these non-controlling shareholders when an official decision is made on the distribution of profits from the project.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

5. Other receivables (continued)

(ii) Equity preservation interest and other financial benefits derived from B O T projects.

	Closing balance VND	Opening balance VND
Ha Noi Highway expansion *(*)*	948,579,811,096	1,007,866,049,287
1A National Road expansion, section through Ninh Thuan Province *(**)*	785,605,928,841	678,993,931,409
DT 741 Road expansion *(***)*	99,981,653,120	109,070,894,312
	1,834,167,393,057	**1,795,930,875,008**
Less. Amount deducted from tolling revenue in 12 months	(92,829,816,660)	(114,568,104,000)
Amount deducted from tolling revenue after 12 months	**1,741,337,576,397**	**1,681,362,771,008**

(*) Equity preservation interest during the construction phase of the Hanoi Highway Expansion Project as promulgated in the B O T contract of 14% per annum

(**) This balance represents the value of the rights and financial benefits to which the Company is entitled from the project of 1A National Road extension section through Ninh Thuan Province ("the Project") Under the B O.T contract, the Company is entitled to a return on equity preservation interest during the toll collection period at a rate of 12% per annum for equity portion For the loan-financed portion of the Project, the interest rate applied for calculating the capital recovery period is determined based on the average medium-term lending rate of the three largest banks in Ninh Thuan Province, as stipulated in the B O T contract. These rights and benefits are gradually recovered through toll collection activities

(***) This represents the equity preservation interest of the DT 741 Road expansion and upgrading B.O.T Project in Binh Duong Province, based on the unrecovered equity balance at the equity preservation interest rate of 8 4% per annum as stipulated in the B O T contract

(iii) Value of the right to participate in the investment cooperation and development of real estate projects owned by 577 Investment Corporation ("NBB"), acquired by the Company before NBB became a subsidiary of the Company, included

- Cost of purchasing 30% of the right to participate in development of the Delagi resort project with a value of VND 404,000,000,000 as per the purchase agreement dated 08 December 2023 The Parent Company is entitled to a direct 30% share of the project's profit,
- Cost of purchasing 30% of the right to participate in investment and development of land fund located at Phu Dinh Ward, Ho Chi Minh City with a value of VND 150,000,000,000 as per the purchase agreement dated 11 December 2023 The Parent Company will be entitled to a direct 30% share of the profit after tax from the project

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

6. Bad debt

Items	Closing balance			Opening balance (As restated)		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Loan receivables	390,006,725,426	336,337,277,246	(53,669,448,180)	360,455,822,442	326,174,582,735	(34,281,239,707)
Khanh An Commercial Beverages JSC (i)	*358,013,133,545*	*329,426,673,709*	*(28,586,459,836)*	*328,462,230,561*	*319,263,979,198*	*(9,198,251,363)*
Other borrowers	*31,993,591,881*	*6,910,603,537*	*(25,082,988,344)*	*31,993,591,881*	*6,910,603,537*	*(25,082,988,344)*
Short-term trade receivables	23,723,479,433	469,622,538	(23,253,856,895)	25,000,623,759	1,430,247,949	(23,570,375,810)
Short-term advances to suppliers	25,592,326,063	70,415,139	(25,521,910,924)	25,638,189,413	422,994,948	(25,215,194,465)
Other short-term receivables	241,209,442,072	115,599,738,188	(125,609,703,884)	207,331,183,380	88,108,870,960	(119,222,312,420)
A2Z Construction Consulting JSC. (ii)	*60,500,000,000*	*23,512,770,380*	*(36,987,229,620)*	*66,500,000,000*	*35,677,308,650*	*(30,822,691,350)*
District 5 Public Service Company Limited (iii)	*35,006,593,829*	*31,708,795,387*	*(3,297,798,442)*	*35,006,593,829*	*31,708,795,387*	*(3,297,798,442)*
Other receivables	*145,702,848,243*	*60,378,172,421*	*(85,324,675,822)*	*105,824,589,551*	*20,722,766,923*	*(85,101,822,628)*
Total	**680,531,972,994**	**452,477,053,111**	**(228,054,919,883)**	**618,425,818,994**	**416,136,696,592**	**(202,289,122,402)**

Collectability of overdue debts

(i) The overdue receivable is assessed to be recoverable through the profit distributed to Khanh An Company from the project for upgrading, expanding and constructing four sections of National Highway No 60 connecting Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province, which will be paid directly to the Company by BOT Rach Mieu Bridge Co , Ltd pursuant to the Court's decision.

(ii) As at the date of the financial statements, based on the aging of receivables and the actual recoverability of the receivables as assessed by the Board of Management, the Company has made an allowance for doubtful debts in accordance with applicable regulations.

(iii) The overdue receivable is assessed to be recoverable based on the payment schedule pursuant to the Court's decision

For the remaining overdue receivables, the Board of Management assesses their recoverability based on the payment status and information available as at the date of preparation of the consolidated financial statements.

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

7. Inventories

	Closing balance		Opening balance	
	Cost VND	Provision VND	Cost VND	Provision VND
Raw materials	4,602,678,028	-	4,602,678,028	-
Tools and supplies	245,000,000	-	245,000,000	-
Work in progress, of which	5,611,532,112,995	-	4,842,953,613,066	-
Real estate properties in progress (*)	*5,250,378,595,059*	-	*4,547,066,379,509*	-
Construction works in progress	*360,004,389,118*	-	*294,866,771,572*	-
Costs of unfinished services	*1,149,128,818*	-	*1,020,461,985*	-
Finished real estate properties	59,880,962,593	-	32,081,847,603	-
Merchandise	473,333,692	(473,333,692)	473,333,692	(473,333,692)
Total	**5,676,734,087,308**	**(473,333,692)**	**4,880,356,472,389**	**(473,333,692)**

(*) Real estate properties in progress include the following projects

	Closing balance VND	Opening balance VND
NBB Garden III Residential Development Project *(i)*	1,752,731,956,891	1,216 827 843 214
NBB II High-rise Apartment Development Project *(ii)*	1,270,365,066 610	1,186,604 097,134
De Lagi luxury resort combining with residential area *(iii)*	1,404,400,993 668	1,337,485 548,380
Son Tinh - Quang Ngai Residential Area *(iv)*	694 999,598,612	693,557,715,722
Other projects	127,880,979,278	112,591,175,059
Total	**5,250,378,595,059**	**4,547,066,379,509**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

7. Inventories (continued)

(i) The project in Phu Dinh Ward, Ho Chi Minh City, is developed to invest in the construction and commercial operation of infrastructure for apartment buildings, shophouses, and other related amenities The project was approved in principle by the People's Committee of Ho Chi Minh City on 4 October 2024 and its adjusted 1/500 detailed urban planning scheme was approved by the People's Committee of District 8, Ho Chi Minh City on 12 June 2025. The total planned land area is 5 27 hectares, with a total investment capital of VND 4,478 billion. As of the date of these consolidated financial statements, the project is in the foundation and basement construction stage

(ii) The project in Tan Nhut Commune, Ho Chi Minh City, is developed by NBB as the project owner, to invest in the construction and commercial operation of infrastructure for apartment buildings, shophouses, and other related amenities The project was approved in principle by the People's Committee of Ho Chi Minh City on 21 June 2025 The total planned land area is 7 88 hectares with a total investment capital of VND 2,009 billion As of the date of these consolidated financial statements, land compensation and site clearance have been completed and the project is in the process of completing legal procedures for construction

The carrying amount of the NBB II High-rise apartment project and the NBB Garden III residential area project as at 30 September 2026 comprises VND 383,230,168,491, representing the fair value increase arising from the revaluation at NBB's consolidation date

(iii) The project in Phuoc Hoi Ward Lam Dong Province aims to operate a high-end resort to meet needs of tourism, entertainment and accommodation of tourists, investing in residential areas to meet resettlement and accommodation needs of employees of the tourist area The project was granted the initial Investment Registration Certificate No 48121000413 dated 4 August 2009 Total area of the project is planned at 124 53 hectares with a total investment capital estimated at VND 2,725 7 billion As of the date of this consolidated financial statement, the compensation and site-clearance work is continuing/in progress The Company has been handed over an area of 67 45 hectares by the People's Committee of Lam Dong Province and has been constructing infrastructure on this area.

