SUNSHINE GROUP JOINT STOCK COMPANY
(Incorporated in the Socialist Republic of Vietnam)

CONSOLIDATED FINANCIAL STATEMENTS
For the 3rd Quarter 2026

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SUNSHINE GROUP JOINT STOCK COMPANY
12th Floor, Sunshine Center Building, 16 Pham Hung, Tu Liem Ward
Hanoi, Vietnam

STATEMENT OF THE BOARD OF EXECUTIVE OFFICERS

The Board of Executive Officers of Sunshine Group Joint Stock Company ("the Holding company") presents this report together with the consolidated financial statements of the Holding company and its subsidiaries ("the Company") for the Q3/2026.

THE BOARD OF DIRECTORS AND EXECUTIVE OFFICERS

The Board of Directors and Executive Officers of the Company during the period and to the date of this report are as follows:

Board of Directors:

Mr. Do Anh Tuan	Chairman
Mr. Jun Sungbae	Board Member
Ms. Nguyen Thi Phuong Loan	Board Member
Mr. Do Van Truong	Board Member
Mr. Vu Le Hieu	Independent Board Member (resigned on 30 May 2026)
Mr. Pham Duc Hoat	Independent Board Member (appointed on 30 May 2026)

Board of Executive Officers:

Mrs. Nguyen Thi Phuong Loan	Chief Executive Officer
Mr. Le Van Nho	Executive Officer
Mr. Nguyen Thanh Hung	Executive Officer
Mr. Dinh Chi Hieu	Executive Officer
Mrs. Nguyen Thi Thanh Ngoc	Executive Officer
Mrs. Duong Thi Thu Hien	Executive Officer (appointed on 14 May 2026)
Mr. Cao Phi Hung	Executive Officer (resigned on 08 August 2026
Mr. Nguyen Xuan Anh	Executive Officer (resigned on 28 August 2026)
Mr. Nguyen Khac Trung	Executive Officer (resigned on 28 August 2026)

THE EXECUTIVE BOARD'S STATEMENT OF RESPONSIBILITY

The Board of Executive Officers of the Company is responsible for preparing the consolidated financial statements for Q3/2026, which give a true and fair view of the interim consolidated financial position of the Company as at 30 September 2026 and its interim consolidated financial performance, and its interim consolidated cash flows for the period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to consolidated financial reporting. In preparing these consolidated financial statements, the Board of Executive Officers is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Prepare the imterim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system to properly prepare and present the interim consolidated financial statements to minimize errors and fraud.

STATEMENT OF THE BOARD OF EXECUTIVE OFFICERS (Continued)

The Board of Executive Officers is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Company and that the interim consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime for enterprises, and legal regulations relating to consolidated financial reporting. The Board of Executive Officers is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps to prevent and detect frauds and other irregularities.

The Board of Executive Officers confirms that the Company has complied with the above requirements in preparing these interim consolidated financial statements Q3/2026.

For and on behalf of the Board of Executive Officers,

M.S.D.N:0106771556-C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN SUNSHINE
THÀNH PHỐ HÀ NỘI

Nguyen Thi Phuong Loan
Chief Executive Officer

Hanoi, 30. October 2026

CÔNG TY CỔ PHẦN TẬP ĐOÀN SUNSHINE

Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN SUNSHINE
DN: C=VN, S=Thành phố Hà Nội, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN SUNSHINE, OID.0.9.2342.19200300.100.1.1=MST:0106771556
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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND

	ASSETS	Codes	Notes	30/09/2026	01/01/2026
A.	**CURRENT ASSETS**	**100**		**72,348,953,338,354**	**81,390,842,487,923**
I.	**Cash and cash equivalents**	**110**	**4**	**1,284,662,000,137**	**4,800,925,383,906**
1.	Cash	111		1,209,036,315,206	4,790,844,356,509
2.	Cash equivalents	112		75,625,684,931	10,081,027,397
II.	**Short-term financial investments**	**120**	**5**	**24,347,841,718,388**	**23,109,741,805,997**
1.	Trading securities	121		813,516,150,473	1,167,690,661,136
2.	Short-term held-to-maturity investments	123		23,534,325,567,915	21,942,051,144,861
III.	**Short-term receivables**	**130**		**33,909,553,992,269**	**36,833,890,150,962**
1.	Short-term trade receivables	131	6	1,775,558,697,187	1,328,527,312,088
2.	Short-term advances to suppliers	132	7	14,145,051,916,770	13,316,870,859,358
3.	Other short-term receivables	135	8	18,004,007,861,815	22,204,235,004,632
4.	Provision for short-term	136		(15,064,483,503)	(15,743,025,116)
IV.	**Inventories**	**140**		**10,188,157,800,872**	**14,687,123,547,104**
1.	Inventories	141	9	10,189,835,894,767	14,688,801,640,999
2.	Provision for devaluation of	142		(1,678,093,895)	(1,678,093,895)
V.	**Other short-term assets**	**160**		**2,618,737,826,688**	**1,959,161,599,954**
1.	Short-term deferred expenses	161	10	2,518,702,687,471	1,235,067,334,400
2.	Value added tax deductibles	162		89,192,821,508	570,011,451,082
3.	Taxes and other receivables from the State budget	163	11	10,842,317,709	154,082,814,472
B.	**NON-CURRENT ASSETS**	**200**		**48,645,567,976,092**	**38,682,015,783,850**
I.	**Long-term receivables**	**210**		**8,696,921,371,742**	**1,062,607,983,570**
1.	Other long-term receivables	215	8	8,696,921,371,742	1,062,607,983,570
II.	**Fixed assets**	**220**		**505,117,118,066**	**514,508,004,959**
1.	Tangible fixed assets	221	12	482,335,639,258	489,467,692,105
	- Cost	*222*		743,004,501,051	729,521,589,510
	- Accumulated depreciation	*223*		(260,668,861,793)	(240,053,897,405)
2.	Intangible assets	227	13	22,781,478,808	25,040,312,854
	- Cost	*228*		69,817,140,061	68,723,760,528
	- Accumulated amortisation	*229*		(47,035,661,253)	(43,683,447,674)
III.	**Investment property**	**240**	**14**	**986,098,644,257**	**1,163,404,117,048**
	- Cost	*241*		1,587,948,716,537	1,747,451,880,707
	- Accumulated depreciation	*242*		(601,850,072,280)	(584,047,763,659)
IV.	**Long-term assets in progress**	**250**		**23,327,734,458,337**	**20,002,059,348,972**
1.	Long-term construction in progress	252	15	23,327,734,458,337	20,002,059,348,972
V.	**Long-term financial investments**	**260**		**14,800,611,143,772**	**15,914,305,635,171**
1.	Investments in joint-ventures, associates	262	16	2,655,020,530,685	2,653,456,457,423
2.	Equity investments in other entities	263	16	11,140,875,780,000	11,525,318,730,339
3.	Provision for impairment of long-term financial investments	264	16	(2,434,658,312)	(1,975,402,988)
4.	Long-term held-to-maturity investments	265	5	1,007,149,491,399	1,737,505,850,397
VI.	**Other long-term assets**	**270**		**329,085,239,918**	**25,130,694,130**
1.	Long-term deferred expenses	271	10	17,195,467,835	18,119,039,129
2.	Deferred tax assets	272		311,889,772,083	7,011,655,001
	TOTAL ASSETS (280=100+200)	280		**120,994,521,314,446**	**120,072,858,271,773**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND

	RESOURCES	Codes	Notes	30/09/2026	01/01/2026
C.	**LIABILITIES**	**300**		**97,755,232,151,190**	**100,209,586,939,955**
I.	**Current liabilities**	**310**		**56,534,079,914,928**	**52,698,435,740,035**
1.	Short-term trade payables	311	17	560,601,393,333	1,651,689,533,526
2.	Short-term advances from customers	312	18	32,098,163,020,529	24,556,045,140,002
3.	Dividends and profit payable	313		121,779,651,027	-
4.	Short-term taxes and amounts payable to the State budget	314	11	5,271,867,864,071	6,384,946,302,530
5.	Payables to employees	315		43,430,307,755	63,333,895,562
6.	Short-term accrued expenses	316	19	4,431,223,191,047	5,137,309,273,870
7.	Short-term unearned revenue	319	20	38,437,551,118	26,250,320,343
8.	Other current payables	320	21	1,739,400,162,056	2,180,031,925,244
9.	Short-term loans and obligations	321	22	12,224,025,495,086	12,692,798,827,577
10.	Short-term provisions	322		984,534,458	1,863,776,933
11.	Bonus and welfare funds	323		4,166,744,448	4,166,744,448
II.	**Long-term liabilities**	**330**		**41,221,152,236,262**	**47,511,151,199,920**
1.	Long-term accrued expenses	334	19	249,792,551,629	246,743,320,864
2.	Long-term unearned revenue	337	20	180,225,231,999	215,286,511,856
3.	Other long-term payables	338	21	16,875,882,290,589	18,984,455,128,012
4.	Long-term loans and obligations under	339	23	23,875,945,134,870	28,030,439,061,937
5.	Deferred tax liabilities	342		26,114,703,257	24,927,539,812
6.	Long-term provisions	343		13,192,323,918	9,299,637,439
D.	**EQUITY**	**400**	**24**	**23,239,289,163,256**	**19,863,271,331,818**
1.	Owner's contributed capital	411		8,997,873,080,000	8,997,873,080,000
	- Ordinary shares carrying voting rights	*411a*		8,997,873,080,000	8,997,873,080,000
2.	Share premium	412		(3,505,185,185)	(3,505,185,185)
3.	Other owner's capital	419		(2,010,078,875,908)	(2,010,078,875,908)
4.	Retained earnings	420		14,426,548,554,305	10,166,724,173,534
	- Retained earnings/(losses) accumulated to the prior year end	*420a*		*10,166,724,173,534*	*2,031,352,194,033*
	- Retained earnings/(losses) of the current period/year	*420b*		*4,259,824,380,771*	*8,135,371,979,501*
5.	Non-controlling interests	429		1,828,451,590,044	2,712,258,139,377
	TOTAL RESOURCES (440=300+400)	**440**		**120,994,521,314,446**	**120,072,858,271,773**

Approved, 20 October 2026

Preparer	Chief Accountant	Legal Representative
Nguyen Huu Khanh	Ho Duc Viet	Nguyen Thi Phuong Loan

CONSOLIDATED INCOME STATEMENT

For the period from 01 July to 30 September 2026

Unit: VND

	ITEMS	Codes	Notes	The Third Quarter		Accumulated from the beginning of the year to the end of this quarter	
				Current Year	Prior Year	Current Year	Prior Year
1.	**Gross revenue from goods sold and services rendered**	**01**	**25**	**245,358,549,622**	**4,235,873,404,209**	**11,911,279,110,696**	**4,894,898,435,124**
	Deductions	02		-	2,377,056,510	880,516,933	12,712,079,823
2.	**Net revenue from goods sold and services rendered (10=01-02)**	**10**		**245,358,549,622**	**4,233,496,347,699**	**11,910,398,593,763**	**4,882,186,355,301**
3.	Cost of sales	11	26	153,142,417,907	1,547,387,878,066	5,329,793,160,225	2,016,085,169,490
4.	**Gross profit from goods sold and services rendered (20=10-11)**	**20**		**92,216,131,715**	**2,686,108,469,633**	**6,580,605,433,538**	**2,866,101,185,811**
5.	**Losses/profit from the sale and disposal of investment property**	**21**		228,403,227,972	-	228,403,227,972	-
6.	Financial income	22	27	657,710,182,603	257,540,799,179	2,153,097,539,468	521,214,606,540
7.	Financial expenses	23	28	766,451,338,298	449,045,733,955	2,452,634,364,943	641,724,372,797
	- In which: Interest expense	*24*		*688,240,480,332*	*316,896,790,012*	*2,039,774,836,034*	*339,249,865,288*
8.	Selling expenses	25	29	8,336,265,517	501,003,633,789	85,694,391,330	524,442,462,087
9.	General and administration expenses	26	29	120,416,516,440	46,001,898,944	343,879,138,975	133,022,887,381
10.	Losses/profit from joint-ventures, associates	27		(23,325,795)	2,749,596,246	1,564,073,263	516,322,247
11.	**Operating profit (30=20+21+(22-23)-(25+26)+27)**	**30**		**83,102,096,240**	**1,950,347,598,370**	**6,081,462,378,993**	**2,088,642,392,333**
12.	Other income	31		3,331,964,576	1,237,504,951	46,826,979,675	6,440,446,996
13.	Other expenses	32		17,422,774,859	30,739,624,613	225,342,187,951	52,703,722,870
14.	**Losses from other activities (40=31-32)**	**40**		**(14,090,810,283)**	**(29,502,119,662)**	**(178,515,208,276)**	**(46,263,275,874)**
15.	**Accounting profit before tax (50=30+40)**	**50**		**69,011,285,957**	**1,920,845,478,708**	**5,902,947,170,717**	**2,042,379,116,459**
16.	Current corporate income tax expense	51	30	49,666,439,602	413,521,434,760	1,379,484,971,767	450,511,499,935
	Deferred corporate tax	52		(19,203,385,233)	(997,691,769)	(303,690,953,638)	643,864,176
17.	**Net profit after corporate income tax (60=50-51-52)**	**60**		**38,548,231,588**	**1,508,321,735,717**	**4,827,153,152,588**	**1,591,223,752,348**
	In which:						
	Profit after tax attributable to Parent Company	61		34,412,908,784	1,358,011,552,391	4,695,311,737,112	1,426,441,095,273
	Profit after tax attributable to non-controlling shareholders	62		4,135,322,804	150,310,183,326	131,841,415,476	164,782,657,075
18.	**Basic earnings per share**	**70**	**31**	**38**	**4,527**	**5,218**	**4,755**

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Nguyen Huu Khanh	Ho Duc Viet	Nguyen Thi Phuong Loan

CONSOLIDATED CASH FLOW STATEMENT

For the period from 01 January to 30 September 2026

Unit: VND

	ITEMS	Codes	Accumulated from the beginning of the year to the end of this quarter	
			Current Year	Prior Year
I.	**CASH FLOWS FROM OPERATING ACTIVITIES**			
1.	***Profit before tax***	***01***	**5,902,947,170,717**	**2,042,379,116,459**
2.	***Adjustments for:***			-
	Depreciation and amortisation of fixed assets and investment properties	02	51,437,732,620	32,086,038,893
	Provisions	03	2,794,157,715	11,010,607,371
	Gain from investing activities	05	(2,309,052,377,540)	(396,563,476,924)
	Interest expense	06	2,039,774,836,034	339,249,865,288
3.	***Operating profit before movements in working capital***	***08***	**5,687,901,519,546**	**2,028,162,151,087**
	Changes in receivables	09	538,229,392,624	511,762,491,487
	Changes in inventories	10	4,492,291,704,571	177,460,935,868
	Changes in payables (excluding accrued loan interest and corporate income tax	11	2,780,434,559,278	11,798,760,685,659
	Changes in prepaid expenses	12	(1,587,589,898,859)	(131,040,412,127)
	Changes in trading securities	13	354,174,510,663	262,719,371,000
	Interest paid	14	(2,819,747,772,584)	(164,326,817,336)
	Corporate income tax paid	15	(526,951,841,021)	(103,586,315,559)
	Other cash inflows	16	16,593,245,695,550	9,296,971,000,000
	Other cash outflows	17	(21,380,259,628,859)	(18,122,401,524,983)
	Net cash generated by operating activities	***20***	**4,131,728,240,909**	**5,554,481,565,096**
1.	Acquisition and construction of fixed assets and other long-term assets	21	(4,940,636,385,186)	(550,924,384,147)
2.	Proceeds from sale, disposal of fixed assets and other long-term assets	22	397,136,312,075	-
3.	Cash outflow for lending, buying debt instruments of other entities	23	(32,320,223,218,360)	(14,424,497,242,188)
4.	Cash recovered from lending, selling debt instruments of other entities	24	40,298,596,090,789	10,828,897,058,728
5.	Equity investments in other entities	25	(7,784,169,686,450)	(8,802,140,746,193)
6.	Cash recovered from investments in other entities	26	155,000,000,000	-
7.	Interest earned, dividends and profits received	27	1,169,572,522,012	548,532,780,374
	Net cash used in investing activities	***30***	**(3,024,724,365,120)**	**(12,400,132,533,426)**

CONSOLIDATED CASH FLOW STATEMENT (Continued)

For the period from 01 January to 30 September 2026

Unit: VND

ITEMS	Codes	Accumulated from the beginning of the year to the end of this quarter	
		Current Year	Prior Year
II. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from share issue and owners' contributed capital	31	-	5,994,367,894,815
2. Proceeds from borrowings	33	12,532,982,556,280	3,711,813,799,518
3. Repayment of borrowings	34	(17,156,249,815,838)	(1,845,467,632,929)
Net cash (used in)/generated by financing	***40***	**(4,623,267,259,558)**	**7,860,714,061,404**
Net (decrease)/increase in cash (50=20+30+40)	**50**	**(3,516,263,383,769)**	**1,015,063,093,074**
Cash and cash equivalents at the beginning of the period	**60**	**4,800,925,383,906**	**386,043,130,794**
Effects of changes in foreign exchange rates	61	-	-
Cash and cash equivalents at the end of the year (70=50+60+61)	**70**	**1,284,662,000,137**	**1,401,106,223,868**

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Nguyen Huu Khanh	Ho Duc Viet	Nguyen Thi Phuong Loan

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

1. GENERAL INFORMATION

Structure of ownership

Sunshine Group Joint Stock Company was established in Vietnam under the Enterprise Registration Certificate No. 0106771556 issued by Hanoi Authority for Planning and Investment on 09 February 2015 and as amended, and the latest (the 14th) amendment by the Ha Noi Department of Finance dated 01 October 2025.

The Company was approved for listing its shares on the Hanoi Stock Exchange by Decision No. 499/QĐ-SGDHN dated September 24, 2021.

The Company's headquarters are located on the 12th floor of Sunshine Center Building, No. 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam.

Business sectors

The Company's core business sectors include real estate, technology, construction, education, and commercial and service activities.

Operating industry and principal activities

The business activities of the Company and its subsidiaries include construction activities, real estate business, securities trading, and other trade and services.

The principal activities of the Company and its subsidiaries include: Investment and construction of apartments for sale, real estate business, management and exploitation of assets after investment; Building houses of all kinds, constructing civil engineering works; Securities brokerage, securities trading, securities investment consulting and securities underwriting; Information technology and other computer-related services; Building operation services, landscape maintenance and care; Retail in supermarkets and convenience stores; and educational services.

Normal production and business cycle

For the real estate activities, the production and business cycle is usually based on the construction time of the works/project. For the remaining business activities, the normal production and business cycle is carried out for a period not exceeding 12 months.

Characteristics of the business activities in the fiscal period which have impact on the Consolidated financial statements

During the reporting period, the Company received and became entitled to dividends and profit distributions from its subsidiaries, as follows:

Subsidiary	Ownership interest	Payment of dividends and profit distribution
Dynamic Innovation Company Limited	100.00%	Profit distribution for the year 2025 amounted to VND 1,380,000,000,000
Dynamic Innovation Company Limited	100.00%	Advance profit distribution for the five months of 2026 amounted to VND 2,500,326,666,667
SmartMind Securities Joint Stock Company	50.99%	Profit distribution for the year 2025 amounted to VND 396,653,384,013.
SmartMind Securities Joint Stock Company	50.99%	Advance profit distribution for the five months of 2026 amounted to VND 415.060.424.311.
Sunshine Sky Villa Joint Stock Company	92.00%	Dividend distribution for the year 2025 at a dividend payout ratio of 32.065% of the par value per share
Sunshine Homes Development., Jsc	99.96%	Dividend distribution for the year 2025 at a dividend payout ratio of 6.5% of the par value per share.
DIA Investment., Jsc	51.11%	Dividend distribution for the year 2025 at a dividend payout ratio of 303.47% of the par value per share.

No.	Name of company	Place	Proportion of ownership interest	Proportion of voting power held	Main business
A	**Direct subsidiaries**				
1	Dynamic Innovation Company Limited (i)	HCM City	98.36%	100.00%	Real estate business
2	SmartMind Securities Joint Stock Company	Hanoi	93.79%	94.50%	Securities brokerage, trade, consulting, underwriting
3	Sunshine Sky Villa Joint Stock Company (iv)	Hanoi	95.90%	95.90%	Real estate business
4	Sunshine Mart Trading and Services Company Limited	Hanoi	51.00%	51.00%	Retail in supermarkets; Retail in convenience stores
5	S-Service Management & Operation Joint Stock Company	Hanoi	55.00%	55.00%	Building operation services, Landscaping maintenance
6	Sunshine Homes Development., Jsc	Hanoi	99.96%	99.96%	Real estate business
7	Sunshine Tay Ho Joint Stock Company	Hanoi	99.48%	99.50%	Real estate business
8	DIA investment Joint Stock Company (ii)	Hanoi	99.49%	99.50%	Real estate business
B	**Indirect subsidiary**				
1	Unicloud Technology Group Joint Stock (through Sunshine Sky Villa., JSc)	Hanoi	81.39%	84.44%	Information Technology and Other Services
2	Wonderland Real Estate., Jsc (through Sunshine Sky Villa., JSc) (iii)	Hanoi	94.94%	99.00%	Real estate contruction, investment and trading
3	Nanochip Technology Joint Stock Company (through Unicloud Technology Group JSc)	HCM City	81.37%	99.98%	Software production
4	Unicloud Technology Investment JSc (through Unicloud Technology Group JSc)	Hanoi	80.57%	99.00%	E-commerce services
5	Sunshine Maple Bear Education Ltd.(through S-Service Management & Operation JSc)	Hanoi	52.91%	98.18%	Educational activities
6	Phu Thuong Education Investment Ltd. (through Dynamic Innovation Ltd)	Hanoi	51.15%	52.00%	Educational activities
7	Sai Gon S-Service JSc (through S-Service Management & Operation JSc)	HCM City	38.50%	70.00%	Building operation services, Landscaping maintenance
8	Hung Thinh Phat Housing Investment Ltd (through Sunshine Homes Development JSC)	Hanoi	99.96%	100.00%	Real estate contruction, investment and trading
9	Xuan La Construction Investment JSC (through Sunshine Homes Development JSC)	Hanoi	96.97%	97.00%	Real estate contruction, investment and trading
10	Anh Duong Star Joint Stock Company (through Sunshine Homes Development JSC)	Hanoi	51.28%	51.30%	Real estate contruction, investment and trading
11	Long Bien Construction Investment JSC (through Sunshine Homes Development JSC)	Hanoi	99.08%	99.12%	Real estate contruction, investment and trading
12	Xuan Dinh Construction Investment JSC (through Hung Thinh Phat Housing Investment Ltd)	Hanoi	93.97%	94.00%	Real estate contruction, investment and trading
13	Thai Minh Land Investment., Jsc (through DIA investment., Jsc)	Hanoi	99.29%	99.80%	Real estate contruction, investment and trading
14	HyperScale Company Limited (through DIA investment., Jsc) (v)	Dong Nai	77.21%	77.61%	Real estate contruction, investment and trading
C	**Indirect associate**				
1	Phu Thinh Land Company Limited (through Dynamic Innovation Ltd)	HCM City	43.08%	43.80%	Real estate contruction, investment and trading
2	Cam Dinh Ecological Investment Ltd (through Sunshine Homes Development JSC)	Hanoi	20.10%	21.39%	Real estate contruction, investment and trading

(i) On 23 June 2026, the Company completed the transfer of a 40% equity interest in Dynamic Innovation Co., Ltd. to Sunshine Sky Villa Joint Stock Company. Accordingly, from that date, the Company's ownership interest and voting rights in Dynamic Innovation Co., Ltd. were 96.80% and 100%, respectively.

On 28 August 2026, the Company increased its ownership interest and voting rights in Sky Villa to 95.90%, thereby increasing its ownership interest and voting rights in Dynamic to 98.36% and 100%.

(ii) On 19 June 2026, the Company completed the acquisition of an additional 47.89% equity interest in DIA., Jsc ("DIA") through the following transactions: (1) SmartMind Securities Joint Stock Company transferred 25,000,000 DIA shares, with an aggregate par value of VND 250,000,000,000, representing 11.11% of DIA's charter capital, for a transfer consideration of VND 262,500,000,000; (2) Dynamic Innovation Co., Ltd. transferred 82,750,000 DIA shares, with an aggregate par value of VND 827,500,000,000, representing 36.78% of DIA's charter capital, for a transfer consideration of VND 1,227,748,426,140. Accordingly, effective from 19 June 2026, the Company's ownership interest and voting rights in DIA increased from 99.48% and 99.50%, respectively.

On 28 August 2026, the Company increased its ownership interest and voting rights in Sky Villa to 95.90%, thereby increasing its ownership interest and voting rights in DIA to 99.49% and 99.50%.

(iii) On 12 June 2026, Sunshine Sky Villa., Jsc completed the acquisition of additional shares in Wonderland Real Estate., Jsc ("Wonderland") through the following transactions: (1) Kinh Bac Real Estate Business., Jsc transferred 9,210,526 shares, representing 36.84% of Wonderland's charter capital, for a transfer consideration of VND 921,052,600,000; (2) Mr. Nguyen Xuan Luong transferred 1,125,000 shares, representing 4.50% of Wonderland's charter capital, for a transfer consideration of VND 112,500,000,000; (3) Mr. Do Van Trung transferred 1,664,474 shares, representing 6.66% of Wonderland's charter capital, for a transfer consideration of VND 166,447,400,000. Accordingly, effective from 12 June 2026, the Company's ownership interest and voting rights in Wonderland increased to 91.08% and 99.00%, respectively.

On 28 August 2026, the Company increased its ownership interest and voting rights in Sky Villa to 95.90%, thereby increasing its ownership interest, voting rights in Wonderland to 94.94% and 99.00%.

(iv) On 28 August 2026, the Company completed the acquisition of 780,000 shares, representing 3.90% of the charter capital of Sunshine Sky Villa Joint Stock Company, from Ms. Nguyen Thi Phuong Loan for a consideration of VND 78,000,000,000. Following the completion of this transaction, the Company's ownership interest and voting rights in Sunshine Sky Villa Joint Stock Company increased to 95.90% with effect from 28 August 2026.

(v) On 5 October 2026, HyperScale Company Limited agreed to reduce its charter capital to reflect the actual capital contributions made by its members upon expiry of the statutory capital contribution period, pursuant to a Resolution of the Members' Council. Accordingly, the Company's ownership interest and voting rights in HyperScale Company Limited were 77.214% and 77.608%, respectively, with effect from 5 October 2026.

Proportion of ownership interest and proportion of voting power held

The Company's proportions of ownership interest and voting rights in these investees differ due to direct and indirect investments via the Company's subsidiaries.

The number of employees at the end of the financial period

The number of employees of the Company and its subsidiaries as at 30 September 2026 was 1,471 (31 December 2025: 1,469).

Disclosure of information comparability in the interim consolidated financial statements

Comparative figures of the interim consolidated financial statements are figures of the Company's audited consolidated financial statements for the year ended 31 December 2025.

2. FINANCIAL YEAR, CURRENCY USED IN ACCOUNTING AND ACCOUNTING CONVENTION

Financial year

The Company's financial year begins on 01 January and ends on 31 December. The accompanying consolidated financial statements are prepared for Q3/2026 from 01 July to 30 September.

Currency used in accounting

The accompanying interim financial statements are presented in Vietnamese Dong (VND).

Accounting convention

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the application of accounting regime for enterprises. Circular 99 are effective from 1 January 2026 and apply for financial years beginning on or after 1 January 2026. This Circular supersedes the following regulations:

- Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance ("Circular 200") providing guidance on the corporate accounting regime (except for contents relating to accounting guidance for the equitization of State-owned enterprises);
- Circular No. 75/2015/TT-BTC dated 18 May 2015 of the Ministry of Finance on amendments and adding to Article 128 of Circular 200;
- Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance amending and adding some articles of Circular 200; and
- Circular No. 195/2012/TT-BTC dated 15 November 2012 of the Ministry of Finance providing accounting guidance for investors.