The carrying amount of the Delagi luxury resort and residential area project as at 30 September 2026 comprises VND 81,317,413,998, representing the fair value increase arising from the revaluation at NBB's consolidation date

(iv) The project in Truong Quang Trong Ward, Quang Ngai Province with purpose to invest in construction of a synchronized technical infrastructure system based on approved planning The project includes functional areas such as residential land, public works, commercial services, green parks, and water bodies to meet needs of residents in the area and other domestic and foreign organizations and organizations The project was granted the initial Investment Registration Certificate No 34121000043 dated 6 March 2009, with a planned area of 102 69 hectares and a total investment capital of VND 2 215 billion At the date of these consolidated financial statements, the Company is implementing its business operation for the area where the infrastructure has been completed and continues to carry out and complete the work of compensation, site clearance and infrastructure construction on the remaining area.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

8. Deferred expenses

	Closing balance VND	Opening balance (As restated) VND
a. Short-term deferred expenses		
Bond management and depository fees	7,520,762 969	4,758,986 366
Insurance expense	1,490,280 761	4,408,511 028
Other deferred expenses	2,574,050,178	1,726,393 677
Total	**11,585,093,908**	**10,893,891,071**
b. Long-term deferred expenses		
Borrowing cost of B.O.T projects *(i)*	4,217,297,582,286	3,956,742,829,448
Maintenance expense for bridge and road	170,515,783,923	216,255,612 353
Costs related to properties not yet delivered to customers	153,513,744 370	139,610,584,370
Costs directly attributable to borrowings and bond issuances	77,930,801,476	87 651,772,746
Costs for relocation, repair of offices and rental real estate	14,081,229,664	24,464,256,099
Other deferred expenses	117,601 243,038	119,531,556,742
Total	**4,750,940,384,757**	**4,544,156,611,758**
Total	**4,762,525,478,665**	**4,555,050,502,829**
(i) Details of borrowing cost of B.O.T projects:		
Trung Luong - My Thuan expressway project phase 1	1,333,779,730,199	1,320,080 792,336
Project of 1A National Road extension, section through Ninh Thuan Province	1,365,670,261 743	1,225,942,384,937
Ha Noi Highway expansion projects	1,010,951,610,797	905,428,963 471
Co Chien bridge projects	278,672,370,734	269,212,487 242
Project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province	229 223 608,813	216,078,201,462
Total	**4,217,297,582,286**	**3,956,742,829,448**

The current amortisation proportions of borrowing cost applied for B O.T projects are as follows 43 44% for Trung Luong - My Thuan expressway project phase 1, 7.78% for the project of 1A National Road extension, section through Ninh Thuan Province, 4% for Hanoi highway expansion project, 28% for the Co Chien Bridge project, and 15% for the project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge Vinh Long Province

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

9. Other short-term assets

The closing balance represents cash and cash equivalents pledged or restricted from use to secure the Company's financial obligations

10. Tangible fixed assets

	Buildings and structures VND	Machinery and equipment VND	Motor vehicles and transmission systems VND	Office equipment VND	Total VND
Cost					
Opening balance	**414,687,399,518**	**41,066,170,074**	**65,578,306,277**	**4,596,051,759**	**525,917,927,628**
Purchases during the period	-	4,520,126,327	10 898,346,125	1,630 297,042	17,048,769,494
Disposal during the period	-	-	(1 846,200 000)	-	(1 846,200,000)
Closing balance	**414,687,399,518**	**45,586,296,401**	**74,630,452,402**	**6,216,348,801**	**541,120,497,122**
Accumulated depreciation					
Opening balance	**62,736,614,480**	**34,134,772,240**	**56,416,359,728**	**4,444,065,374**	**159,731,811,822**
Charged for the period	7,573 486,515	1,677,304,760	2,454,401,295	354,604,942	12,059,797,512
Disposal during the period	-	-	(1,846 200,000)	-	(1,846,200,000)
Closing balance	**70,310,100,995**	**35,812,077,000**	**59,024,561,023**	**4,798,670,316**	**169,945,409,334**
Net book value					
Opening balance	**351,950,785,038**	**6,931,397,834**	**7,161,946,549**	**141,986,385**	**366,186,115,806**
Closing balance	**344,377,298,523**	**9,774,219,401**	**15,605,891,379**	**1,417,678,485**	**371,175,087,788**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

11. Intangible assets

	Toll collection right VND	Land use right VND	Computer software VND	Total VND
Cost				
Opening balance	**20,304,044,320,612**	**32,560,976,986**	**4,355,757,245**	**20,340,961,054,843**
Transfer from construction in progress	23,272,504,237	-	-	23,272,504,237
Other decrease	-	-	(80,000,000)	(80,000,000)
Adjustment to decrease the value based on the finalized amount	(5,773,371,116)	-	-	(5,773,371,116)
Closing balance	**20,321,543,453,733**	**32,560,976,986**	**4,275,757,245**	**20,358,380,187,964**
Accumulated amortization				
Opening balance	**5,030,964,061,170**	**22,847,529**	**3,543,566,787**	**5,034,530,475,486**
Charged for the period	534,707,899,085	-	99,855,677	534,807,754,762
Closing balance	**5,565,671,960,255**	**22,847,529**	**3,643,422,464**	**5,569,338,230,248**
Net book value				
Opening balance	**15,273,080,259,442**	**32,538,129,457**	**812,190,458**	**15,306,430,579,357**
Closing balance	**14,755,871,493,478**	**32,538,129,457**	**632,334,781**	**14,789,041,957,716**

Toll collection rights are amortised based on revenue The amortisation rate for each project is set out in the detailed note below The amortisation rate may be adjusted when the investment value of the project is finalised by the competent State authorities or when the project's financial plan is changed due to annual updates of actual toll collection revenue

The Company's B O T. projects that have completed toll collection for investment recovery and are awaiting the settlement of the toll collection rights with the competent State authorities include the National Highway 1A bypass project, the section passing through Phan Rang - Thap Cham City, the new Rach Chiec Bridge construction and investment project, and the Rach Mieu Bridge construction and investment project. The total cost of these toll collection rights is VND 2,129,694,023,235

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

11. Intangible assets (continued)

Information about tolling B.O.T projects:

a. Project of Trung Luong - My Thuan Expressway phase 1

The right to collect tolls to claim for investment in the project Trung Luong - My Thuan Expressway phase 1 under the B O T contract with cost and carrying amount as of 30 September 2026 was VND 9,551,027,656,948 and VND 8,150,695,032,931, respectively The amount was determined based on the costs spent to implement the project under the B O T contract No. 14/HĐ BOT-GTVT signed on 18 November 2016 with the People's Committee of Dong Thap Province and the contract appendix The project was officially put into toll collection at 0 00 am on 09 August 2022 According to the financial plan in the 2019 B O T contract appendix, the Company is entitled to collect tolls for about 14 years and 8 months This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors is 11 5% per annum commencing on the time starting toll collection of the project. The Company is currently in the process of finalizing the settlement of the construction investment value of the project. The current amortisation rate of the project is 31 35%.

On the acquisition date of BOT Trung Luong - My Thuan Joint Stock Company ("the project enterprise"), the Company measured the fair value of net assets of this subsidiary Accordingly, this revaluation resulted in an increase in the fair value of toll collection right by VND 691,728,230,913 This was the excess of the revaluated amount using discounted future cash inflows from tolling over the carrying amount of the subsidiary s net assets at the acquisition date The fair value had been only recognised in the consolidated financial statements without any adjustments to the carrying amount of the asset in the subsidiary's financial statements The carrying amount of the increase in value as at 30 September 2026 was VND 538,010,846,265.

b. Project of Hanoi highway expansion

The right to collect tolls to claim for investment in the project of expansion Hanoi Highway and 1 National Road, the section from the old Station 2 junction to the Tan Van intersection under B O T contract with cost and carrying amount as of 30 September 2026 was VND 3,612 675,784,800 and VND 3,052,759 836,342, respectively The amount is determined based on the costs spent to implement the project under the B O T contract signed on 25 November 2009 with the Department of Transport of Ho Chi Minh City and the contract appendix B O T signed with the People's Committee of Ho Chi Minh City dated 9 July 2018 The project was officially put into toll collection at 0.00 am on 1 April 2021 According to the B O T contract and its appendix, the Company is entitled to collect tolls for about 17 years and 9 months This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors is 14% per annum, including construction investment phase The current amortisation rate of the project is 6%

c. Project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province

The Company is awarded toll collection right of the Rach Mieu Bridge to recover its investment in the project for the upgrading, expansion and construction of four sections of National Highway No 60 connecting Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province, with the cost and carrying amount as at 30 September 2026 of VND 1,120,436,031,106 and VND 671,891,031,601, respectively The Company shall adjust the cost after completion of settlement with the State Agency The estimated toll collection period is approximately 14 years and 8 months, commencing at 00 00 on 5 July 2021 The toll collection period will be officially settled with the competent State agency based on ensuring an equity return of 11 5% per annum for the investor from the commencement of toll collection by the project Currently, the Company is conducting procedures for finalizing the investment value of the project with the competent State Agency The current amortisation rate is 50%

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

11. Intangible assets (continued)

d. Project of DT 741 Road expansion

The toll collection right has been granted to the Company to reimburse its investment in the construction of DT 741 Road expansion - Binh Duong Province, the section from Km 0 + 000 to Km 49 + 670 4 with cost and carrying amount as of 30 September 2026 was VND 698,254,877,278 and VND 404,427,864,828, respectively This cost comprises all directly attributable expenditures paid to the project under the B O T contract signed with the People's Committee of Ho Chi Minh City on 9 September 2009 Road toll station DT741 was officially put into toll collection for the return of investment in the Km 21 + 000 to Km 49 + 670 4 section from 01 August 2006 The Km 0 + 000 to Km 21 + 000 section was built in 2009 and officially put into operation on 01 September 2011. According to the B O.T contract and its appendix, it is expected that the Company will have the right to toll in about 30 81 years This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors temporarily calculated at the time of contract signing is 8 4% per annum The toll right is amortized in proportion to revenue at the current amortisation rate of 10 466%