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

The Board of Directors has adopted Circular 99 and Circular 43 on the Company's financial statements for accounting periods, beginning on or after 1 January 2026.

The accompanying interim 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.

Statement of Compliance with Vietnamese Accounting Standards and the Accounting Regime

The accompanying interim consolidated financial statements prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to consolidated financial reporting.

The interim consolidated financial statements are prepared on the basis of comprising the interim financial statements of the Company and its subsidiaries.

3. ACCOUNTING POLICIES, ACCOUNTING ESTIMANTES AND RELEVANT LEGAL REGULATIONS APPLIED

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

Estimates

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

Basis of consolidation

The interim consolidated financial statements incorporate the financial statements of the Company and enterprises controlled by the Company (its subsidiaries) for the period ended 30 June. 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 interim consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

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

Intragroup transactions and balances are eliminated in full on consolidation.

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

Business combinations

On acquisition, the assets and liabilities and contingent liabilities of a subsidiary are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is 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 period of acquisition.

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

Business combinations under common control

A business combination under common control is a business combination in which all enterprises are jointly controlled by one or more entities before and after a business combination, and this control is not transient. An enterprise may be controlled by an individual or group of individuals under a contractual agreement.

A business combination transaction under common control is carried out as follows:

- Assets and liabilities of entities are consolidated at carrying amount at the date of business combination;
- There is no goodwill arising from a business combination transaction;
- Consolidated income statement that reflects the results of business activities of the consolidated entities from the time of business combination;
- The difference between the cost of the business combination and the net asset value of the merged party is recognized in equity.

Adjusted net assets for unrealized profits (if any) at the date of consolidation under common control.

Post-business combination, if the Company transfers and/or reduces its ownership interest in the investee, the difference between the consolidated price and the net assets previously recognized in equity will be allocated gradually and recognized in the retained earnings component of the interim consolidated financial position statement.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, bank demand deposits and short-term, highly liquid investments (orginal term 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.

Financial investments

Trading securities

Trading securities are holds for trading purpose. Trading securities are recognised from the date the Company and its subsidiaries obtains the ownership of those securities and initially measured at the fair value of payments made at the transaction date plus directly attributable transaction costs.

In subsequent year, investments in trading securities are measured at cost less provision for impairment of such investments.

Provision for impairment of investments in trading securities is made in accordance with prevailing accounting regulations.

Held-to-maturity investments

Held-to-maturity investments comprise investments that the Company and its subsidiaries has the positive intent or ability to hold to maturity. Held-to-maturity investments include term deposits, bonds.

Held-to-maturity investments are recognised on a trade date basis and are initially measured at acquisition price plus directly attributable transaction costs. Post-acquisition interest income from held-to-maturity investments is recognised in the consolidated income statement on accrual basis. Pre-acquisition interest is deducted from the cost of such investments at the acquisition date.

Held-to-maturity investments are measured at cost less for impairment of such investments.

Provision for impairment of held-to-maturity investments is made in accordance with prevailing accounting regulations.

Loan receivables

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

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.

The results and assets and liabilities of associates are incorporated in these financial statements using the equity method of accounting. Interests in associates are carried in the consolidated financial position statement at cost as adjusted by post-acquisition changes in the Company's share of the net assets of the associate. Losses of an associate in excess of the Company's interest in that associate (which includes any long-term interests that, in substance, form part of the Company's net investment in the associate) are not recognised.

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

Equity investments in other entities

Equity investments in other entities represent the Company's investments in ordinary shares of the entities over which the Company has no control, joint control, or significant influence.

Equity investments in other entities are carried at cost less provision for impairment. Provisions for impairment of equity investments in other entities are made when there is strong evidence that there is a decrease in the value of these investments at the consolidated financial position date in accordance with current regulations.

Receivables

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

Provision for doubtful debts is made for receivables that are overdue for six months or more, or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

Inventories

Finished inventories are accounted for using perpetual method and stated at the lower of cost and net realizable value. The cost of finished construction includes land use fees, land rental fee, site clearance and compensation cost, construction cost, borrowing cost, other direct and overhead costs that are incurred

during project construction. The cost of work in progress and other finished goods includes direct material costs, direct labor costs, and overhead costs, if any, to bring the inventory to its current location and condition. The cost of raw materials, tools, and goods includes purchase costs and other expenses directly related to the purchase of raw materials, tools, and goods. Net realisable value represents the estimated selling price less all estimated costs to completion and costs to be incurred in marketing, selling and distribution.

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

The inventories primarily comprise construction-in-progress costs, inventory properties purchased related to the following projects:

No.	Project	Address	Owning Company
1	High-Rise Residential and Commercial Service Complex Project (Sunshine Sky City Project)	Lots B1 and B4, Tan My Ward, Ho Chi Minh City, Vietnam	Dynamic Innovation Company Limited
2	High-Rise Apartment, Commercial and Service Complex and Low-Rise Residential Land – Garden Townhouse Project (Sunshine Golden River Project)	Lot CT02A, Nam Thang Long Urban Area – Phase III, Phu Thuong Ward, Hanoi, Vietnam	Sunshine Sky Villa Joint Stock Company
3	Apartment Complex with Commercial and Service Facilities Project (Sunshine Center Project)	No. 16 Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Sunshine Homes Development Joint Stock Company
4	Villas in the "Noble Low-Rise Residential and Service Area Project"	Golf Course, Da Tho Village, Thien Loc Commune, Hanoi, Vietnam	Sunshine Homes Development Joint Stock Company
5	Apartment Complex with Commercial and Service Facilities Project (Sunshine City Project)	Land Lot I.A.23, Nam Thang Long Urban Area – Phase II, Phu Thuong Ward, Hanoi, Vietnam	Xuan Dinh Construction Investment JSC
6	Commercial and Service Facilities, Office Leasing and Apartment Complex Project (Sunshine Garden Project)	Planning Lot I1-HH1, Vinh Tuy Ward, Hanoi, Vietnam	Anh Duong Star Joint Stock Company
7	Low-Rise Residential Development Project (Sunshine Capital Tay Thang Long Project)	Land Lot TT6-2, Tay Tuu Urban Functional Area, Thuong Cat Ward, Hanoi, Vietnam	Xuan La Construction Investment JSC
8	High-Rise Residential Development for Sale Project (Sunshine Green Iconic Project)	Land Lot CT7, part of the Technical Infrastructure Development Project for Land Lots within Planning Zone C14 and Adjacent Roads, Serving Land Use Rights Auctions in Phuc Loi Ward, Hanoi, Vietnam	Long Bien Contruction Investment JSC
9	Noble Palace Tay Thang Long Project (also known as the Sunshine Grand Capital Project)	O Dien Commune, Hanoi, Vietnam	DIA Investment., Jsc
10	Noble Palace Garden Project (Phoenix Dan Phuong Project)	O Dien Commune, Hanoi, Vietnam	DIA Investment., Jsc
11	Noble Palace Tay Ho - Regent Grand Mansion Project (Noble Palace Tay Ho - Golf Mansion Project)	Located on Land Lots TT-01 to TT-19 within the Nam Thang Long Urban Area Project, Dong Ngac Ward and Phu Thuong Ward, Hanoi, Vietnam	Sunshine Tay Ho., Jsc
12	Noble Palace Tay Ho - Crown Grand Mansion Project (Noble Palace Tay Ho - Boutique Mansion Project)	Located on Land Lots TT20 to TT37 within the Nam Thang Long Urban Area Project, Phu Thuong Ward, Hanoi, Vietnam	Sunshine Tay Ho., Jsc

Leasing

All leases at the Company and its subsidiaries are considered 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.

The Company as lessor

Rental income from operating leases is recognised on a straight-line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised on a straight-line basis over the lease term.

The Company as lessee

Rental expense under operating leases are charged to the income statement on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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

	Years
Buildings and structures	5 - 50
Machinery, equipment	3 - 15
Means of transportation	4 - 10
Office equipment	3 - 10

Intangible assets and amortisation

Intangible fixed assets representing software programs and other assets are stated at cost less accumulated amortisation. Intangible assets are amortized on a straight-line basis over their estimated useful lives, specifically as follows:

	Years
Software programs	3 - 15
Industrial property rights	27
Patents	10

Investment properties and depreciation

Investment properties include buildings, structures, and other assets held by the Company and its subsidiaries for the purpose of earning rental income.

Investment properties include buildings and structures of the following specific projects:

No.	Project	Address	Owning Company
1	Investment Properties Related to the Sunshine Sky City Project	Lots B1, Tan My Ward, Ho Chi Minh City, Vietnam	Dynamic Innovation Company Limited; Unicloud Technology Group Joint Stock
2	Investment Properties Related to the Sunshine Golden River Project	Lot CT02A, Nam Thang Long Urban Area – Phase III, Phu Thuong Ward, Hanoi, Vietnam	Sunshine Sky Villa Joint Stock Company
3	Investment Properties Related to the Sunshine Riverside Project	Planning Lot CT03, Nam Thang Long Urban Area – Phase III, Phu Thuong Ward, Hanoi, Vietnam	Sunshine Group Joint Stock Company
4	Investment Properties Related to the King Palace Commercial Floor	No. 108 Nguyen Trai Street, Khuong Dinh Ward, Hanoi, Vietnam	Unicloud Technology Investment Joint Stock Company
5	Villas and Villa Interiors at Vuon Dao	Plot No. 23, Lot D3A.3, 18.6-hectare Land Auction Area, Tay Ho Ward, Hanoi, Vietnam	Sunshine Homes Development Joint Stock Company
6	Investment Properties related to the Sunshine Center Project	No. 16 Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Sunshine Homes Development Joint Stock Company
7	Investment Properties Related to the Sunshine City Project	Land Lot I.A.23, Nam Thang Long Urban Area – Phase II, Phu Thuong Ward, Hanoi, Vietnam	Xuan Dinh Construction Investment JSC
8	Investment Properties Related to the Sunshine Garden Project	Planning Lot I1-HH1, Vinh Tuy Ward, Hanoi, Vietnam	Anh Duong Star Joint Stock Company
9	Investment Properties Related to the Sunshine Palace Project	Land Lot C2/CN3, Vinh Tuy Ward, Hanoi, Vietnam	Anh Duong Star Joint Stock Company
10	Investment Properties Related to the Sunshine Green Iconic Project	Land Lot CT7, part of the Technical Infrastructure Development Project for Land Lots within Planning Zone C14 and Adjacent Roads, Serving Land Use Rights Auctions in Phuc Loi Ward, Hanoi.	Long Bien Contruction Investment JSC

Investment properties for rent are stated at cost less accumulated depreciation. The cost of self-constructed is the finalized costs of construction or directly attributable costs and general costs allocated on the relative area of the investment properties.

The costs associated with investment properties subsequent to initial recognition are accounted for as the net book value of the investment properties when the Company and its subsidiaries is likely to achieve more economic benefits in the future than the initially assessed operating level of such investment properties.

Investment properties held to earn rentals are depreciated using the a straight-line method over their estimated useful lives as follows:

	Years
Building, structures	35 - 45
Machinery, equipment	10

Construction in progress

Properties in the course of construction for production, rental, administrative purposes, or for other purposes, are carried at cost. The cost includes any costs that are necessary to form the assets in accordance with the

Company and its subsidiaries' accounting policy. Depreciation of these assets, is on the same basis as other assets, commences when the assets are ready for their intended use.

Construction in progress includes these projects: Sunshine Sky City Project; Sunshine Grand Capital Project; Sunshine Center Project; Noble Crystal Tay Ho Project; and Noble Crystal Long Bien.

Prepayments

Prepayments are expenses which have already been paid but relate to results of operations of multiple accounting periods, including sales person's commissions, expenses of interest rate support, capital withdrawal commitment expenses and other prepayments.

Sales person's commissions, expenses of interest rate support incurred before the handover of real estates to customers are expected to provide future economic benefits to the Company and its subsidiaries and are allocated to the consolidated income revenue when real estate tranfer revenue is recognized.

Capital withdrawal commitment costs arise when the Company and its subsidiaries borrow capital from banks. These expenditures are allocated to the consolidated income statement throughout the loan term.

Revenue recognition

Revenue from the sales of real estate

Revenue from the transfer of real estate 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 real estate;
(b) the Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate sold;
(c) the amount of revenue can be measured reliably;
(d) the economic benefits associated with the transaction flowed or will flow to the Company; and
(e) the costs incurred or to be incurred in respect of the transaction can be measured reliably.

For the real estate properties where the Company and its subsidiaries are the investors; customers have the right to complete the interior of the property, and the Company and its subsidiaries carry out the interior completion according to the design, style, and requirements of the customers, the Company and its subsidiaries shall recognize revenue upon completion and delivery of the unfinished part of the property to the customer, provided that all five conditions mentioned above are met.

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;
(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 for services rendered

Revenue of a transaction involving the rendering of services is recognised when the outcome of such transactions can be measured reliably. In the event that 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 financial position statement date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) the amount of revenue can be measured reliably;
(b) it is probable that the economic benefits associated with the transaction will flow to the Company;

(c) the percentage of completion of the transaction at the financial position statement date can be measured reliably; and
(d) the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from securities activities

Revenue from securities business includes revenue from securities brokerage activities; securities depository; investment advice; underwriting, securities issuance agency and other activities.

Securities brokerage activities for investors and securities depository activities

Revenue from securities brokerage and securities depository activities is recognized in the consolidated income statement when all four (4) of the following conditions are satisfied:

(a) the amount of revenue can be measured reliably;
(b) it is probable that the economic benefits associated with the securities brokerage or depository services transaction will flow to the Company;
(c) the percentage of completion of the transaction at the financial position statement date can be measured reliably; and
(d) the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Other revenue

Other revenue is recognized in the consolidated income statement on an accrual basis. Revenue related to multiple accounting periods are recognized on a schedule or allocated on a straight-line basis over the term of the service. Unallocated value is recognized as unearned revenue in the consolidated financial statements.

Financial income

Gain from the transfer of financial investments is recognized when the Company and its subsidiaries complete the transaction and is measured at the difference between the transfer price and the carrying amount of the investments.

Interest from deposits and loans is recognized on an accrual basis, which is determined on the balance of the deposit, loan amount and the applicable interest rate.

Dividend income from investments is recognised when the Company and its subsidiaries rights to receive payment have been established.

Unearned revenue

Unearned revenue includes tuition fees received in advance, revenue from transferral of business rights, rental revenue received in advance from customers for many accounting periods, and building management service fee for customers bought apartments from the Company and its subsidiaries' projects.

Tuition fees received in advance, revenue from transferral of business rights, rental revenue received in advance from customers are allocated to the consolidated income statement using the straight-line method over the prior payment term.

Fees for building management services are recognized as unearned revenue at the time of apartment handover to customers and periodically amortized to the consolidated income statement according to relevant agreement terms.

Sales deductions

Sales deductions include trade discounts.

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 financial position statement date but before the issuance date of the financial statements, the Company and its subsidiaries recorded as revenue deductions for the period.

Borrowing costs

Borrowing costs are recognised in the consolidated income statement in the period when incurred unless they are capitalised in accordance with Vietnamese Accounting Standard No. 16 "Borrowing costs". Accordingly, borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Investment income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the cost of those assets. For specific borrowings for the purpose of construction of fixed assets and investment properties, borrowing costs are capitalised even when the construction period is under 12 months.

Taxation

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

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods (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 consolidated financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using statement of financial position liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realised. Deferred tax is charged or credited to consolidated income statment, 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 and its subsidiaries intend 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.

4. CASH AND CASH EQUIVALENTS

	30/09/2026 VND	01/01/2026 VND
Cash on hand	18,894,703,406	16,083,189,070
Bank demand deposits	1,190,141,611,800	4,774,761,167,439
Cash equivalents	75,625,684,931	10,081,027,397
	1,284,662,000,137	**4,800,925,383,906**

5. FINANCIAL INVESTMENTS

	30/09/2026			01/01/2026		
	VND	VND	VND	VND	VND	VND
	Cost	Fair value	Provision	Cost	Fair value	Provision
a. Trading securities	**813,516,150,473**	**280,985,880,400**	-	**1,167,690,661,136**	**284,236,885,200**	-
Shares (i)	141,175,787,302	263,585,880,400		253,835,300,000	284,236,885,200	
Unlisted shares (i)	15,000,000,000	17,400,000,000		-	-	
Non-listed bonds (*)	657,340,363,171			913,855,361,136		
b. Held-to-maturity investments	**24,541,475,059,314**			**23,679,556,995,258**		
b1. Current	**23,534,325,567,915**			**21,942,051,144,861**		
Term deposits	**63,354,795,825**	**63,354,795,825**	-	**51,883,179,102**	**51,883,179,102**	-
Preferred dividend shares (iii)	**348,352,092,634**			**1,108,467,605,455**		
Par value	333,420,538,082			1,000,000,000,000		
Dividend interest receivables	14,931,554,552	14,931,554,552	-	108,467,605,455	108,467,605,455	-
Bonds (*)	**497,152,689**			**31,811,706,643**		
Sunshine AM Joint Stock Company (ii)	-			608,571,687		
Sunshine Housing Business JSC	-			2,188,818,424		
Nguyen Binh Investment Consulting Co. Ltd (ii)	-			16,372,072,479		
Hoang Long Construction Company Limited (ii)	-			10,871,209,382		
Bond interest receivables	497,152,689			1,771,034,671		
Short-term loan (iv)	**23,122,121,526,767**	**23,122,121,526,767**		**20,749,888,653,661**	**20,749,888,653,661**	
Other	21,189,188,309,716	21,189,188,309,716		19,864,211,492,307	19,864,211,492,307	
Interest income from held-to-maturity investmei	1,932,933,217,051	1,932,933,217,051		885,677,161,354	885,677,161,354	
b2. Non-current	**1,007,149,491,399**			**1,737,505,850,397**		
Bonds (*)	**7,129,491,399**			**6,520,919,712**		
Sunshine Group Development JSC (ii)	2,895,895,983			2,895,895,983		
Hoang Long Construction Co. Ltd (ii)	3,625,023,729			3,625,023,729		
Sunshine AM Joint Stock Company (ii)	608,571,687			-		
Preferred shares (iii)	**1,000,000,000,000**			**388,649,358,082**		
Long-term loan	**20,000,000**	**20,000,000**	-	**1,342,335,572,603**	**1,342,335,572,603**	-
Total	**25,354,991,209,787**		-	**24,847,247,656,394**		-

(i) The fair value of the investment in shares listed on HNX is determined based on their closing price as at the end of the period. The fair value of the investment in shares on UPCoM is determined based on the weighted average of even lot trading prices implemented by the continuous order matching method of the most recent previous trading day.

(ii) Represents the bonds are held by Dynamic Innovation Company Limited with the bonds having a par value of VND 100,000 per bond, and the interest rate ranging from 9.17% to 9.67% per annum.

(iii) Represents the dividend preference shares of Kinh Bac Real Estate Business Joint Stock Company purchased by Sunshine Sky Villa Joint Stock Company and Dynamic Innovation Limited Company - subsidiaries of the Company - on September 22, 2025, with quantities of 32,900,000 and 442,180 dividend preference shares respectively, par value: VND 10,000, preferred dividend: fixed annual dividend of 12% of the par value of the preference shares. Within 4 years from the date of completion of the preference share offering, Kinh Bac Real Estate Business Joint Stock Company will repurchase all preference shares at a repurchase price of at least par value per preference share.

This represents the preferred dividend shares of Truong Minh Real Estate Business., Jsc and Dai Hung Thinh Real Estate Investment., Jsc acquired by Wonderland Real Estate Joint Stock Company, a subsidiary of the Company. Wonderland holds 5,000,000 preferred shares in each investee. The preferred shares entitle the holder to a preferred dividend of 15% of the par value (VND 100,000 per preferred share) from the completion date of the share transfer. In addition, the Group is entitled to interest on the advance payment for the subscription of the preferred shares up to the completion date of the acquisition, at an annual rate equivalent to the preferred dividend. Pursuant to the General Meeting of Shareholders' Resolution No. 02/2026/WDL/NQ-GMS dated 12 March 2026, the maturity date of the amended Preferred Shares Agreement is 12 April 2028.

Wonderland Real Estate., Jsc, a subsidiary of the Company, has pledged all of its 5,000,000 preferred dividend shares in Truong Minh Real Estate Business., Jsc, together with all rights, entitlements and interests attached thereto, and all of its 5,000,000 preferred dividend shares in Dai Hung Thinh Real Estate Investmen., Jsc, together with all rights, entitlements and interests attached thereto, as collateral for the issued bonds.

(iv) Represent short-term loans, including:

Represent unsecured loans granted to enterprises and individuals with a loan term of 12 months from the disbursement date. The lending interest rates during the period per annum. Borrowers are free to use the loans in accordance with the provisions of law. Interest is payable together with the principal at maturity.

(v) Represent long-term loans, including:

Represent unsecured loans granted to enterprises with a loan term of 60 months from the disbursement date, of which certain loans have been extended through the end of 2027 in accordance with the signed contract appendices. The interest rate is a maximum of 14% per annum. The loans carry conversion rights into capital contributions or grant the lender the right to acquire in full the invested capital contribution of the borrower.

(*) The Company has not determined the fair value of the financial investments as at the end of the period because the prevailing relevant regulations do not have specific guidance on determining the fair value of the investments.

6. SHORT-TERM TRADE RECEIVABLES

	30/09/2026	01/01/2026
	VND	VND
Receivables from real estate tranfer	1,665,821,046,849	1,003,647,550,043
Receivable from software services and equipment sales	13,426,344,314	242,931,344,314
Receivable from software services and equipment sales	22,164,174,928	42,338,271,417
Receivables from securities business activities	988,867,550	2,675,597,553
Receivables from other business activities	73,158,263,546	36,934,548,761
	1,775,558,697,187	**1,328,527,312,088**
In which:		
Short-term trade receivables from related parties (Details in Note 32)	*133,855,070,511*	*402,739,518,207*

7. SHORT-TERM ADVANCES TO SUPPLIERS

	30/09/2026	01/01/2026
	VND	VND
Advances to suppliers relating to projects		
Project Noble Crystal Tay Ho & Noble Palace Tay Ho (i)	*4,893,808,670,733*	*5,036,034,623,229*
Project Noble Palace Tay Thang Long (ii)	*2,816,152,822,976*	*3,435,844,232,086*
Project Sunshine Sky City (iii)	*2,781,374,113,828*	*2,784,615,429,553*
Project Starlake (iv)	*1,922,906,566,855*	-
Project Noble Crystal Long Bien (v)	*1,108,903,444,215*	*991,354,190,162*
Project Nam Thang Long Urban Area	-	*513,899,283,352*
Project Noble Palace Long Bien (vi)	*69,764,289,995*	*459,308,619,994*
Others	552,142,008,168	95,814,480,982
	14,145,051,916,770	**13,316,870,859,358**
In which:		
Short-term advances to related parties (Details in Note 32)	*2,791,658,911,088*	*4,793,767,464,938*

(i) Represents advance payments to counterparties related to construction contracts at the Noble Crystal Tay Ho and Noble Palace Tay Ho projects on plot CT01 in the Nam Thang Long urban area, phase III, Phu Thuong Ward, Hanoi City.

(ii) Represents advance payments to companies related to construction contracts at the Noble Palace Tay Thang Long project in O Dien Commune, Hanoi City.

(iii) Represents advance payments to Sunshine Saigon Group Joint Stock Company - a related party of the Company - for the Sunshine Sky City project on plots B1 and B4, Tan Phu Ward, Ho Chi Minh City.

(iv) Represents the advance payment made to THT Development Company Limited in connection with the proposed transfer of part of the Central Zone Project of Tay Ho Tay Urban Area, pursuant to Deposit Agreement No. 08/THT-XUANLA/DA-K1HH2 dated 31 July 2026. The entire deposit amount will be applied towards the consideration payable under the Project Transfer Agreement upon satisfaction of the conditions for the project transfer.

(v) Represents advance payments to companies related to construction contracts at the high-rise residential building project for sale on plots B3/CT5 and B4/CT6 in planning area C14, Phuc Loi Ward, Hanoi City.

(vi) Represents the amount of advance payments to Thu Duc Infrastructure Development Investment Joint Stock Company related to Real Estate Sale Contracts at the Low-Rise Housing Construction Investment Project for sale at land plots designated A4/TT1 in planning zone C12 and land plot designated A7/TT2 in planning zone C13, Viet Hung Ward, Phuc Dong Ward, Hanoi.

8. OTHER RECEIVABLES

	30/09/2026	01/01/2026
	VND	VND
a. Short-term		
Deposits (i)	17,871,438,815,254	21,839,191,402,414
Company as a member of the investor consortium for the Bac Thang Long Urban City Project (ii)	24,000,000,000	-
Receivables from companies for debt payments on behalf of apartment buyers	50,144,435,144	130,755,694,076
Receivables from loan interest, bond interest	6,160,098,125	22,261,825,873
Others	52,264,513,292	212,026,082,269
	18,004,007,861,815	**22,204,235,004,632**
b. Long-term		
Phat Dat Real Estate Development JSC (iii)	991,249,631,333	990,068,000,000
Receivables from investment trust contracts	-	45,328,220,955
Deposits (i)	7,703,093,302,414	24,745,581,014
Others	2,578,437,995	2,466,181,601
	8,696,921,371,742	**1,062,607,983,570**
In which:		
Other short-term receivable from related parties (Details in Note 32)	*2,653,114,134,502*	*3,087,651,750,542*

(i) Represents deposits paid by the Company's subsidiaries to corporate and individual counterparties for the acquisition of potential projects, as well as the acquisition of shares and equity interests in companies that own and develop such potential projects.

(ii) Represent the capital contributions and other financial obligations that the Company is responsible for fulfilling in its capacity as a member of the consortium of investors for the Bac Thang Long Urban City Multi-Purpose Urban Development Project in Thien Loc Commune and Phuc Thinh Commune.

(iii) Represent the long-term receivables from Phat Dat Real Estate Development Joint Stock Company ("Phat Dat") related to Investment Cooperation Contract No. 01/HDHTDT-E3/2017 dated 26 December 2017 between Dynamic Innovation Company Limited (a subsidiary) and Phat Dat for Sunshine Sky City project (which was later amended by Investment Cooperation Contract No. 01/HDHTDT-E3/2018 signed on 10 December 2018).

Based on the contract and its amending appendices, the parties coordinate to complete the legal procedures for the project, including procedures for obtaining land use right certificates for plots B2 and B3 of the Cooperation Project, and simultaneously seek approval documents for the transfer of plots B2 and B3 of the Cooperation Project to Dynamic Innovation Company Limited (a subsidiary of the Company).

9. INVENTORIES

	30/09/2026	01/01/2026
	VND	VND
Work in progress	103,149,300,494	107,089,677,470
Fininshed goods	552,439,753,338	1,033,011,378,187
- Real estate ready for sale (i)	551,246,997,130	1,031,816,408,422
- Other finished good	1,192,756,208	1,194,969,765
Goods (ii)	9,530,636,143,904	13,545,461,216,276
Raw material	3,392,049,036	2,947,827,138
Tools and suppliers	218,647,995	291,541,928
	10,189,835,894,767	**14,688,801,640,999**

(i) Represents the real estate finished goods formed from the Sunshine Golden River Project; Sunshine Sky City Project; Sunshine Center Project; Commercial area and low-rises Noble; Sunshine City Project; Sunshine Garden Project; Sunshine Green Iconic Project.

(ii) Real estate inventory that the Sunshine Tay Ho Joint Stock Company - a subsidiary of the Company have taken over at the Noble Palace Tay Ho – Regent Grand Mansion Project and the Noble Palace Tay Ho – Crown Grand Project. The Company has mortgaged the property rights arising from the house purchase contracts at the Noble Palace Tay Ho – Regent Grand Mansion Project and the Noble Palace Tay Ho – Crown Grand Project to secure a loan from the Military Commercial Joint Stock Bank. Accordingly, after the date the house is granted the land use right certificate, the collateral for the loan is the house and land use rights (if any) that Sunshine Tay Ho Joint Stock Company is entitled to receive, own, and use according to the purchase contract.