On the acquisition date of VRG Co , Ltd , the Company measured the fair value of the net assets of this subsidiary This revaluation resulted in an increase in the fair value of toll collection right by VND 276 430,752,980 This was the excess of the revaluated amount using discounted future cash inflows from tolling over the carrying amount of the subsidiary's net assets at the effective date The fair value had been only recognised in the consolidated financial statements without any adjustments to the carrying amount of the asset in the subsidiary's separate financial statements The carrying amount of the increase in value as at 30 September 2026 was VND 119,445,387,110

e. Project of 1A National Road extension, section through Ninh Thuan Province

The Company is granted the right to operate the project of 1A National Road extension, section through Ninh Thuan Province with cost and carrying amount as of 30 September 2026 was VND 1,488,982,326,887 and VND 1,386,345,395,628, respectively This cost comprises all directly attributable expenditures paid to the project under the B O T contract signed with the Ministry of Transport on 8 December 2014 The Company officially operated the Ca Na station since 01 April 2017 The toll collection period is approximately 22 years and 1 month and is expected to end in February 2038 under the B O T. contract. The toll collection period will be officially finalised with the competent State authority on the basis of ensuring a 12% per annum return on equity for the investor, calculated from the commencement of toll collection for capital recovery The toll collection right is currently amortized in proportion to revenue at the proportion of 2 54%

f. Project of Co Chien Bridge

Through the acquisition of Co Chien Investment Company Limited, the Company owned concession right of Co Chien Bridge on 60 National Road, Vinh Long Province with cost and carrying amount as of 30 September 2026 was VND 752,313,769,586 and VND 432,296,098,773, respectively, comprising all directly attributable expenditures spent in the project in accordance with the B O.T contract signed with the Ministry of Transport. The project started its operation on 01 September 2016 with toll collection period of about 11 years and 4 months. However, the toll collection period may be adjusted to the original term of 16 years and 11 months upon the occurrence of events as stipulated in the contract appendix The operation concession will be officially settled with the competent State agency based on ensuring contractual rate of return on the equity for the investor is 11 5% per annum. The toll collection right is currently amortized in proportion to revenue at 35%

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

12. Investment property

	Land use right VND	Office building VND	Shophouse area VND	Other utility areas VND	Total VND
Investment property held to earn rental					
Cost					
Opening balance	**5,836,987,368**	**752,840,410,012**	**11,456,877,904**	**52,823,615,259**	**822,957,890,543**
Additions	-	8,118,726,669	-	-	8,118,726,669
Closing balance	**5,836,987,368**	**760,959,136,681**	**11,456,877,904**	**52,823,615,259**	**831,076,617,212**
Accumulated depreciation					
Opening balance	**839,830,635**	**106,628,972,944**	**1,058,143,450**	**9,248,735,862**	**117,775,682,891**
Charged for the period	64,066,112	18,902,075,776	232,764,129	1,451,939,321	20,650,845,338
Closing balance	**903,896,747**	**125,531,048,720**	**1,290,907,579**	**10,700,675,183**	**138,426,528,229**
Net book value					
Opening balance	**4,997,156,733**	**646,211,437,068**	**10,398,734,454**	**43,574,879,397**	**705,182,207,652**
Closing balance	**4,933,090,621**	**635,428,087,961**	**10,165,970,325**	**42,122,940,076**	**692,650,088,983**

Land use right with a useful life of 50 years, expiring on 19 January 2056

The Dien Bien Phu Office Building is an asset formed under a B O T contract combined with a B T contract The project commenced operations in the fourth quarter of 2021 The provisional operating period is 30 years

The cost of the pledged investment property used as security for bank facilities at the end and the beginning of the period was VND 766,796,124,049 and VND 758,677,397,380, respectively

The fair value of the investment properties was not assessed and presented in the consolidated financial statements However, the Board of Management assessed that there was no impairment of these assets compared to their carrying values as at the report date

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

12. Investment property (continued)

The revenue and operating expenses relating to investment properties were presented as follows

	Current period VND	Prior period VND
Revenue from leasing investment properties	66,387,803,737	60,881,111,037
Directly attributable expenses generating revenue during the period	43,611,438,527	44,289,626,759
Gross profit from investment property leasing	**22,776,365,210**	**16,591,484,278**

13. Construction in progress

	Closing balance VND	Opening balance VND
Ho Chi Minh City - Trung Luong - My Thuan Expressway Expansion Project *(i)*	1,288,893,569,119	59,581,480,463
Project of infrastructure construction in Thu Thiem New Urban Area *(ii)*	578,614,147,280	409,394,982,880
Other projects	127,874,604,120	104,329,882,274
Total	**1,995,382,320,519**	**573,306,345,617**

(i) The project has a total length of 96 13 km and a total investment of VND 36,172 41 billion The Project is expected to be completed and commence operations in 2028, with an expected toll collection period for capital recovery of 17 years and 2 months

(ii) Investment costs for the construction of technical infrastructure in the Northern residential area and the completion of the North-South axis road in Thu Thiem New Urban Area under the B T form, which are settled by the State through land allocation

Movements in construction in progress during the period are as follows:

	Current period VND	Prior period VND
Opening balance	**573,306,345,617**	**2,716,021,811,146**
Construction costs incurred during the period	1,506,586,605,121	64,692,633,314
Transfer to intangible fixed assets	(23,272,504,237)	(5,933,232,093)
Transfer to deferred expenses	(20,513,379,465)	(2,784,756,377)
Transfer to cost of goods sold	(42,494,313,632)	-
Other increases/(decreases)	1,769,567,115	(8,594,914,309)
Closing balance	**1,995,382,320,519**	**2,763,401,541,681**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

14. Deferred tax

	Equity preservation interest from Ha Noi Highway expansion B O T project *(i)* VND	Equity preservation interest and other financial benefit from other B O T projects *(ii)* VND	Revaluation of subsidiary's net assets on acquisition date *(iii)* VND	Provision for impairment of investments in subsidiary and associate VND	Unrealized profit/(loss) eliminated in consolidation VND	Total VND
a. Deferred tax assets						
For the period from 01 January 2025 to 30 September 2025						
Opening balance	**221,730,530,834**	**23,175,006,387**	**61,946,660,000**	**-**	**102,780,894,617**	**409,633,091,738**
Tax rate	20%	5%-14.23%	20%	20%	20%	
Charged to profit or loss	15,117 990,741	(17,702,447,147)	-	-	(43,278,738,792)	(45,863,195,198)
Other decrease	-	-	-	-	576 623,377	576 623,377
Closing balance	**206,612,540,093**	**40,877,453,534**	**61,946,660,000**	**-**	**145,483,009,932**	**454,919,663,559**
For the period from 01 January 2026 to 30 September 2026						
Opening balance	**201,573,209,846**	**45,447,628,706**	**61,946,660,000**	**-**	**178,191,931,908**	**487,159,330,460**
Tax rate	20%	5%-14 23%	20%	20%	20%	
Charged to profit or loss	11 857,247,640	(4,099,545 007)	-	-	(12,594,879,299)	(4,837,176,666)
Closing balance	**189,715,962,206**	**49,547,073,713**	**61,946,660,000**	**-**	**190,786,811,207**	**491,996,507,126**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

14. Deferred tax (continued)

	Equity preservation interest from Ha Noi Highway expansion B O T project *(i)* VND	Equity preservation interest and other financial benefit from other B O T projects *(ii)* VND	Revaluation of subsidiary's net assets on acquisition date *(iii)* VND	Provision for impairment of investments in subsidiary and associate VND	Unrealized profit/(loss) eliminated in consolidation VND	Total VND
b. Deferred tax liabilities						
For the period from 01 January 2025 to 30 September 2025						
Opening balance	-	-	**247,112,273,531**	**4,998,078,803**	**34,577,766,107**	**286,688,118,441**
Tax rate	N/A	N/A	20%	20%	20%	
Charged to profit or loss	-	-	(9,733,504,440)	(4,211,226,775)	7,912,390,665	(6,032,340,550)
Closing balance	-	-	**237,378,769,091**	**786,852,028**	**42,490,156,772**	**280,655,777,891**
For the period from 01 January 2026 to 30 September 2026						
Opening balance	-	-	**234,134,267,511**	**26,039,860,287**	**32,092,650,116**	**292,266,778,014**
Tax rate	N/A	N/A	20%	20%	20%	
Charged to profit or loss	-	-	(9,733,504,440)	18,445,646,578	629 812,311	9 341,954,449
Closing balance	-	-	**224,400,763,171**	**44,485,506,865**	**32,722,462,427**	**301,608,732,463**
Total expenses recognised in profit or loss						**4,504,777,783**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

14. Deferred tax (continued)

(i) Under the B O T contract for the Hanoi Highway Expansion Project, the Company is entitled to an equity preservation interest rate of 14% per annum during construction phase According to the guidance of the Ministry of Finance, the equity preservation interest accrued during this period is recognised as financial income and then shall be gradually deducted from toll revenue when the project is put into operation The Company had declared and paid corporate income tax at a rate of 20% on the recognised equity interest and had also recorded a deferred tax asset at the same tax rate to reflect the tax that will be deductible in the future as toll revenue is incurred. As of 30 September 2026, the remaining deductible equity preservation interest for this project is VND 948,579,811,096 *(as presented in Note VI 5)*, corresponding to a deferred tax asset of VND 189,715,962,206

(ii) Deferred tax assets arising from equity preservation interest and financial benefits from other B O T projects include

- The project of 1A National Road extension, section through Ninh Thuan Province the Company recorded deferred tax assets for equity preservation interest and loan interest difference of the project of VND 706,393,689,442 with a tax rate of 5%, equivalent to VND 35,319,684,472 The tax rate used to recognize deferred tax is the preferential tax rate of the Project;