10. DEFERRED EXPENDSES

	30/09/2026	01/01/2026
	VND	VND
a. Short-term		
Sale person's commissions (i)	1,181,598,851,441	875,309,104,977
Interest rate support (i)	1,279,606,589,487	307,512,945,754
Other short-term deferred expenses	57,497,246,543	52,245,283,669
	2,518,702,687,471	**1,235,067,334,400**
b. Long-term		
Cost of commitment to withdraw capital (ii)	15,103,612,102	15,103,612,100
Other long-term deferred expenses	2,091,855,733	3,015,427,029
	17,195,467,835	**18,119,039,129**

(i) Brokerage commission expenses and interest rate support expenses are recognized by the Company and its subsidiaries for apartment sales contracts in various projects, These expenses are tracked in the prepaid expense account and allocated to the interim consolidated income statement to the corresponding recognized revenue.

(ii) Represent cost of commitment to withdraw capital between subsidiaries and banks, which are allocated to the value of project assets over the loan term.

11. TAXES AND AMOUNTS RECEIVABLE FROM/ PAYABLE TO THE STATE BUDGET

	01/01/2026	Payable/Receivable during the period	Paid/Received during the period	Reclassify duringthe period	30/09/2026
	VND	VND	VND	VND	VND
a. Receivables					
Corporate income tax (*)	2,344,666,039	2,073,641,320	7,957,444,667	(111,341,931)	8,117,127,455
Other taxes	151,738,148,433	151,643,975,264	2,619,972,443	11,044,642	2,725,190,254
	154,082,814,472	**153,717,616,584**	**10,577,417,110**	**(100,297,289)**	**10,842,317,709**
b. Payables					
Value added tax	2,755,383,913,667	761,797,832,238	1,831,905,430,634	58,081,839	1,685,334,397,110
Corporate income tax	2,580,037,149,500	1,376,739,329,515	518,994,396,354	-	3,437,782,082,661
Personal income tax	11,836,077,844	37,007,918,519	38,475,986,829	-	10,368,009,534
Other taxes	1,037,689,161,519	43,480,282,642	942,786,069,395	-	138,383,374,766
	6,384,946,302,530	**2,219,025,362,914**	**3,332,161,883,212**	**58,081,839**	**5,271,867,864,071**

(*) Respresent the corporate income tax temporarily paid at a rate of 1% of the revenue received from real estate transfer activities that have not yet been included in taxable income during the period.

12. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and Equipment	Office equipment	Motor vehicles	Total
	VND	VND	VND	VND	VND
COST					
Opening balance	**456.336.427.672**	**67.472.747.436**	**21.430.458.531**	**184.281.955.871**	**729.521.589.510**
Additions for the period	328.440.815	1.147.980.784	2.395.620.839	18.517.072.727	22.389.115.165
Closing balance	**455.815.999.889**	**62.713.286.828**	**23.716.981.539**	**200.758.232.795**	**743.004.501.051**
ACCUMULATED DEPRECIATION					
Opening balance	**50.200.599.342**	**48.777.902.880**	**11.659.665.665**	**129.415.729.518**	**240.053.897.405**
Charge for the period	10.023.944.856	3.172.295.103	1.711.273.506	11.041.511.256	25.949.024.721
Disposal	(361.197.418)	(2.989.092.512)	(20.490.133)	(1.963.280.270)	(5.334.060.333)
Closing balance	**59.863.346.780**	**48.961.105.471**	**13.350.449.038**	**138.493.960.504**	**260.668.861.793**
NET BOOK VALUE					
Opening balance	**406.135.828.330**	**18.694.844.556**	**9.770.792.866**	**54.866.226.353**	**489.467.692.105**
Closing balance	**395.952.653.109**	**13.752.181.357**	**10.366.532.501**	**62.264.272.291**	**482.335.639.258**

13. INCREASES, DECREASES IN INTANGIBLE ASSETS

	Computer Software	Patents	Industrial property rights	Land use rights	Total
	VND	VND	VND	VND	VND
COST					
Opening balance	**52,136,215,479**	**8,771,585,049**	**117,800,000**	**7,698,160,000**	**68,723,760,528**
Additions for the period	1,093,379,533	-	-	-	1,093,379,533
Closing balance	**53,229,595,012**	**8,771,585,049**	**117,800,000**	**7,698,160,000**	**69,817,140,061**
ACCUMULATED DEPRECIATION					
Opening balance	**38,364,366,480**	**5,291,747,740**	**27,333,454**	**-**	**43,683,447,674**
Charge for the period	2,503,318,401	842,376,280	6,518,898	-	3,352,213,579
Closing balance	**40,867,684,881**	**6,134,124,020**	**33,852,352**	**-**	**47,035,661,253**
NET BOOK VALUE					-
Opening balance	**13,771,848,999**	**3,479,837,309**	**90,466,546**	**7,698,160,000**	25,040,312,854
Closing balance	**12,361,910,131**	**2,637,461,029**	**83,947,648**	**7,698,160,000**	**22,781,478,808**

14. INCREASES, DECREASES IN INVESTMENT PROPERTIES

INVESTMENT PROPERTIES FOR LEASES

	Buildings and Structures	Equipment	Total
	VND	VND	VND
COST			
Opening balance	**1,745,070,514,808**	**2,381,365,899**	**1,747,451,880,707**
Additions for the period	7,885,363,217	-	7,885,363,217
Disposal	(167,388,527,387)	-	(167,388,527,387)
Closing balance	**1,585,567,350,638**	**2,381,365,899**	**1,587,948,716,537**
ACCUMULATED DEPRECIATION			
Opening balance	**581,889,012,834**	**2,158,750,825**	**584,047,763,659**
Charge for the period	22,078,243,349	58,250,971	22,136,494,320
Disposal	(4,334,185,699)	-	(4,334,185,699)
Closing balance	**599,633,070,484**	**2,217,001,796**	**601,850,072,280**
NET BOOK VALUE			
Opening balance	**1,163,181,501,974**	**222,615,074**	**1,163,404,117,048**
Closing balance	**985,934,280,154**	**164,364,103**	**986,098,644,257**

According to VAS No. 05 - Investment Properties, fair value of investment property as at the end of the period is required to be disclosed. However, the Company could not determine the fair value as at the end of the period; therefore, no information about the fair value is disclosed in the notes to the consolidated financial statements. As at the end of the period, the above assets have been mortgaged to secure bank loans, with details as follows:

- Unicloud Technology Group., Jsc (a subsidiary) have pledged the investment properties under the Sunshine Sky City project to secure loans granted by Kien Long Joint Stock Commercial Bank to Unicloud Technology Investment Group., Jsc and other entities.

- Sunshine Sky Villa., Jsc (a subsidiary) has pledged the assets formed under the Sunshine Golden River Project, including all assets, property rights, and existing and future rights and interests associated with the Project products, to secure a loan granted by Ho Chi Minh City Development Joint Stock Commercial Bank.

- Unicloud Technology Group., Jsc (a subsidiary) has pledged an area in the King Palace Shopping Center to secure a loan granted by Kien Long Commercial., JS Bank – Hanoi Branch to Thien Tai Solutions Company Limited. On 11 March 2026, the entire investment propertywas released from mortgage at Kien Long Commercial Joint Stock Bank - Hanoi Branch.

- Sunshine Homes Development., Jsc and Anh Duong Star Joint Stock Company (subsidiaries of the Company) pledged real estate related to the Sunshine Center Project, the Sunshine Garden and Sunshine Palace as collateral to secure the obligations of a third party at Vikki Limited Liability Bank.

- Xuan Dinh Construction Investment JSC (a subsidiary) pledged a land use right certificate for the commercial area of the Sunshine City project (intended for lease) as collateral for the loan obligations of a third party at Vietnam Prosperity Joint Stock Commercial Bank.

15. CONSTRUCTION IN PROGRESS

	30/09/2026	01/01/2026
	VND	VND
Noble Crystal Tay Ho Project (il)	11,591,072,478,562	9,961,375,966,708
Noble Palace Tay Thang Long Project (ili)	5,703,851,829,279	4,571,980,553,883
Sunshine Sky City Project (i)	3,059,937,685,295	2,987,337,142,068
Noble Crystal Long Bien Project (iv)	2,838,808,715,921	2,352,459,332,508
Sunshine Center Project (v)	128,069,257,807	127,982,942,807
Others	5,994,491,473	923,410,998
	23,327,734,458,337	**20,002,059,348,972**

(i) Represents the costs related to the project at plot CT01 - Nam Thang Long Urban Area, belonging to the project "Investment in the construction of high-rise residential buildings combined with commercial and service facilities and low-rise residential buildings Sunshine Crystal River (Noble Crystal Tay Ho)". Wonderland Real Estate Joint Stock Company (a subsidiary of the Company) has mortgaged all assets, property rights, and rights and benefits arising from the investment, development and exploitation of the project to secure a loan from Ho Chi Minh City Development Commercial Bank. Specifically, the collateral includes the costs of implementing the project "High-rise residential buildings combined with commercial and service facilities and low-rise residential buildings Sunshine Crystal River" at plot CT01 - Nam Thang Long Urban Area, phase III, Phu Thuong Ward, Hanoi City.

(ii) Represents the cumulative construction investment costs of the Noble Palace Tay Thang Long Project. As presented in Notes No. 22 and 23, DIA Investment Joint Stock Company (a subsidiary of the Company) has mortgaged all existing and future rights and benefits arising from the investment, development, exploitation, business management of the project, all construction works, asset items, and property rights that have been formed or will be formed in the future related to the Sunshine Grand Capital Project from Subdivision A - Zone 2 (393 land plots) and Subdivision B - Zone 4 (20 land plots) to secure the Company's credit facilities at Military Commercial Joint Stock Bank - Hai Ba Trung Branch.

(iii) Represents the cumulative investment and construction costs incurred for towers S2 to S9 of the Sunshine Sky City project. As presented in Notes 22 and 23, Dynamic Innovation Co., Ltd. (a subsidiary of the Company) has mortgaged future assets, property rights, and existing rights and benefits arising from investment, development, exploitation, and sale of products at the Sunshine Sky City Project, specifically Lot B1 (excluding the entire commercial and service area and the already sold commercial area of Tower S1), to secure credit granted to Dynamic Innovation Co., Ltd. and third parties by Kien Long Commercial Joint Stock Bank, and Lot B4 to secure credit granted to Dynamic Innovation Co., Ltd. and third parties by Vietnam Prosperity Commercial Joint Stock Bank.

(iv) Represents the value of the construction in progress of the High-Rise Housing Project for sale on land plots B3/CT5 and B4/CT6 in planning area C14, Phuc Dong Ward, Hanoi City (commercial name: Noble Crystal Long Bien), for which Thai Minh Land Investment Joint Stock Company is the investor.

(v) Represents the value of the private area owned by the investor, including unfinished office space, commercial floor space, and related assets at the Sunshine Center project. As presented in Notes No. 22 and 23, these assets are currently being used as collateral for third-party obligations at Vikki Limited Liability Bank

16. LONG-TERM FINANCIAL INVESTMENTS

	30/09/2026		01/01/2026	
	VND		VND	
a. Investments in joint-ventures, associates	**Book value**	**Value according to the equity method**	**Book value**	**Value according to the equity method**
Phu Thinh Land Company Limited	1,475,912,000,000	1,476,153,861,419	1,475,912,000,000	1,475,950,033,800
Cam Dinh Ecological Investment Company (i)	1,176,471,000,000	1,178,866,669,266	1,176,471,000,000	1,177,506,423,623
	2,652,383,000,000	**2,655,020,530,685**	**2,652,383,000,000**	**2,653,456,457,423**
b. Equity investments in other entities				
	Book value	**Provision**	**Book value**	**Provision**
Equity investments in other entities	**11,140,875,780,000**	**(2,434,658,312)**	**5,713,150,780,000**	**(1,975,402,988)**
Kita Invest., Jsc (ii)	5,152,000,280,000	-	5,002,000,280,000	-
Hyperscale Company Limited (iii)	5,025,525,000,000	-	-	-
Thuan Phu Lang Co Development Investment., JSC	390,000,000,000	(1,444,755,196)	390,000,000,000	-
SCG Construction Group Joint Stock Company (iv)	236,539,700,000	(743,325,000)	236,539,700,000	(1,678,325,000)
Hoa Xuan Investment Company Limited (v)	227,700,000,000	-	-	-
S.I Investment Joint Stock Company (vi)	87,500,000,000	(246,578,116)	63,000,000,000	(297,077,988)
ODE Media and Entertainment Group JSC (vii)	21,610,800,000	-	21,610,800,000	-
BCC agreements that are classified as other investments	**-**	**-**	**5,812,167,950,339**	**-**
Kita Invest., Jsc	-	-	5,812,167,950,339	-
	11,140,875,780,000	**(2,434,658,312)**	**11,525,318,730,339**	**(1,975,402,988)**

(i) As at the end of the period, Xuan Dinh Construction Investment Joint Stock Company (a subsidiary of the Company) had pledged all of its shares in Cam Dinh Ecological Investment Company Limited as collateral for loan obligations at Ho Chi Minh City Development Joint Stock Commercial Bank.

(ii) As at the end of the period, DIA Investment Joint Stock Company (a subsidiary of the Company) held 126,185,626 shares in Kita Invest Joint Stock Company, accounted for 18.975% of Kita's charter capital. Kita Invest Joint Stock Company is the transferee of the rights and benefits arising from the investment project for the development of high-rise residential buildings for sale combined with commercial facilities on land plots CT05 and CT06 within the Nam Thang Long Urban Area, Phu Thuong Ward, Hanoi City.

(iii) As at the end of the period, DIA Investment Joint Stock Company, a subsidiary of the Company, held a capital contribution of VND 5,025,525,000,000, representing 15.979% of the charter capital of HyperScale Company Limited. As disclosed in Note 1 – General Information, under the section on Corporate Structure, on 5

October 2026, HyperScale Company Limited agreed to reduce its charter capital to reflect the actual capital contributions made by its members, thereby becoming an indirect subsidiary of the Company through DIA Investment Joint Stock Company.

(iv) As at the end of the period, the Company and Sunshine Sky Villa Joint Stock Company (a subsidiary of the Company) held 1,912,000 and 1,870,000 shares, respectively, in SCG Construction Group Joint Stock Company, representing ownership interests of 2.25% and 2.2% of its charter capital.

(v) As at the end of the period, Xuan Dinh Joint Stock Company, a subsidiary of the Company, held a capital contribution of VND 227,700,000,000, representing 15.00% of the charter capital of Hoa Xuan Investment Company Limited.

(vi) As at the end of the period, the Company held 3,500,000 shares equivalent to 7% of the share capital of S.I Development Joint Stock Company and these 3,500,000 shares have been pledged for third-party obligations.

(vii) As at the end of the period, Sunshine Sky Villa Joint Stock Company (a subsidiary of the Company) holds 500,000 shares equivalent to a 5% of share capital of ODE Media and Entertainment Group Joint Stock Company.

17. SHORT-TERM TRADE PAYABLES

	30/09/2026	01/01/2026
	VND	VND
Nam Thang Long Urban Development Company	-	694,143,756,427
Sunshine Sai Gon Group Joint Stock Company	105,064,454,184	371,377,917,608
Kinh Bac Real Estate Trading JSC.	-	192,342,761,923
Other entities	455,536,939,149	393,825,097,568
	560,601,393,333	**1,651,689,533,526**
In which:		
Short-term trade payables to related parties (Details in Note 32)	*268,565,700,936*	*470,260,192,686*

18. SHORT-TERM ADVANCES FROM CUSTOMERS

	30/09/2026	01/01/2026
	VND	VND
Advances from customers:		
Noble Palace Tay Thang Long Project	*12,934,890,857,414*	*10,547,603,717,574*
Sunshine Sky City Project	*5,884,195,115,270*	*5,881,689,708,195*
Noble Crystal Long Bien Project	*6,735,101,723,031*	*5,149,552,916,373*
Noble Crystal Tay Ho Project	*6,141,406,769,890*	*2,677,978,954,328*
Noble Palace Long Bien Project	*36,880,638,282*	*151,276,682,326*
Noble Palace Garden Project	*266,571,200,273*	*59,008,321,956*
Sunshine Golden River Project	*34,842,542,491*	*29,774,997,971*
Sunshine Garden Project	*4,725,098,640*	*5,177,131,339*
Others	*59,549,075,238*	*53,982,709,940*
	32,098,163,020,529	**24,556,045,140,002**
In which:		
Short-term advances from customer to related parties (Details in Note 32)	*1,441,966,507,382*	*166,812,270,493*

19. ACCRUED EXPENSES

	30/09/2026	01/01/2026
	VND	VND
a.Short-term		
Accruals for development project (i)	2,003,620,722,126	2,431,965,335,383
Minimum profit of BCC payable (ii)	163,557,663,765	961,408,442,197
Accruals for loan interest expenses	1,816,273,443,472	888,828,778,217
Accruals for interest interest rate to buyers	317,285,914,585	781,629,947,565
Others	130,485,447,099	73,476,770,508
	4,431,223,191,047	**5,137,309,273,870**
b.Long-term		
Minimum profit of BCC payable	-	34,986,183,369
Land rent payable annually	249,792,551,629	211,757,137,495
	249,792,551,629	**246,743,320,864**
In which: Accrued expense payable to related parties (Details in Note 32)	*243,960,240,034*	*247,007,697,931*

(i) Represent accruals for cost of apartments and commercial areas handed over.

(ii) Represent the minimum profit payable to the capital contributors to the business cooperation contract without depending on the business results of the Sunshine Sky City Project and Noble Palace Tay Ho project determined at the rate of 10.5%-13% per annum based on the value of the contributed.

20. DEFERRED REVENUE

	30/09/2026	01/01/2026
	VND	VND
a. Short-term		
Tuition fee	16,512,124,005	19,518,014,083
Revenue from transfer of business rights (i)	4,624,553,523	4,624,553,492
Revenue from leasing commercial floor	1,110,855,886	1,246,243,599
Building management service fees	15,923,618,165	500,784,221
Others	266,399,539	126,474,948
	38,437,551,118	**26,016,070,343**
b. Long-term		
Revenue from transfer of business rights (i)	169,061,039,192	172,567,992,270
Building management service fees	11,164,192,807	42,718,519,586
	180,225,231,999	**215,286,511,856**

(i) According to Transfer Agreement No. 1111HĐCN/SAD-TLV entered into between Anh Duong Star Joint Stock Company - an indirect subsidiary of the Company ("Party A") - and Thien Long Viet Investment Company Limited ("Party B"), Party A agreed to transfer to Party B the rights of use, business exploitation and the benefits arising from the use and business exploitation of the hotel duplex block of the Sunshine Palace Project. The transfer of the exploitation rights from Party A to Party B shall commence from the date Party A hands over the exploitable area to Party B and shall remain effective until 19 August 2063.

21. OTHER PAYABLES

	30/09/2026	01/01/2026
	VND	VND
a. Short-term		
Receipt of capital contributions from BCC (i)	696,300,000,000	388,500,000,000
Short-term deposits	377,468,014,946	808,668,477,190
Maintenance fund (ii)	485,979,644,283	475,925,667,002
S.I Development., Jsc	-	225,000,000,000
Settlement of the real estate transfer contract	134,246,435,971	143,157,396,582
Other short-term payables	45,406,066,856	138,780,384,470
	1,739,400,162,056	**2,180,031,925,244**
b. Long-term		
Receipt of capital contributions from BCC (i)	2,351,198,400,000	2,351,198,400,000
Deposit for brokerage services (iii)	14,521,705,900,000	16,631,421,300,000
Others	2,977,990,589	1,835,428,012
	16,875,882,290,589	**18,984,455,128,012**
In which:		
Other payables to related parties (Details in Note 32)	*651,760,554,150*	*905,420,355,812*

(i) As at the end of the period, the outstanding balance represents capital contributions received from counterparties under investment and business cooperation contracts with profit-sharing terms, related to the real estate components of specific projects as follows:

- A portion of the Project comprises properties located in Dai Phuoc Commune, Dong Nai Province. Sunshine Sky Villa Joint Stock Company, a subsidiary of the Company, received capital contributions from Sunshine Golf & Resort Joint Stock Company for the purpose of acquiring land use rights within the Project area and carrying out related transactions

- Noble Palace Tay Thang Long Project, developed by DIA Investment Joint Stock Company, a subsidiary of the Company, to provide additional funding for the implementation of the Noble Palace Tay Thang Long Project.

The parties share the project results in the ratio of 68% and 32%, respectively. The term of the business cooperation agreement is coterminous with the project's operating period;
- Noble Crystal Tay Ho and Noble Palace Tay Ho – River Mansion projects - Wonderland Real Estate Joint Stock Company , a subsidiary of the Company- the project owner, to provide additional funding for its business operations.
And other potential projects in which the Company and its subsidiaries are participating.

(ii) Represent the maintenance cost for the handed-over apartments of Sunshine Riverside Project, Sunshine Sky City Project, Sunshine Golden River Project, Sunshine Center Project, Sunshine City Project, Sunshine Garden Project, Sunshine Palace Project and Sunshine Green Iconic Project which are determined at the rate of 2% of the selling price exclusive of value added tax and interest from maintainance fees deposits. These maintenance fees will be transferred to the Building Management Boards upon their establishment.

(iii) Represents the deposit from the parties to Sunshine Tay Ho - a subsidiary of the Company - for the exclusive marketing and distribution brokerage services of Products in the Noble Palace Tay Ho – Golf Mansion and Noble Palace Tay Ho – Boutique Mansion projects. The contract term is 36 months from 15 September 2025. The deposit will be partially refunded corresponding to the number of Products brokered/distributed by the parties to the Company, and the remaining deposit will be fully refunded, corresponding to the distribution price of the unsold/unbrokered Products, upon the expiration of the distribution/brokerage period as stipulated in the contract.

And deposits received from parties by Thai Minh Land Investment Joint Stock Company, a subsidiary of the Company, for the exclusive brokerage, marketing and distribution of products under the Noble Crystal Long Bien Project. The deposits will be refunded in installments corresponding to the number of products successfully brokered or distributed by the respective parties. Upon expiry of the contractual distribution or brokerage term, any remaining deposits corresponding to the distribution prices of products that have not been fully distributed or sold through brokerage activities will be refunded in full in accordance with the terms of the relevant contracts.

22. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	At the beginning of the period	In the period		At the end of the period
	Amount /Amount able to be paid off	Increase	Decrease	Amount /Amount able to be paid off
Short- term loans	4,603,898,348,275	8,468,477,325,600	7,723,975,659,728	5,348,400,014,147
Short-term loans from corporate partners (i)	**4,603,898,348,275**	**8,468,477,325,600**	**7,723,975,659,728**	**5,348,400,014,147**
Current portions of long-term loans (ii)	**8,088,900,479,302**	**4,670,938,427,834**	**5,884,213,426,197**	**6,875,625,480,939**
Current portions of long-term loans from commercial banks	**2,995,765,356,891**	**3,677,415,718,820**	**2,791,821,726,197**	**3,881,359,349,514**
Ho Chi Minh City Development Joint Stock Commercial Bank	2,123,665,356,891	2,103,715,718,820	1,284,501,726,197	2,942,879,349,514
Military Commercial Joint Stock Bank	872,100,000,000	1,573,700,000,000	1,507,320,000,000	938,480,000,000
Current portion of long-term loán from partners (i)	-	**21,896,878,039**	-	**21,896,878,039**
Business cooperation contracts classified as borrowing (i)	**2,001,000,000,000**	-	-	**2,001,000,000,000**
Current portions of Bonds	**3,092,135,122,411**	**971,625,830,975**	**3,092,391,700,000**	**971,369,253,386**
	12,692,798,827,577	**13,139,415,753,434**	**13,608,189,085,925**	**12,224,025,495,086**

(i) Represents short-term borrowings of the subsidiaries, mainly unsecured loans, entered into with various corporate counterparties to supplement working capital for business operations and project investments. The interest rate is a maximum of 13% per annum, with loan tenors of 12 months from the disbursement date.

(ii) Under the Notes No. 23 Long-term borrowing and finance lease liabilities.

23. LONG-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	At the beginning of the period	In the period		At the end of the period
	Amount /Amount able to be paid off	Increase	Decrease	Amount /Amount able to be paid off
Long-term loans				
Long-term loans from bank (i)	**15,460,829,269,640**	**1,290,256,153,091**	**4,606,231,042,977**	**12,144,854,379,754**
Vikki Digital Bank (a)	929,185,750,785	28,897,294,519	-	958,083,045,304
Ho Chi Minh City Development Joint Stock Commercial Bank (b)	5,816,990,202,075	1,061,358,858,572	1,284,501,726,197	5,593,847,334,450
Military Commercial Joint Stock Bank (c)	8,714,653,316,780	-	3,321,729,316,780	5,392,924,000,000
Vietnam Prosperity., JSC Bank (d)	-	200,000,000,000	-	200,000,000,000
Long-term loans from corporate partners (ii)	**956,398,897,802**	**400,000,000,000**	**148,117,113,133**	**1,208,281,784,669**
Business cooperation contracts classified as borrowing (i)	**15,638,607,000,000**	**2,999,999,500,000**	**3,117,422,000,000**	**15,521,184,500,000**
Bond (iii)	**4,063,504,373,797**	**34,956,577,589**	**2,221,211,000,000**	**1,877,249,951,386**
	36,119,339,541,239	**4,725,212,230,680**	**10,092,981,156,110**	**30,751,570,615,809**
Amount due for settlement within 12 months	8,088,900,479,302			6,875,625,480,939
Amount due after 12 months	28,030,439,061,937			23,875,945,134,870

(i) Details of long-term loans from bank are as follows:

(a) Represent the loan obtained by Xuan Dinh Construction Investment Joint Stock Company ("Xuan Dinh") – a subsidiary of the Company – from Ho Chi Minh City Development Joint Stock Commercial Bank under Credit Agreement No. 27866/24MB/HĐTD dated 30 September 2024, with a credit limit of VND 1,000,000,000,000 for the purpose of financing the acquisition of equity interests from the existing members of Cam Dinh Ecological Investment Company Limited. The credit term does not exceed 36 months from the contract signing date. Interest rates are determined for each debt drawdown in accordance with the agreements between the parties. Collateral information is detailed as follows: The entire shares of Xuan Dinh in Cam Dinh Ecological Investment Company Limited with a value of VND 1,176,471,000,000; the entire capital contribution, together with all rights and interests arising from the capital contribution of Cam Dinh Ecological Investment Company Limited in Kim Thanh Trading Company Limited with a value of VND 5,494,500,000,000; the entire shares of Xuan Dinh's shareholders valued at VND 1,000,000,000,000; the entire capital contribution, together with all rights and interests arising from the capital contribution of Mr. Nguyen Van Kinh in Kim Thanh Trading Company Limited valued at VND 49,950,000,000 and in Cam Dinh Ecological Investment Company Limited valued at VND 1,500,000,000,000; the entire capital contribution, together with all rights and interests arising from the capital contribution of Mr. Do Van

Truong in Kim Thanh Trading Company Limited valued at VND 5,550,000,000; assets, property rights, and existing and future rights and interests arising from the investment, development, exploitation, and sale of products in part of Sub-zone A (land plots with planning codes from A.NV-I.14 to A.NV-I.19, A.CC-2, A.CCDV-1, and 11,385 m² of traffic land) and the entire Sub-zone B of the Cam Dinh – Hiep Thuan Ecological Garden Project, Phuc Tho District, Hanoi City (Sunshine Heritage Phuc Tho), of which Kim Thanh Trading Company Limited is the investor; the entire investment project for the construction of a high-rise apartment building combined with commercial–service facilities and low-rise housing at Lot CTO2A, Nam Thang Long Urban Area, Phu Thuong Ward, Hanoi City, of which Sunshine Sky Joint Stock Company is the investor; the entire investment project for the construction of high-rise housing combined with commercial–service facilities and low-rise housing, Sunshine Crystal River, at Lot CT01, Nam Thang Long Urban Area, Phu Thuong Ward, Hanoi City, of which Wonderland Real Estate Joint Stock Company is the investor; personal guarantee of Mr. Do Anh Tuan; guarantee of Sunshine Sky Villa Joint Stock Company; and guarantee of Wonderland Real Estate Joint Stock Company.