- The Project of DT 741 Road expansion in Binh Duong Province. As of 30 September 2026, the equity preservation interest balance is VND 99,981,653,120, with a corresponding deferred tax asset of VND 14,227,389,241 The tax rate applied for this deferred tax asset is 14 23%, calculated based on the average tax rate for the projected recovery periods

(iii) Deferred tax assets and liabilities arising from the fair value revaluation of the net assets of subsidiaries at the acquisition date include

- In the business combination of NBB, the following were recognised

  - Deferred tax asset arising from the contingent liability related to land use fees of transferred real estate projects, amounting to VND 61,946,660,000,

  - Deferred tax liability arising from the fair value uplift recognised upon the revaluation of the NBB Garden II Project, NBB Garden III Project and the De Lagi luxury resort and residential area project, amounting to VND 92,909,516,498

  These deferred tax amounts will be reversed when the Company transfers the assets or settles the related liabilities The tax rate used to calculate deferred tax is the expected tax rate applicable in the future period when the assets are transferred or the liabilities are settled

- Deferred tax liability related to the increase in value of the toll collection right of the Trung Luong - My Thuan Expressway Project arising from the revaluation at the acquisition date As at 30 September 2026, the remaining value of the additional toll collection right is VND 538,010,846,265, corresponding to a deferred tax liability of VND 107,602,169,251,

- Deferred tax liability related to the increase in value of the toll collection right of the DT 741 road expansion investment project arising from the revaluation at the acquisition date As at 30 September 2026, the remaining value of the additional toll collection right is VND 119,445,387 110, corresponding to a deferred tax liability of VND 23,889,077,422,

  These deferred tax liabilities will be gradually reversed in line with the amortisation of the additional toll collection rights

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

15. Goodwill

Movement of goodwill during the period

	Carrying amount VND
Cost	
Opening balance and closing balance	2,600,636,223,354
Accumulated amortization	
Opening balance	**1,977,049,497,302**
Charged to profit or loss	162,758,063,398
Closing balance	**2,139,807,560,700**
Net book value	
Opening balance	**623,586,726,052**
Closing balance	**460,828,662,654**

16. Short-term trade payables

	Closing balance VND	Opening balance VND
Deo Ca Group JSC	386,131,308,640	69,913,652,574
Other suppliers	430,176,997,900	425,876,004,778
Total	**816,308,306,540**	**495,789,657,352**

17. Short-term advances from customers

	Closing balance VND	Opening balance VND
Advance from customers buying real estate properties	96,715,473,842	69,064,747,700
Quang Nam Project Management Unit of Transport Construction	33,332,030,100	35,766,206,100
Other customers	9,619,242,753	11,463,122,987
Total	**139,666,746,695**	**116,294,076,787**

18. Dividends and profit payable

	Closing balance VND	Opening balance (As restated) VND
Dividends and profits payable	19,097,128,724	38,884,882,778

The balance includes VND 4,745,852,556 in dividends payable to shareholders of the Company who have not yet registered their shares in the centralised depository system of the Vietnam Securities Depository and Clearing Corporation ("VSDC"). The dividends will be paid when these shareholders complete the relevant procedures. Other than these dividends, there were no dividends overdue for payment.

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

19. Tax and amounts receivable and payable to the State budget

	Opening balance VND	Payable during the period VND	Payment during the period VND	Closing balance VND
a. Receivables				
Value added tax	1,353,920,536	-	-	1,353,920,536
Corporate income tax	11,887,460,311	8,651,483,441	-	3,235,976,870
Personal income tax	856,219,749	2,365,765,284	2,159,582,279	650,036,744
Other receivables	555,789,595	365,693,655	837,418,000	1,027,513,740
Total	**14,653,390,191**	**11,382,942,580**	**2,997,000,279**	**6,267,447,890**
b. Payables				
Value added tax	15,565,359,443	180,260,581,174	180,886,668,297	14,939,272,320
Corporate income tax	44,938,928,305	79,546,096,459	85,122,175,549	39,362,849,215
Personal income tax	7,137,810,591	22,476,659,315	22,455,478,870	7,158,991,036
Other payables	-	2,976,101,868	1,720,729,283	1,255,372,585
Total	**67,642,098,339**	**285,259,438,816**	**290,185,051,999**	**62,716,485,156**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

20. Short - term accrued expenses

	Closing balance VND	Opening balance VND
Accrued interest expense	95,037,985,905	86,257,100,930
Accrued cost of construction works	26,430,458,157	40,863,788,407
Other accrued expenses	5,618,998,857	3,299,235,790
Total	**127,087,442,919**	**130,420,125,127**

21. Other payables

	Closing balance VND	Opening balance (As restated) VND
a. Other short-term payables		
Capital contribution received from business cooperation	298,235,000,000	298,235,000,000
Interest payable	185,384,609,782	202,840,734,218
Apartment maintenance fund	93,171,415,493	96,074,925,357
Reservation and customer deposits received	48,910,607,700	64,225,014,700
Receipts on behalf of others	10,434,087,091	13,713,325,519
Other payables	50,550,948,806	54,304,349,677
Total	**686,686,668,872**	**729,393,349,471**
b. Other long-term payables		
Deposits and mortgages received	76,041,790,334	77,412,453,473
Other payables	7,700,000,000	9,083,176,294
Total	**83,741,790,334**	**86,495,629,767**
Total other payables	**770,428,459,206**	**815,888,979,238**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease

a. Short-term loans and obligations under finance lease

	Closing balance VND	Arising during the period		Opening balance (As restated) VND
		Increase VND	Decrease VND	
Vietinbank	1,178,500,000,000	1,019,000,000,000	414,000,000,000	573,500,000,000
Vietcombank	589,500,000,000	825,500,000,000	571,000,000,000	335,000,000,000
OCB	350,000,000,000	350,000,000,000	122,910,000,000	122,910,000,000
VIB	320,000,000,000	321,041,666,669	609,800,000,000	608,758,333,331
TPBank	200,000,000,000	200,000,000,000	-	-
BIDV	148,382,069,365	378,592,552,498	476,708,725,754	246,498,242,621
BVBank	57,600,000,000	57,600,000,000	50,000,000,000	50,000,000,000
Loans from securities companies	669,387,696,540	643,004,751,545	57,618,527,324	84,001,472,319
Loans from other entities and individuals	1,222,369,324,317	3,000,000,000	67,752,131,191	1,287,121,455,508
Current portion of long-term loans *(see Note b)*	1,612,558,191,967			1,159,519,974,058
Current portion of bonds	750,009,985,058			577,537,138,197
Total	**7,098,307,267,247**	**3,797,738,970,712**	**2,369,789,384,269**	**5,044,846,616,034**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease

	Closing balance VND	Arising during the penod		Opening balance (As restated) VND
		Increase VND	Decrease VND	
Long-term loans	**15,888,898,125,128**	**3,731,545,429,925**	**1,443,554,333,129**	**14,053,945,246,241**
Vietcombank	7,248,801,366,612	119,651,547,723	905,866,432 081	8,035,016,250,970
VPBank	5,953,975,189,691	2,532,681,926,571	114,366,000,000	3,535,659,263,120
Vietinbank	1,283,523,207,911	196,602,372,296	68,103,164,385	1,155,024,000,000
TPBank	1,153,196,476,460	1,316,250,000	60,000,000,000	1,211,880,226,460
VIB	792,593,333,335	881,293,333,335	88,700,000,000	-
BIDV	609,167,505,691	-	150,112,000,000	759,279,505,691
Loans from related parties	10,000,000,000	-	-	10,000,000,000
Loans from other individuals and entities	450,199,237,395	-	56,406 736,663	506,605,974 058
Less Amount due for settlement in 12 months	(1,612,558,191,967)			(1,159 519,974,058)
Corporate bonds	**2,547,996,931,241**	**508,304,188,627**	**3,200,000,000**	**2,215,425,637,350**
CII012029_G	1 035,000,000,000	-	-	1,035,000,000,000
CII12504	500,000,000,000	500,000,000,000	-	-
CIIB2426001	300,000,000,000	-	-	300,000,000,000
CIIB2427001	300 000 000,000	-	-	300,000,000,000
CII12502	300 000 000,000	-	-	300,000,000,000
CII12503	280,000 000,000	-	-	280,000,000,000
CIIH2427002	200,000,000,000	-	-	200,000,000,000
CII12501	200,000,000 000	-	-	200,000,000,000
CIIH2427004	108,000,000 000	-	-	108,000 000,000
CIIH2427003	100,000,000,000	-	-	100,000,000,000
Bond issuance costs	(14,503,068,759)	8,304 188,627	3,200 000,000	(19,574,362,650)
Less Amount due for settlement in 12 months	(760,500,000,000)	-	-	(558,000,000 000)
Total of long-term loans and corporate bonds	**18,436,895,056,369**	**4,239,849,618,552**	**1,446,754,333,129**	**16,269,370,883,591**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Long-term loans and long-term corporate bonds are payable under the following schedule:

Payment schedule of long-term loans

	Closing balance VND	Opening balance VND
Within one year	1,612,558,191,967	1,159,519,974 058
In the second year	1,804,310 183 997	1,433,460,575 775
In the third to fifth year inclusive	7,373,962 503 003	6,572,335,581 803
After five years	6,710,625 438,128	6,048,149,088 663
	17,501,456,317,095	**15,213,465,220,299**
Less Amount due for settlement in 12 months	(1,612,558 191,967)	(1,159,519,974,058)
Total	**15,888,898,125,128**	**14,053,945,246,241**

Payment schedule of straight bond

	Closing balance VND	Opening balance VND
Within one year	760,500,000,000	588,000,000,000
In the second year	1,602,500,000,000	592,500,000 000
In the third to fifth year inclusive	960,000,000 000	1,642,500,000,000
	3,323,000,000,000	**2,823,000,000,000**
Less Amount due for settlement in 12 months	(760,500,000,000)	(588,000,000,000)
Less Bond issuance costs *(*)*	(14,503 068,759)	(19 574,362,650)
Total	**2,547,996,931,241**	**2,215,425,637,350**

(*) The amount to be charged to financial expenses in future represented bond issuance costs recorded as a deduction from par value of bond at the time of initial recognition These costs will be gradually amortised to borrowing costs using the straight-line method over terms of the bond

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds

CII012029_G bond with total par value of VND 1,150 billion

- Par value VND 100,000 per bond,
- Number of bonds issued 11 500,000;
- Bondholders institutional investors,
- Type of bonds non-convertible corporate bonds without warrants, with payment guarantee,
- Issuance date 31 January 2019,
- Term of bonds 10 years commencing on issuance date,
- Coupon rate 7 2% per annum,
- Coupon payment each six months and payable in arrears,
- Purpose of issuance finance the major B O T projects of the Company,
- Payment guarantee This bond is guaranteed by GuarantCo Ltd for a period of 10 years

As of 30 September 2026 the Company had repurchased 1,150,000 bonds with an aggregate par value of VND 115 billion.

CII12504 bond with total par value of VND 500 billion

- Par value VND 100 000,000 per bond;
- Number of bonds issued 5,000,
- Method of issuance private placement,
- Bondholders institutional investors,
- Type of bonds non-convertible corporate bonds, without warrants, and guaranteed by a credit institution
- Collateral Guaranteed for payment by Tien Phong Commercial Joint Stock Bank,
- Issuance date 30 December 2025,
- Term of bonds 60 months commencing on issuance date,
- Coupon rate A fixed interest rate at 8 5% per annum applicable for the first four payment periods For the following periods, it shall be floating based on the aggregation of 3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by Tien Phong Commercial Joint Stock Bank on the relevant interest determination date (in all cases, the interest rate is not lower than 8 5% per annum)
- Coupon payment each three months and payable in arrears,
- Purpose of issuance investment in the construction and expansion of the Ho Chi Minh City – Trung Luong – My Thuan Expressway Project.

CIIB2426001 bond with total par value of VND 300 billion

- Par value VND 100,000,000 per bond,
- Number of bonds issued 3,000,
- Bondholders public offering to institutional and individual investors,
- Type of bonds non-convertible corporate bond, without warrants and no collateral,
- Issuance date 14 October 2024
- Term of bonds 02 years commencing on issuance date,
- Coupon rate 10% per annum,
- Coupon payment each three months and payable in arrears;
- Purpose of issuance redemption of the CIIB2124002 bonds *(bond code CII121029)* due on 21 October 2024

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CIIB2427001 bond with total par value of VND 300 billion

- Par value VND 100,000 000 per bond,
- Number of bonds issued 3 000,
- Method of issuance private placement,
- Bondholders Institutional investors,
- Type of bonds non-convertible corporate bonds without warrants and secured by collateral
- Collateral Shares of subsidiaries owned by the Company;
- Issuance date 22 July 2024,
- Term of bonds 36 months,
- Coupon rate Floating and being calculated as aggregation of 4 85% and the average interest rate of 12-month (or equivalent) term deposits/savings for individual customers denominated in VND, as announced by Military Commercial Joint Stock Bank, Vietnam Prosperity Joint Stock Commercial Bank, Asia Commercial Joint Stock Bank, and Vietnam Technological and Commercial Joint Stock Bank on the relevant interest rate determination date,
- Interest payment each three months and payable in arrears
- Purpose of issuance Restructuring the Company's debt

CII12502 bond with total par value of VND 300 billion

- Par value VND 100,000,000 per bond,
- Number of bonds issued 3,000;
- Method of issuance private placement,
- Bondholders institutional and individual investors,
- Type of bonds non-convertible corporate bonds without warrants secured by collateral,
- Collateral. Shares of the subsidiary owned by the Company,
- Issuance date 10 July 2025;
- Term of bonds 5 years commencing on issuance date,
- Coupon rate The fixed interest rate applicable to the first two interest periods is 10 25% per annum The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4 5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely BIDV Vietcombank, Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum,
- Coupon payment each six months and payable in arrears,
- Purpose of issuance Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest").

CII12503 bond with total par value of VND 280 billion

- Par value VND 100,000,000 per bond,
- Number of bonds issued. 2,800,
- Method of issuance private placement,
- Bondholders. institutional and individual investors,
- Type of bonds non-convertible corporate bonds without warrants, secured by collateral,
- Collateral Shares of the subsidiary owned by the Company and the Company's subsidiary

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CII12503 bond with total par value of VND 280 billion (continued)

- Issuance date 30 December 2025,
- Term of bonds 5 years commencing on issuance date
- Coupon rate The fixed interest rate applicable to the first two interest periods is 10% per annum The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4 5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), VietinBank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 9 8% per annum, the applicable interest rate for that period shall be 9 8% per annum,
- Coupon payment: each six months and payable in arrears,
- Purpose of issuance Restructuring the Company's debt.

CIIH2427002 bond with total par value of VND 200 billion

- Par value VND 100,000,000 per bond
- Number of bonds issued: 2,000;
- Method of issuance: private placement,
- Bondholders Institutional investors,
- Type of bonds non-convertible corporate bonds without warrants, secured by collateral,
- Collateral Shares of the subsidiary owned by the Company,
- Issuance date 17 October 2024,
- Term of bonds 03 years commencing on issuance date,
- Coupon rate A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum)
- Coupon payment each six months and payable in arrears,
- Purpose of issuance redemption of the CIIB2124002 bonds *(bond code CII121029)* due on 21 October 2024

CII12501 bond with total par value of VND 200 billion

- Par value VND 100,000,000 per bond,
- Number of bonds issued 2,000,
- Method of issuance private placement,
- Bondholders institutional and individual investors,
- Type of bonds non-convertible corporate bond and without warrants but accompanied with collateral,
- Collateral Shares of the subsidiary owned by the Company,
- Issuance date 24 June 2025,

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CII12501 bond with total par value of VND 200 billion (continued)

- Term of bonds: 5 years commencing on issuance date,
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10.25% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum,
- Coupon payment: each six months and payable in arrears
- Purpose of issuance: Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest")

CIIH2427004 bond with total par value of VND 108 billion

- Par value: VND 100,000,000 per bond,
- Number of bonds issued: 1,080,
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral,
- Collateral: Shares of the subsidiary owned by the Company,
- Issuance date: 15 November 2024,
- Term of bonds: 36 months commencing on issuance date,
- Coupon rate: A fixed interest rate at 10% per annum applicable for the first four payment periods. For the following periods: it shall be floating based on the aggregation of 4.3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each three months and payable in arrears,
- Purpose of issuance: Restructuring the Company's debt

CIIH2427003 bond with total par value of VND 100 billion

- Par value: VND 100,000,000 per bond,
- Number of bonds issued: 1,000,
- Method of issuance: private placement,
- Bondholders: institutional and individual investors,
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral,
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 25 October 2024,
- Term of bonds: 03 years commencing on issuance date

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

22. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CIIH2427003 bond with total par value of VND 100 billion (continued)

- Coupon rate: A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

23. Provisions

	Opening balance VND	Increase VND	Decrease VND	Closing balance VND
a. Short-term				
Land use levy of completed and operational projects *(i)*	630,733,300,000	-	-	630,733,300,000
Other short-term provisions	1,666,513,634	-	-	1,666,513,634
Total	**632,399,813,634**	**-**	**-**	**632,399,813,634**
b. Long-term				
Major maintenance costs	8,767,658,056	5,824,234,816	11,775,135,986	2,816,756,886
Total	**641,167,471,690**	**5,824,234,816**	**11,775,135,986**	**635,216,570,520**

(i) This represents the land use right fees of the projects that had been handed over for use that were invested and developed by 577 Investment Corporation ("NBB"), including the Diamond Riverside Project and City Gate Project. As of the date of preparation of these consolidated financial statements, NBB has not yet completed the final settlements for land use fees with the authorities for State Budget submission. The Company has determined that the land use fee of these projects may differ from the value estimated and recorded by NBB in its financial statements as of the acquisition date, with a total value of VND 321,000,000,000. Consequently, the Company has determined the fair value of the contingent liability related to this financial obligation based on the most prudent and recognised additional amount of VND 309,733,300,000 in the consolidated financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

24. Convertible bonds

		Movements during the period						
	Closing balance VND	Amortisation of bond discounts VND	Amortisation of bond issuance costs VND	Repurchase of bonds VND	Matured without conversion into shares VND	Converted into shares VND	Additional issuance VND	Opening balance VND
CII425002	2,220,032,645 825	1,500,709,926	-	-	-	-	2,221,533,355,751	-
CII425001	950,722,716,661	71,008,173 903	-	-	-	-	-	1,021,730,890,564
CII424002	65,478,500,000	-	-	-	-	465,348,700,000	-	530,827 200,000
Bond issuance costs	(1,725 465 655)	-	194,288,254	-	-	-	(1,100,000,000)	(879 801,784)
Total	**3,234,508,396,831**	**72,508,883,829**	**194,288,254**	**-**	**-**	**465,348,700,000**	**2,220,433,355,751**	**1,551,678,288,780**