According to Notification No. 28/2026/058/HDBPĐP/TBBN dated 27 February 2026, Ho Chi Minh City Development Joint Stock Commercial Bank ("HDBank") notified that the loan arising from Credit Facility Agreement No. 27866/24MB/HĐTD dated 30 September 2024 of Xuan Dinh has been transferred to Vikki One Member Limited Liability Bank, a wholly owned subsidiary of HDBank. Accordingly, effective from 12 December 2025, HDBank has transferred all rights and obligations under the credit facility agreement to the debt purchaser, which has become the new creditor, and Xuan Dinh continues to fulfill its repayment obligations to the debt purchaser in respect of the transferred loan. The rights and obligations of HDBank in relation to the collateral under the relevant security agreements have also been transferred. The debt purchaser has become the secured party, inheriting all rights and obligations under the security agreements, including, but not limited to, the right to continue holding and enforcing the collateral in accordance with applicable regulations.

(b) Represent the long-term loan of Wonderland Real Estate Joint Stock Company (a subsidiary of the Company) from Ho Chi Minh City Development Commercial Joint Stock Bank – Hoan Kiem Branch under Credit Agreement No. 25267/23MB/HĐTD dated 27 December 2023. The loan term is 36 months from the date of the first drawdown. Interest rates are determined for each debt drawdown in accordance with the relevant debt agreements. The loan is used for the purposes of (1) providing payment guarantees and issuing domestic UPAS L/Cs to finance costs related to the development of the Noble Crystal Tay Ho Project (formerly known as Sunshine Crystal River project) (a high-rise residential project integrated with commercial and service components and low-rise housing) located at land plot CT01, Nam Thang Long Urban Area – Phase III, Phu Thuong Ward, Hanoi City; (2) settling/reimbursing the transfer consideration under the partial real estate project transfer agreement between Nam Thang Long Urban Development One Member Limited Liability Company (CWLD) and Wonderland Joint Stock Company; and (3) issuing guarantees to homebuyers of the project. The loan is secured by all assets, property rights, and existing and future rights and interests arising from the investment, development, exploitation, and sale of products of the investment project for the, Noble Crystal Tay Ho; All of account balances and related rights arising from accounts maintained at HDBank, including the designated collection account for managing proceeds from homebuyers, capital contributions and other funding sources of the Project; all deposits and escrow balances held at HDBank; The pledge of all shares held by the shareholders of Wonderland Real Estate Joint Stock Company at HDBank; and 17 million shares of Sunshine Group Development Joint Stock Company to secure the loan at Ho Chi Minh City Development Commercial Joint Stock Bank.

(c) Represent the loan obtained by Sunshine Tay Ho Joint Stock Company (a subsidiary) from Military Commercial Joint Stock Bank – Hai Ba Trung Branch, under the Credit Agreement No. 304370.25.065.37522779.TD dated 23 May 2025, together with its appendices, provides for a credit facility of VND 5,600,000,000,000. The loan term is 48 months commencing from the day following the first disbursement date under this agreement. Interest rates are determined for each debt drawdown in accordance with the relevant debt agreements. The loan proceeds are used to (1) reimburse expenses previously paid using borrowed funds from other institutions and (2) to settle the remaining payable amount to Citra Westlake City Development Co., Ltd enabling the Company to implement its business plan for the development of 234 low-rise residential units on land plots TT-01 to TT-19 in the Nam Thang Long Urban Area, pursuant to the housing sale contracts signed between the Company and Citra Westlake City Development Co., Ltd. The applicable interest rate is specified in each respective debt drawdown. Collateral for the loan includes: Property rights arising from the following agreements: the Sale

and Purchase Agreement No. 01/SC/H-CP/TT01-TT07/2025 dated 17 March 2025; the Sale and Purchase Agreement No. 02/SC/H-CP/TT08-TT19/2025 dated 17 March 2025; and the Sale and Purchase Agreement No. 03/SC/H-CP/TT14-TT19/2025 dated 17 March 2025; together with all related appendices, amendments, and supplements to the aforementioned agreements (if any), as well as other relevant documents and materials executed between the Company and Company and Citra Westlake City Development Co., Ltd. Military Commercial Joint Stock Bank ("MB") has transferred the ownership/rights to receivables of a portion of the loans under this credit facility to Vietnam Modern One Member Limited Liability Bank ("MBV") in accordance with the agreement between the parties. Accordingly, the credit facility agreements/arrangements and security agreements entered into between the Company and MB continue to be performed in accordance with their agreed terms. MB acts as an agent of MBV to: (i) exercise the rights and obligations of the lender and the secured party, and perform the provisions of the executed credit and security agreements; and (ii) continue to manage the loan, the related collateral, and all loan documentation, as well as to monitor the loan and other matters relating to the transferred loan. MB also acts as the collection agent for all amounts payable by the Company (including principal, interest, fees and other financial obligations). Accordingly, the Company remains responsible for making full payments to MB.

Represent the loan of DIA Investment Joint Stock Company (a subsidiary of the Company) from Military Commercial Joint Stock Bank ("MB") – Hai Ba Trung Branch under Credit Agreement No. 281275.25.065.355211.TD dated February 21, 2025 and any appendices thereto, with a credit limit of VND 4,670,000,000,000. The loan term is 60 months from the date of the first drawdown. Interest rates are determined for each debt drawdown in accordance with the relevant debt agreements. The loan is used to pay expenses for the implementation of the investment project New Rhythm Urban Area – Noble Palace Tay Thang Long project (formerly known as Sunshine Grand Capital) located in Tan Lap Commune, Hanoi City. The loan is secured by (i) property rights, land use rights, houses formed in the future, and all existing and future rights and benefits arising from the investment, development, exploitation, and sale of products of Sub-zone A – Zone 2 (282 land plots) and Sub-zone B – Zone 4 (20 land plots) of Noble Palace Tay Thang Long Project, together with other collateral and security measures as agreed with MB. MB has transferred the ownership/rights to receivables of a portion of the loans under this credit facility to Vietnam Modern One Member Limited Liability Bank ("MBV") in accordance with the agreement between the parties. However, MB continues to manage the loan, the related collateral, and all loan documentation, as well as to monitor the loan and other matters relating to the transferred loan. MB acts as the collection agent for all amounts payable by the Company (including principal, interest, fees and other financial obligations). Accordingly, the Company remains responsible for making full payments to MB.

(d) Represent the loan of Dynamic Innovation Company Limited (a subsidiary of the Company) from Vietnam Prosperity Joint Stock Commercial Bank – Head Office Branch ("VPBank") under Credit Facility Agreement No. BCLC-19797-01 dated 21 July 2026, with a credit limit of VND 200,000,000,000. The loan has a term of 48 months commencing from the day following the date of the first disbursement under the Agreement. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is used to finance the Customer to secure the Customer's deposit obligation in respect of the area designated for school development under the Tan Phu Ward Residential Project, District 7 (now Tan My Ward), Ho Chi Minh City (the "Project"). The collateral securing the loan comprises: (i) Property rights arising from Investment Cooperation Agreement No. 01/HĐHTĐTE3/2018 entered into between Phat Dat Real Estate Development Corporation ("Phat Dat Corporation") and the Customer, pursuant to Mortgage Agreement No. BCLC-19797-HDTC-01 dated 21 July 2026, together with any appendices and amendments or supplements thereto (if any); (ii) Property rights arising from the investment in, business operations and exploitation of Lots B2 and B3 of the Project owned by Phat Dat Corporation; (iii) Property rights arising from the investment in, business operations and exploitation of the High-rise Apartment Complex combined with Commercial, Service and Office Facilities Project on Lot B4 within the Tan Phu Ward Residential Project, District 7 (now Tan My Ward), Ho Chi Minh City, of which Dynamic Innovation Company Limited is the investor (the "Lot B4 Project"), pursuant to Mortgage Agreement No. BCLC-19797-HDTC-03 dated 21 July 2026, together with any appendices and amendments or supplements thereto (if any); (iv) property rights arising from the investment in, business operations and exploitation of Lots B2 and B3 of the Project owned by the Customer, upon approval being granted for the adjustment of the investor

to recognize the Customer as the investor of Lots B2 and B3; and (v) Margin deposits, funds blocked in payment accounts, savings books and deposit contracts held with VPBank and owned by the Customer and any third parties (if any), subject to VPBank's approval.

(ii) Represent short-term borrowings from corporate partners, bearing interest at rates up to a maximum of 16% per annum. The maturities of these borrowings range from 2 to 5 years from the end of the reporting period.

(iii) Represents the outstanding balance of long-term bonds issued by Xuan Dinh Construction Investment Joint Stock Company ("Xuan Dinh") – a subsidiary of the Company, namely Package No. 2 XDCCH2125002 for the purpose of increasing working capital and/or financing investment projects. Proceeds from the bond issuances were fully utilized by Xuan Dinh to finance investments in shares of DAT Construction Investment Joint Stock Company ("DAT") or DAT's equity interests in Big Gain Investment Company Limited ("Big Gain"). The applicable coupon rate for the current period is 10.40% per annum, payable annually. Package No. 2 XDCCH2125002 has an original tenor of four (4) years, subsequently extended to six (6) years, maturing on 9 April 2027. The bonds are secured by all receivables, subscription rights for shares and rights to acquire equity interests of Xuan Dinh arising from Loan and Investment Agreement No. 01/HĐĐT/XĐ-DAT dated 24 March 2021 and its related appendices with DAT; the entire equity interest of DAT in Big Gain with a nominal value of VND 3,840 billion; and Property rights arising from the investment in the construction, operation, business activities and development of the High-Rise Residential Project in Phu Thuan Ward (excluding the value attributable to Buildings B and C), for which Big Gain Investment Company Limited acts as the project investor, located in Phu Thuan Ward, District 7 (now Phu Thuan Ward), Ho Chi Minh City.

Represents the outstanding balance of long-term bonds issued by Wonderland Real Estate Joint Stock Company ("Wonderland) - a subsidiary of the Company, Package No. 1 WDLCH2126001, for the purpose of increasing working capital and/or financing investment projects. Specifically, the proceeds from the issuance were fully utilized to acquire preferred shares in Truong Minh Real Estate Business Joint Stock Company ("Truong Minh") and preferred shares in Dai Hung Thinh Real Estate Investment Joint Stock Company ("Dai Hung Thinh"). The Package bonds have a tenor of 60 months, subsequently extended to 84 months, with a maturity date of 12 April 2028. The applicable coupon rate for the current period is 10.40% per annum. The bond interest is paid at the end of each interest period. Each period lasts 24 consecutive months, calculated from the bond issuance date up to 12 April 2027; thereafter, the interest payment period applies to the remaining term of the bonds. The bonds are secured by 5,000,000 dividend preference shares held by the Company in Truong Minh, together with all rights and benefits attached thereto; 5,000,000 dividend preference shares held by the Company in Dai Hung Thinh, together with all rights and benefits attached thereto; and property rights relating to the Quang Phu Residential and Commercial Service Project in Quang Phu Ward, Thanh Hoa City, Thanh Hoa Province, owned by Quang Phu Real Estate Joint Stock Company.

Details of the Company's bonds are as follows:

Items	Closing Balance			Opening Balance		
	Amount	Interest rate	Term	Amount	Interest rate	Term
1. Xuan Dinh Construction Investment., Jsc						
Package 1: XDCCH2124001	-		Fully redeemed	927,091,700,000	9.17%	3 years, extended to 5 years maruring on 26/3/2026
Package 2: XDCCH2125002	971,369,253,386	10.40%	4 years, extended to 6 years, maruring on 9/4/2027	971,223,360,728	9.17%	4 years, extended to 6 years maruring on 9/4/2027
Package: XDCCH2126003	-		Fully redeemed	1,200,000,000,000	9.17%	5 years maruring on 22/4/2026
Sum	**971,369,253,386**			**3,098,315,060,728**		
2. Wonderland RealEstate., Jsc						
Package 1: WDLCH2126001	905,880,698,000	10.40%	5 years, extended to 7 years maruring on 12/4/2028. Interest is payable every 24 months from 12 April 2027, and during the remaining period	965,189,313,069	9.17%	5 years, extended to 7 years maruring on 12/4/2028. Interest payable every 24 months from the issuance date
Sum	**905,880,698,000**			**965,189,313,069**		
Total	**1,877,249,951,386**			**4,063,504,373,797**		

24. OWNERS' EQUITY

	Owners's contributed capital	Capital surplus	Other owners's capital	Retained earning	Non-controlling interests	Total
	VND	VND	VND	VND	VND	VND
Prior year's Opening balance	**3,000,000,000,000**	**-**	**(22,382,401,049)**	**2,031,352,194,033**	**1,870,273,742,151**	**6,879,243,535,135**
Increase capital from share issuance	5,997,873,080,000	(3,505,185,185)	-	-	-	5,994,367,894,815
Profit for the period	-	-	-	8,502,085,782,634	404,135,917,158	8,906,221,699,792
Consolidation under business common control	-	-	(1,987,696,474,859)	-	2,703,966,087,002	716,269,612,143
Increase in investment value in the subsidiary after the business combination date	-	-	-	(366,713,803,133)	(2,266,117,606,934)	(2,632,831,410,067)
Prior year's Closing balance	**8,997,873,080,000**	**(3,505,185,185)**	**(2,010,078,875,908)**	**10,166,724,173,534**	**2,712,258,139,377**	**19,863,271,331,818**
Current year's opening balance	**8,997,873,080,000**	**(3,505,185,185)**	**(2,010,078,875,908)**	**10,166,724,173,534**	**2,712,258,139,377**	**19,863,271,331,818**
Profit for the period	-	-	-	4,695,311,737,112	131,841,415,476	4,827,153,152,588
Decrease due to dividend distribution	-	-	-	-	(173,135,321,150)	(173,135,321,150)
Increase in investment value in the subsidiary after the business combination date	-	-	-	(435,487,356,341)	(842,512,643,659)	(1,278,000,000,000)
Current period's closing balance	**8,997,873,080,000**	**(3,505,185,185)**	**(2,010,078,875,908)**	**14,426,548,554,305**	**1,828,451,590,044**	**23,239,289,163,256**

Charter capital and Share

According to the 14th amended Business Registration Certificate dated 01 October 2025, the charter capital of the Company is VND 8,997,873,080,000 (as at 31 December 2025: VND 8,997,873,080,000).