Maturity schedule of convertible bonds

	Closing balance VND	Opening balance VND
After five years	3,236,233 862,486	1,552,558,090,564
	3,236,233,862,486	**1,552,558,090,564**
Less. Unamortised bond issuance costs *(*)*	(1,725 465,655)	(879,801,784)
Total	**3,234,508,396,831**	**1,551,678,288,780**

(*) The balance represents unamortised bond issuance costs that were deducted from the par value of the bonds upon initial recognition These costs will be amortised to finance costs on a straight-line basis over the term of the bonds

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

24. Convertible bonds (continued)

Notes to the convertible bonds

CII425002 bond with total par value of VND 2,500,000,000,000

Par value VND 100,000 per bond,
- Offer price 100% of par value;
- Number of bonds issued 25,000,000,
- Bondholders institutional and individual investors,
- Type of bonds bonds convertible into shares without warrants and no collateral,
- Issuance date 25 June 2026
- Term of bonds 15 years,
- Maturity date 25 June 2041,
- Coupon rate The fixed interest rate is fixed at 10% per annum for the first four interest periods (each interest period being three months) For each subsequent interest period, the floating interest rate is determined as the sum of 3.5% per annum and the Reference Interest Rate The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period) For the avoidance of doubt, if the Reference Interest Rate is not a whole number, it shall be rounded upwards to two decimal places,
- Coupon payment: each three months and payable in arrears;
- Conversion schedule The bonds are convertible in 13 tranches with the first conversion tranche taking place on 25 January 2027 The number of bonds to be converted from the first to the thirteenth tranche shall be at the discretion of bondholders On the maturity date, all outstanding unconverted bonds will be redeemed by the Company at their principal amount together with accrued interest;
- Conversion price VND 12,500 per ordinary share,
- Conversion ratio 1 8 (each bond is convertible into eight ordinary shares),
- Discount rate used to determine the present value of the liability component of the convertible bonds 11% per annum;
- The bond issuance plan was approved by the Company's General Meeting of Shareholders under Resolution No. 53/NQ-ĐHĐCĐ dated 18 April 2025 and by the Board of Directors under Resolution No. 152/NQ-HĐQT (Term 2022–2027) dated 12 September 2025 In accordance with the approved use of proceeds set out in the issuance plan and disclosed in the Prospectus dated 25 February 2026, the proceeds from the bond issuance will be used to finance in the Company's programmes and projects

  Pursuant to the Board of Directors' Resolution No. 197/NQ-HĐQT (Term 2022–2027) dated 29 June 2026 and Resolution No 207/NQ-HĐQT (Term 2022–2027) dated 12 October 2026 regarding the change in the use of proceeds, the Company intends to use the proceeds from the bond issuance for the following purposes
  - *(i)* Capital contribution to BOT Saigon - My Thuan Expressway Co , Ltd for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 851 billion,
  - *(ii)* Capital contribution to CII Trading Investment Limited Liability Company ("CII Invest"), with a total amount of VND 300 billion,
  - *(iii)* Contribution capital under the business cooperation arrangement with BOT Saigon - My Thuan Expressway Co , Ltd for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 1,049 billion,
  - *(iv)* Payment of bonds CIIB2426001 (bond code CII124021) matured on 14 October 2026 in the amount of VND 300,000,000,000

At initial recognition, the convertible bonds were separated into liability and equity components, which were recognised at VND 2,221,533,355,751 and VND 278,466,644,249, respectively

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

24. Convertible bonds (continued)

Notes to the convertible bonds (continued)

CII425001 bond with total par value of VND 2,000,000,000,000

- Par value VND 100,000 per bond
- Offer price 100% of par value,
- Number of bonds issued 20,000,000;
- Bondholders institutional and individual investors
- Type of bonds bonds convertible into shares, without warrants, and no collateral,
- Issuance date 18 August 2025,
- Term of bonds 10 years,
- Maturity date 18 August 2035,
- Coupon rate The fixed interest rate is 10% per annum for the first four interest periods (each interest period being three months) For each subsequent interest period, the floating interest rate is determined as the sum of 3 5% and the Reference Interest Rate The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period),
- Coupon payment each three months and payable in arrears,
- Conversion schedule The bonds are convertible in nine (9) tranches with the first conversion tranche taking place on 25 January 2027 The number of bonds to be converted the first tranche to the eighth tranche shall be at the discretion of the investors In the last tranche, the investors are required to convert all of their remaining bonds into ordinary shares,
- Conversion Price VND 12,500 per ordinary share,
- Conversion ratio 1 8 (each bond is convertible into eight ordinary shares),
- Discount rate used to determine the present value of the liability component of the convertible bonds 10% per annum,
- Purposes of using bond funds
  - *(i)* Capital contribution to CII Public-Private Partnership Limited Liability Company in the amount of VND 1,035,000,000,000;
  - *(ii)* To make a capital contribution to CII Trading Investment Limited Liability Company ("CII Invest") in the amount of VND 500,000,000,000
  - *(iii)* To make a capital contribution to Khu Bac Thu Thiem Company Limited ("KBTT") in the amount of VND 465,000,000,000.

At initial recognition, the Company allocated the instrument into its liability and equity components, which were recognised in liabilities and equity at VND 1,057,038,444,605 and VND 942,961,555,395, respectively

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

24. Convertible bonds (continued)

Notes to the convertible bonds (continued)

CII424002 bond (formerly known as CII42301) with total par value of VND 2,813,068,900,000

- Par value: VND 100,000 per bond
- Offer price: 100% of par value,
- Number of bonds issued: 28,130,689,
- Bondholders: institutional and individual investors, including (1) existing shareholders listed at the time of rights offering, and (2) officers, employees of the Issuing Organization (for the portion of bonds not fully purchased by existing shareholders);
- Type of bonds: bonds convertible into shares, without warrants, and no collateral
- Issuance date: 25 January 2024,
- Term of bonds: 10 years;
- Coupon rate: an interest rate of 10% per annum applicable for the first four payment periods and for each subsequent interest period, the coupon rate equals the reference interest rate plus a margin of 2.5% per annum,
- Conversion deadline: Once every 12 months commencing on the issuance date,
- Coupon payment: each three months with interest paid in arrears,
- Convertible bonds schedule: Allowed to convert in 10 tranches on each 12-month since the issuance date with a conversion price of VND 10,000 per share (the second tranche is on the 24th month and the tenth tranche is on the 120th month since the issuance date);
- Conversion ratio: 1:10 (each bond can be converted into 10 common shares)
- Bond principal repayment: Repayment of 100% of the bond par value on the maturity date,
- Purposes of using bond funds

  (i) Purchasing bonds issued by BOT Ninh Thuan Province Co., Ltd. a subsidiary of the group currently investing in the project of 1A National Road extension, section through Ninh Thuan Province, issued on 29 January 2024, with a total amount of VND 1,200,000,000,000,

  (ii) Purchasing bonds issued by Ha Noi Highway Construction and Investment JSC, a subsidiary of the group currently investing in the Hanoi highway expansion project, the section from the old Station 2 junction to the Tan Van intersection, issued on 07 February 2024, with a total amount of VND 523,068,900,000;

  (iii) Repayment for CIIB2124001 bonds and CIIB2024009 bonds with respective amounts of VND 590,000,000,000 and VND 500,000,000,000

As of 30 September 2026, the Company completed the tranches of bond conversion, with a total of 27,475,904 bonds converted, equivalent to a par value of VND 2,747,590,400,000, resulting in 274,759,040 shares being converted

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

24. Convertible bonds (continued)

Notes to the convertible bonds (continued)

The carrying amounts of the liability and equity components of the convertible bonds are as follows

	Current period VND	Prior period VND
Proceeds from the issuance of convertible bonds	2 500,000,000,000	2,000,000 000,000
Transaction costs	1,100,000,000	500,000,000
Net proceeds from the issuance of convertible bonds	**2,498,900,000,000**	**1,999,500,000,000**
Equity component	278,466,644,249	942 961,555,395
Transaction costs allocated to equity component	-	-
Equity component at initial recognition	**278,466,644,249**	**942,961,555,395**
Liability component at the beginning of the period	**1,551,675,288,780**	**2,827,214,322,278**
Add: Interest charged using the effective interest rate in the period	145,236 285,776	58,048 162,264
Add: Transaction costs amortised during the period	194 288,254	736 050,345
Less: Coupon interest payable at the nominal coupon rate	(217,685,121,730)	(57,983 007,430)
Less: Conversion into ordinary shares	(465 348,700,000)	(2,284,418 700,000)
Less: Amount due for settlement in 12 months	-	(12,817,000 000)
Carrying amount of liability component at the end of the period	**3,234,508,396,831**	**1,587,318,272,062**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

25. Owner's equity

a. Movement of owner's equity

	Owner's contributed capital VND	Share premium VND	Bond conversion option VND	Other owner's capital VND	Investment and development fund VND	Retained earnings VND	Non-controlling interests (NCI) VND	Total VND
For the period from 01 January 2025 to 30 September 2025								
Opening balance	**3,197,524,130,000**	**387,336,668,802**	**-**	**6,660,084,447**	**311,139,047,276**	**2,127,251,421,516**	**3,129,228,628,279**	**9,159,139,980,320**
Net profit for the period	-		-	-	-	57 870 810,383	183 317 784,608	241 188,594 991
Conversion of bonds	2,284 418,700 000	-	-	-	-	-	-	2,284 418,700,000
Equity component of convertible bonds issued during the period	-	-	942,961,555 395	-	-	-	-	942,961,555,395
Bonus share issuance	767 447,380 000	(354,280 194,315)	-	-	(269 857 644,910)	(143 309,340,772)	-	-
Effect of change in ownership in subsidiaries	-	-	-	-	-	(87 073,343,949)	(214 674,755,836)	(301,948,099,785)
Dividend paid	-	-	-	-	-	(312 469,510 500)	(122 574 041,162)	(435,043,551,662)
Appropriation of funds	-	-	-	-	26 814,875 363	(60 050,336,083)	(6,266,466,958)	(39,501 927,678)
Disposal of subsidiaries	-	-	-	-	-	24,482,006 744	9,824,484,763	34 306 493,507
Other increase/(decreases)	-	-	-	-	(9,971 984)	2,141,061 863	(676,628,327)	1,454 461,552
Closing balance	**6,249,390,210,000**	**33,056,474,484**	**942,961,555,395**	**6,660,084,447**	**68,086,105,745**	**1,608,842,771,202**	**2,977,979,006,367**	**11,886,976,206,640**
For the period from 01 October 2025 to 31 December 2025								
Opening balance	**6,249,390,210,000**	**33,056,474,484**	**942,961,555,395**	**6,660,084,447**	**68,086,105,745**	**1,608,842,771,202**	**2,977,979,006,367**	**11,886,976,206,640**
Net profit for the period	-	-			-	66,192 325 622	60 230 346 190	126 422,672,012
Conversion of bonds	5,114,000,000	-			-	-	-	5 114,000,000
Effect of change in ownership in subsidiaries	-	-	-	-	-	(24 029 726 684)	(88 744 029 818)	(112 773,756 502)
NCI contributes additional equity to the subsidiary	-	-	-	-	-	-	86,999,590,000	86,999 590,000
Dividend paid	-	-	-	-	-	-	(1 956,221,296)	(1,956 221,296)
Appropriation of funds	-	-	-	-	-	(5 112 921,503)	(1 237 790,097)	(6 350,711,600)
Disposal of subsidiaries		-	-	-	-	(24 482,006,744)	(9 824 484,763)	(34,306 493,507)
Other increases /(decreases)		-	-	-	-	(254,183,791)	7,237,193,109	6 983,029 318
Closing balance	**6,254,504,210,000**	**33,056,474,484**	**942,961,555,395**	**6,660,084,447**	**68,086,105,745**	**1,621,156,274 302**	**3,030,683,606,692**	**11,957,108,313,065**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

25. Owner's equity (continued)

a. Movement of owner's equity (continued)

	Owner's contributed capital VND	Share premium VND	Bond conversion option VND	Other owner's capital VND	Investment and development fund VND	Retained earnings VND	Non-controlling interests (NCI) VND	Total VND
For the period from 01 January 2026 to 30 September 2026								
Opening balance	**6,254,504,210,000**	**33,056,474,484**	**942,961,555,395**	**6,660,084,447**	**68,086,105,745**	**1,621,156,274,302**	**3,030,683,608,692**	**11,957,106,313,065**
Net profit for the period	-	-	-	-	-	39,284 935,316	105 696 652,114	144 961,587 430
Conversion of bonds	465 348,700 000	-	-	-	-	-	-	465,348,700 000
Equity component of convertible bonds issued during the period	-	-	278 466,644 249	-	-	-	-	278 466 644,249
Effect of change in ownership in subsidiaries	-	-	-	-	-	(2 888,396 721)	4,329,905 487	1,441,508,766
NCI contributes additional equity to the subsidiary	-	-	-	-	-	-	399,360,600 000	399 360,600,000
Dividend paid	-	-	-	-	-	-	(540 541)	(540,541)
Appropriation of funds	-	-	-	-	-	(23 843 694 158)	(5,961,564 452)	(29 605 258,610)
Other increases /(decreases)	-	-	-	-	-	174 936,000	2 719,893	177,655 893
Closing balance	**6,719,852,910,000**	**33,056,474,484**	**1,221,428,199,644**	**6,660,084,447**	**68,086,105,745**	**1,634,084,054,739**	**3,534,111,381,193**	**13,217,279,210,252**

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

25. Owner's equity (continued)

b. Shares

	Closing balance Shares	Opening balance Shares
Number of shares authorized to be issued	671,985,291	625,450,421
Number of shares issued to the public	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421
Number of outstanding shares in circulation	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421

Par value is of VND 10,000/share

c. Dividends

At the 2025 Annual General Meeting of Shareholders held on 28 April 2025, the shareholders approved the discontinuation of the previously approved dividend distribution resolutions in order to prioritise the Company's financial resources for investment in new projects. Accordingly, the Company will no longer proceed with the distribution of the remaining dividends for 2023, 2024 under those resolutions. In addition, no dividend will be declared in respect of 2025.

Pursuant to the Resolution of the 2025 Annual General Meeting of Shareholders, the Board of Directors has been authorised to declare and pay an interim cash dividend for 2026 during the year, provided that the aggregate interim dividend does not exceed 16% of charter capital. The final dividend rate will be determined and approved at the 2026 Annual General Meeting of Shareholders.

26. Off consolidated statement of financial position items

	Closing balance VND	Opening balance VND
Bad debts written off	139,195,548,246	139,195,548,246

The Company has recognised provisions for long-outstanding doubtful debts in accordance with prevailing regulations. After undertaking all necessary collection measures, the Company assessed and determined that certain receivables were deemed irrecoverable and, accordingly, wrote off the receivables/debts for which provisions had been recognised. Among these, significant doubtful debts for which impairment provisions were written off include:

- A capital support of VND 30.6 billion granted to a counterparty that was formerly a member of the Company but has since lost its ability to repay;
- An advance payment of VND 20.6 billion to a construction contractor for the Son Tinh - Quang Ngai Residential Area Project, which has become uncollectible.

The Company will continue to pursue recovery of these written-off receivables, any subsequent recoveries will be recognised as other income in the period in which they are collected.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF INCOME

1. Revenue from goods sold and services rendered

	Current period VND	Prior period VND
Revenue from goods sold and services rendered		
Revenue from toll collection	2,112,770,581,109	1,951,401,619,403
Revenue from sales of goods	176,168,713,061	48,949,501,961
Revenue from sales of real estate properties	112,751,663,373	87,642,475,992
Revenue from construction, maintenance and installation activities	75,917,398,597	75,533,275,923
Revenue from BT contract	42,494,313,632	-
Revenue from rendering services	67,159,858,749	54,731,030,842
	2,587,262,528,521	**2,218,257,904,121**
Sale deductions		
Reversal of income of capital preservation from B.O.T projects	(60,533,121,303)	(76,836,836,808)
Sales returns	(28,680,817,684)	(165,479,900)
	(89,213,938,987)	**(77,002,316,708)**
Net revenue	**2,498,048,589,534**	**2,141,255,587,413**

2. Cost of sales

	Current period VND	Prior period VND
Cost of toll collection	678,411,594,628	669,299,257,995
Cost of goods sold	176,168,713,061	46,160,213,274
Cost of real estate properties sold	67,983,920,076	61,372,036,607
Cost of construction, maintenance and installation activities	74,773,237,437	129,316,568,160
Cost of services rendered	53,946,863,687	42,837,353,030
Cost of construction under BT contract	42,494,313,632	-
Cost of sales returns	(27,677,926,602)	-
Provision for devaluation of inventories	-	197,103,801
Total	**1,066,100,715,919**	**949,182,534,867**

3. Financial income

	Current period VND	Prior period VND
Interest income from investment cooperation, bank deposits, bonds and loans	282,520,502,911	246,920,334,845
Other financial income from B.O.T contracts *(i)*	107,858,880,544	255,112,308,507
Other financial income	59,092,453,103	81,399,600,141
Total	**449,471,836,558**	**583,432,243,493**

(i) As presented in Note VI.5, the income arising during the period represents the financial benefits from the project of 1A National Road extension, section through Ninh Thuan Province, recognised to reasonably reflect the value of the Company's assets related to its investment in this project.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF INCOME (continued)

4. Financial expenses

	Current period VND	Prior period (As restated) VND
Interest expense and other borrowing costs	1,186 623,968,335	1,035,079 219,210
Loss on disposal of financial investments	42 887,917,680	25,610 746,005
(Reversal of provision for)/Provision for financial investments	(7,832,071,662)	(43,127 689,830)
Other financial expenses	11 414,388,004	10,014 237,327
Total	**1,233,094,202,357**	**1,027,576,512,712**

5. Selling expenses

	Current period VND	Prior period VND
Operating cost of toll station	47,581,107,434	39,159,589,042
Labour cost	3,296,757,325	5 935,968,427
Brokerage commission fees	1,919 967,902	1,510,447 486
Outsource rendered services and other monetary expenses	6,690 193,285	18 806,083 556
Total	**59,488,025,946**	**65,412,088,511**

6. General and administration expenses

	Current period VND	Prior period (As restated) VND
Amortization of goodwill	162,758 063,398	162,865,695 188
Employee benefits expense	46,620 410,180	59,236,738 575
Depreciation and amortization of fair value of intangible fixed assets incurred in business ombinations	46,042 864,239	52,980,437 208
Office supplies and stationery	1,101,002,846	1,638,038 860
Taxes, fees and charges	1,039,053,521	5 776,169,076
Expenses for provison of doubtful debts	6,377,589,005	30 045,688,570
Outsourced services	18,420,608,042	6 751,961,953
Other monetary expenses	20,913 050,796	18 740,210,008
Total	**303,272,642,030**	**338,034,939,438**

7. Other expenses

	Current period VND	Prior period VND
Contract termination costs *(i)*	60 991,800,727	70,689,141,938
The value of discontinued projects recognized as expenses during the period	-	13,095,797,911
Other expenses	3 453,695,932	10,530,706,624
Total	**64,445,496,659**	**94,315,646,473**

(i) Costs incurred relate to contract settlements with customers who had placed deposits for real estate purchases.

VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE CONSOLIDATED STATEMENT OF INCOME (continued)

8. Current corporate income tax expense

	Current period VND	Prior period VND
Corporate income tax based on assessable income for the current period	80,842,501,304	71,193,856,936
Adjustments for corporate income tax of prior period	-	-
Total	**80,842,501,304**	**71,193,856,936**

9. Basic earnings per share

	Current period VND	Prior period VND
Net profit attributable to the owners of the Parent Company	39,284,935,316	57,870,810,383
Less Appropriation to bonus and welfare funds and remuneration of the Board of Directors	(10,102,149,936)	(11,036,825,279)
Net profit attributable to ordinary shareholders of the Parent Company	**29,182,785,380**	**46,833,985,104**
Weighted average number of ordinary shares during the period	660,394,188	518,080,896
Basic earnings per share	**44**	**90**

The bonus and welfare funds deducted from the profit attributable to the calculation of basic earnings per share for this period were estimated at the ratio of 5% based on the profit after tax (excluding goodwill) in accordance with the profit distribution plan for 2026 approved by the 2025 Annual General Meeting of Shareholders on 28 April 2026

10. Diluted earnings per share

During the period, the Company has convertible bonds which represent potential ordinary shares However, the assumed conversion of all these bonds into ordinary shares would increase the basic earnings per share for the accounting period from 01 January 2026 to 30 September 2026 and for the accounting period from 01 January 2025 to 30 September 2025 (as the excluded interest expense is greater than the dilutive effect from the increased number of shares), creating an anti-dilutive effect

In accordance with Vietnamese Accounting Standard No 30 - Earnings per share, an entity shall not include anti-dilutive potential ordinary shares in the calculation of diluted earnings per share Therefore, the Company did not make any dilution adjustments for these convertible bonds. The Company's diluted earnings per share is equal to its basic earnings per share, as detailed in Note VII 9

VIII. OTHER INFORMATION

1. Contingent liabilities

As disclosed in Notes VI 23, the Company has utilized available information and applied reasonable assumptions to estimate to the best extent possible, the financial obligation related to land use fees for the two high-rise apartment projects, Diamond Riverside and City Gate Towers, with a total estimated value of VND 630,733,300,000. As of the date of preparation of these consolidated financial statements, NBB has not yet finalised the land use fee payments with the competent authorities for submission to the State Budget. Accordingly, the actual land use fees of these projects may differ from the amounts estimated and recognised in these consolidated financial statements

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VIII. OTHER INFORMATION (continued)

2. Operating lease commitments - the Company as the lessor

At the end of the period, the Company entered into operating lease agreements, under which, the minimum lease payments in future are as follows

	Closing balance VND	Opening balance VND
Within one year	61 197,651,524	79,378,686,100
In the second to fifth year inclusive	212,408,030,819	210,434,821,829
After five years	78,849,802,710	111,091,207,791
Total minimum lease receivables	**372,455,485,053**	**400,904,715,720**

3. Related parties

Salaries, allowances, bonuses and other incomes of the Board of Directors during the period:

	Current period VND	Prior period VND
Salary	10,801,578,000	6,982 281,000
Bonus and other benefits in kind	10,108,460,855	6,665,190,000
Total	**20,910,038,855**	**13,647,471,000**

4. Comparative figures

As disclosed in Note III, from 1 January 2026, the Company has adopted the Circular No. 99 and Circular No 43 in the preparation and presentation of the consolidated financial statements Accordingly, certain prior-period figures have been reclassified in accordance with the guidance of the Circular No 99 and Circular No 43 to ensure comparability with those of the current period, as follows

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

Unit: VND

Codes	Items		Opening balance (As previously reported)	Restated	Opening balance (As restated)
111	Cash	(1)	547 099,222 325	(25,940,357,001)	521 158,865,324
112	Cash equivalents	(2)	255 042,128 908	(945,304,047)	254 096,824,861
123	Short-term held-to-maturity investments	(2)	2,273,786,441 277	1,284 563,304,747	3,558,349,746,024
124	Provision for short-term held-to-maturity investments	(3)	(*)	(34,281 239 707)	(34,281,239,707)
132	Short-term advances to suppliers	(4)	454,191,364,545	(20,357,494,600)	433,833 869,945
135	Short-term loan receivables	(2)	1,216,326 523,850	(1,216,326,523,850)	(**)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VIII. OTHER INFORMATION (continued)

4. Comparative figures (continued)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
As at 31 December 2025

Unit: VND

Codes	Items		Opening balance (As previously reported)	Restated	Opening balance (As restated)
135	Other short-term receivables	(2)	902 834,063 842	(68,791,476 850)	834 042,586,992
136	Provision for short-term doubtful debts	(3)	(202 269,122,402)	34 281,239,707	(168 007 882,695)
181	Short-term deferred expenses	(5)	11 935 557,740	(1,041,666 669)	10 893,891,071
165	Other short-term assets	(1)	-	27,440,357,001	27 440,357,001
212	Long-term advances to suppliers	(4)	-	20,357,494,600	20 357,494,600
215	Long-term loan receivables	(6)	213,329,352 428	(213,329 352 428)	(**)
215	Other long-term receivables	(6)	2,271 017,569 171	(1,166,352 448)	2,269 851,216,723
265	Long-term held to-maturity investments	(6)	150 000,000,000	214 495,704 876	364 495,704 876
271	Long-term deferred expenses	(7)	4,551,154,111,758	(6,997 500,000)	4,544,156,611,758
313	Dividends and profits payable	(8)	(*)	38 884,882 778	38,884,882,778
320	Other current payables	(8), (9)	1,912,249,985,073	(1,182,856,635,602)	729,393 349,471
321	Short-term loans and obligations under finance leases	(5), (9)	3,901,916 529,879	1,142,930 086,155	5,044,846 616,034
339	Long-term loans and obligations under finance leases	(7)	16,276,368 383,591	(6,997,500,000)	16,269,370 883 591

(*) New items in the consolidated statement of financial position in accordance with Circular No 99 and Circular No 43.

(**) Items in the consolidated statement of financial position no longer presented following the adoption of Circular No 99 and Circular No 43

(1) Reclassification of restricted cash to other current assets

(2) Reclassification

- Accrued interest receivables on cash equivalents were reclassified from other short-term receivables to cash equivalents,
- Short-term loan receivables were reclassified to short-term held-to-maturity investments, and accrued interest receivables on such loans were reclassified from other short-term receivables to short-term held-to-maturity investments

(3) Provision for loan receivables was reclassified from provision for short-term doubtful debts to provision for impairment of short-term other financial investments

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
Quarter 3/2026

VIII. OTHER INFORMATION (continued)

4. Comparative figures (continued)

(4) Reclassification of advances to suppliers from short-term to long-term.

(5) Offsetting borrowing costs recorded as short-term prepaid expenses against short-term borrowings and finance lease liabilities

(6) Reclassification of long-term loan receivables to long-term held-to-maturity investments, and reclassification of accrued interest receivables on such loans from other long-term receivables to long-term held-to-maturity investments

(7) Borrowing costs were reclassified from long-term deferred expenses to long-term loans and obligations under finance lease.

(8) Dividend payables were reclassified from other short-term payables to dividends and profit payables

(9) Reclassification of business cooperation capital from other current payables to short-term loans and obligations under finance leases

INTERIM CONSOLIDATED STATEMENT OF INCOME
Quarter 3/2025

Unit: VND

Codes	Items		Prior period (As previously reported)	Restated	Prior period (As restated)
23	Financial expenses - *In which*	(1)	1,025,470,194,904	2 106,317,808	1,027,576,512,712
24	*Interest expense and other borrowing costs*	*(2)*	*936,759,564,968*	*98,319 654,242*	*1,035,079 219,210*
26	General and administration expenses	(1)	340 141,257,246	(2,106,317,808)	338,034 939,438

(1) Reclassification of provision for loan receivables from general and administration expenses to finance expenses

(2) Restated to reflect the change in the scope of the line item from interest expenses to borrowing costs, which comprise interest expenses and other costs directly attributable to borrowings, such as bond issuance costs, commitment fees and other borrowing costs

Approved on 29 October 2026

Nguyen Thi Thanh Huong	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	**Chief Accountant**	**General Director**