As at the end of this period, the charter capital fully contributed by shareholders is as follows:

	Contributed capital			
	Closing balance		Opening balance	
	VND	%	VND	%
Mr. Do Anh Tuan	5,527,218,600,000	61.43%	5,527,218,600,000	61.43%
Other shareholders	3,470,654,480,000	38.57%	3,470,654,480,000	38.57%
	8,997,873,080,000	**100.00%**	**8,997,873,080,000**	**100.00%**

Shares	**Closing balance**	**Opening balance**
Number of shares issued to the public	**899,787,308**	**899,787,308**
Number of outstanding shares in circulation	**899,787,308**	**899,787,308**
Ordinary shares	*899,787,308*	*899,787,308*

An ordinary share has par value of VND 10,000

25. REVENUE

	Q3/2026	Q3/2025
Gross revenue from goods sold	**245,358,549,622**	**4,235,873,404,209**
Revenue from sales of real estate and investment property	134,746,895,961	4,098,303,126,868
Revenue from building management services	71,194,007,356	63,546,939,646
Revenue from securities activities and securities service	12,847,348,376	15,621,133,771
Revenue from software services	1,767,032,201	1,913,255,511
Revenue from trading of goods and equipment	3,750,000	21,385,827,844
Revenue from educational activities	9,478,619,907	15,583,590,554
Revenue from others	15,320,895,821	19,519,530,015
Deductions	-	**2,377,056,510**
Net revenue from goods sold and	**245,358,549,622**	**4,233,496,347,699**
In which:		
Revenue with related parties (Details stated in note 32)	*21,937,162,384*	*27,640,274,288*

26. COST OF SALES

	Q3/2026	Q3/2025
Cost of sales of real estate and investment property	58,701,035,736	1,440,666,518,183
Cost of building management services	63,482,396,509	58,378,658,914
Cost of securities activities and securities service	3,800,683,414	2,880,328,898
Cost of software services	1,134,138,064	1,339,029,441
Cost of trading of goods and equipment	624,591,609	22,747,709,172
Cost of educational activities	13,236,051,498	13,712,702,001
Others	12,163,521,077	7,662,931,457
	153,142,417,907	**1,547,387,878,066**

27. FINANCIAL INCOME

	Q3/2026	Q3/2025
Bank and loan receivable interest	564,889,012,285	144,951,602,246
Profit from selling trading securities	42,781,079,383	75,681,077,038
Dividends and profits received from trading securities	31,705,121,661	24,824,432,602
Deferred payment interest from customers	-	12,008,559,506
Others	18,334,969,274	75,127,787
	657,710,182,603	**257,540,799,179**
In which		
Financial income with related parties (Details in Note 32)	*135,186,742,938*	*26,251,250,621*

28. FINANCIAL EXPENSE

	Q3/2026	Q3/2025
Minimum profit from business cooperation contract expense	12,199,200,000	113,470,471,357
Interest expense	688,240,480,332	316,896,790,012
Reversal/Provision for impairment of financial investments	(2,431,000,000)	-
Other	68,442,657,966	18,678,472,586
	766,451,338,298	**449,045,733,955**

29. SELLINGS AND GENERAL AND ADMINISTRATION EXPENSES

	Q3/2026	Q3/2025
Selling expenses		
Comission expenses	-	364,956,260,960
Advertising expenses	-	3,166,666,667
Interest subsidy expenses	-	122,811,012,318
Employee expenses	327,159,645	2,459,886,159
Others	8,009,105,872	7,609,807,685
	8,336,265,517	**501,003,633,789**
General and administration expenses		
Employee expenses	39,381,959,056	25,091,063,370
Depreciation expense	3,845,847,615	2,570,956,730
Outsource expenses	34,649,130,849	10,615,389,715
Provision for bad debt	(153,300,000)	(214,492,540)
Others	42,692,878,920	7,938,981,669
	120,416,516,440	**46,001,898,944**

30. CORPORATE INCOME TAX

	Q3/2026	Q3/2025
Corporate income tax expense based on taxable profit in the current period	49,572,198,977	413,521,434,760
Corporate income tax expense based on taxable profit in the current period	94,240,625	-
Total current corporate income tax expense	**49,666,439,602**	**413,521,434,760**

31. BASIC EARNINGS PER SHARE

	Q3/2026	Q3/2025
Profit after tax attributable to Parent Company	34,412,908,784	1,358,011,552,391
Profit or loss attributable to common shareholders of the Parent Company	34,412,908,784	1,358,011,552,391
Average ordinary shares in circulation for the period	899,787,308	300,000,000
Basic earnings per share	**38**	**4,527**

32. RELATED PARTY TRANSACTIONS AND BALANCES

Related parties	Relationship
Sunshine Rental., Jsc	Related to key management personnel (KMP)
(formerly S-Homes Real Estate Business Investment JSC)	/Common major shareholder
Sunshine Group Development Joint Stock Company	Related to KMP/Common major shareholder
SCG Construction Joint Stock Company	Related to KMP/Common major shareholder
S'School Joint Stock Company	Related to KMP/Common major shareholder
Sunshine Entertaiment Joint Stock Company	Related to KMP/Common major shareholder
Regent Capital Investment Group., Jsc	Related to KMP/Common major shareholder
Sai Gon Sunshine Group Joint Stock Company	Related to key management personnel
Fulland Real Estate Joint Stock Company	Related to key management personnel
Sunshine CAB Joint Stock Company	Related to key management personnel
KS Group Joint Stock Company	Related to key management personnel
S-Decoro Joint Stock Company	Related to key management personnel
Sunshine - Design Joint Stock Company	Related to key management personnel
Marina 3 Joint Stock Company	Related to key management personnel
Diamond Westlake Investment Company Limited	Related to key management personnel
Big Gain Development Company Limited	Related to key management personnel
ODE Media and Entertaiment Group JSC	Related to key management personnel
Vietnet Technology and Investment JSC	Related to key management personnel
Ideas Viet Nam Technology and Software., Jsc	Related to key management personnel
S.I Development Joint Stock Company	Related to key management personnel
K8-Starlake Investment Company Limited	Related to key management personnel
Kim Thanh Trade Company Limited	Related to key management personnel
New Diamond Consultancy, Investment and Trading., Jsc	Related to key management personnel
DAT Holding Company Limited	Related to key management personnel
NobleX Technology & Finance Group., JsC	Related to key management personnel
Thien Hai Joint Stock Company	Related to key management personnel
BigFuture., Jsc	Related to key management personnel
PCI Development and subtainable Investment., JsC	Related to key management personnel
Viet My Consytruction Architecture., JsC	Related to key management personnel
Noblex Hub Finance., JsC	Related to key management personnel
Sunshine R&D., JsC	Related to key management personnel
MoonX Group., JsC	Related to key management personnel
Real Tech Real Estate Group., Jsc	No longer a related party since 12 March 2026
Sunshine AM Joint Stock Company	No longer a related party since 15 June 2026
Etacons Trading and Contruction Consulting Company Ltd	No longer a related party since 10 August 2026
Ha Son Construction Investment., JSC	No longer a related party since 10 August 2026
VNE Sunshine Investment, trade and contruction	No longer a related party since 28 August 2026
Bach Giang - DCI Investment Development and	No longer a related party since 28 August 2026
Hung Dung Phu Yen Trading and Service., JsC	No longer a related party since 28 August 2026
Sunshine Dream House., JsC	No longer a related party since 28 August 2026
Thuan Phu Trading Services., Jsc	Indirectly related to key management personnel
Roman E&C Joint Stock Company	Indirectly related to key management personnel
Sai Gon S-Mart Trading Service JSC	Indirectly related to key management personnel
CMQ Real Estate Investment and Development., Jsc	Indirectly related to key management personnel
Cafe's Plus., Ltd	Indirectly related to key management personnel
Empire MP Investment., Jsc	Indirectly related to key management personnel

31. RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

Related parties	Relationship
Sunshine Business Commercial Investment., Jsc	Indirectly related to key management personnel
Modern Realty Co., Ltd	Indirectly related to key management personnel
Easy Well Trading - Investment Co., Ltd	Indirectly related to key management personnel
Ocean Light Investment and Construction Co., Ltd	Indirectly related to key management personnel
Sunshines Sunshine Golf & Resort., JSC	Indirectly related to key management personnel
Dynamic Innovation Company Limited	Direct Subsidiary
SmartMind Securities Joint Stock Company	Direct Subsidiary
Sunshine Sky Villa Joint Stock Company	Direct Subsidiary
Sunshine Mart Trading and Services Company Limited	Direct Subsidiary
S-Service Management & Operation Joint Stock Company	Direct Subsidiary
Sunshine Tay Ho., Jsc	Direct Subsidiary
Sunshine Homes Development Joint Stock Company	Direct Subsidiary
DIA Investment., Jsc	Direct Subsidiary
Unicloud Technology Group Joint Stock	Indirect Subsidiary
Nanochip Technology Joint Stock Company	Indirect Subsidiary
Unicloud Technology Investment Joint Stock Company	Indirect Subsidiary
Hung Thinh Phat Home Investment Company Ltd	Indirect Subsidiary
Xuan La Construction Investment JSC	Indirect Subsidiary
Anh Duong Star Joint Stock Company	Indirect Subsidiary
Long Bien Contruction Investment JSC	Indirect Subsidiary
Xuan Dinh Construction Investment JSC	Indirect Subsidiary
Sai Gon S-Service Joint Stock Company	Indirect Subsidiary
Sunshine Maple Bear Education Ltd.	Indirect Subsidiary
Phu Thuong Education Investment Ltd.	Indirect Subsidiary
Wonderland Real Estate., Jsc	Indirect Subsidiary
Thai Minh Land Investment., Jsc	Indirect Subsidiary
HyperScale Company Limited	Indirect Subsidiary since 05 October 2026
Phu Thinh Land Company Limited	Indirect associate
Cam Dinh Ecological Investment Company Limited	Indirect associate
Mr Do Anh Tuan	Chairman Board of Directors
Mr Do Van Truong	Member Board of Directors
Mr. Jun Sung Bae	Member Board of Directors
Mr. Vu Le Hieu	Member Board of Directors (resigned on 30 May 2026)
Mr. Pham Duc Hoat	Member Board of Directors (appointed on 30 May 2026)
Ms. Nguyen Thi Phuong Loan	Member Board of Directors and Chief Executive Officer
Ms. Nguyen Thi Thanh Huyen	Head of the Board of Supervisors
Ms. Do Ngoc Anh	Member Board of Supervisors
Ms. Vu Thi Thuy Nga	Member Board of Supervisors
Mr. Le Van Nho	Executive Officer
Mr. Nguyen Thanh Hung	Executive Officer
Mr. Dinh Chi Hieu	Executive Officer
Ms. Nguyen Thi Thanh Ngoc	Executive Officer
Ms Duong Thi Thu Hien	Executive Officer (appointed on 14 May 2026)
Mr. Cao Phi Hung	Executive Officer (resigned on 08 August 2026)
Mr. Nguyen Xuan Anh	Executive Officer (resigned on 28 August 2026)
Mr. Nguyen Khac Trung	Executive Officer (resigned on 28 August 2026)
Mr. Ho Duc Viet	Chief Accountant
Mr. Nguyen Thanh Tung	Person in charge of corporate governance

a. The Company entered into the following significant transactions with its related parties

Related parties	Transaction description	Q3/2026	Q3/2025
		VND	VND
Sales		**21,937,162,384**	**27,640,274,288**
KS Group Joint Stock Company	Revenue from bond service fees	4,439,729,401	3,308,871,275
Big Gain Development Company Limited	Revenue from bond service fees	4,029,879,389	4,095,037,508
SCG Construction Joint Stock Company	Revenue from sales and services	3,188,252,971	1,753,538,509
NobleX Technology & Finance Group., Jsc	Revenue from sales and services	2,131,740,062	-
Sai Gon Sunshine Group Joint Stock Company	Revenue from sales and services	2,512,889,998	3,617,782,753
CMQ RealEstate Investment and Development., Jsc	Revenue from commercial office	1,638,611,872	-
ODE Media and Entertaiment Group JSC	Revenue from sales and services	1,083,998,935	1,287,725,667
Sunshine Group Development., Jsc	Revenue from sales and services	1,438,424,886	1,334,743,396
Sunshine - Design Joint Stock Company	Revenue from sales and services	607,351,170	651,892,507
Sunshine Rental., Jsc	Revenue from sales and services	389,217,631	553,737,599
Vietnet Technology and Investment JSC	Revenue from sales and services	159,244,200	119,061,826
Phu Thinh Land Company Limited	Revenue from sales and services	68,056,290	-
S-Decoro Joint Stock Company	Revenue from sales and services	61,381,747	-
VNE Sunshine Investment, trade and contruction development., JSC	Revenue from sales and services	47,518,000	-
Sunshine CAB Joint Stock Company	Revenue from bond service fees	45,703,607	155,775,708
Cafe's Plus., Ltd	Revenue from bond service fees	40,323,515	-
Sunshine R&D., JsC	Revenue from bond service fees	28,338,710	-
Bach Giang-DCI Investment and Contruction., Jsc	Revenue from sales and services	19,250,000	-
Tan Cuong consultancy, investment and Trading	Revenue from sales and services	4,166,667	3,927,264
Ha Son Construction Investment., JSC	Revenue from sales and services	1,875,000	-
Bach Giang - DCI Investment Development and Construction., JsC	Revenue from sales and services	1,166,666	-
Fulland Real Estate Joint Stock Company	Revenue from sales and services	41,667	1,998,269
Roman E&C Joint Stock Company	Revenue from bond service fees	-	200,385,000
Sunshine Business Commercial Investment JSC	Revenue from bond service fees	-	47,855,000
Xuan La Construction Investment JSC	Revenue from bond service fees	Subsidary	328,600,570
Xuan Dinh Construction Investment JSC	Revenue from bond service fees	Subsidary	1,967,547,642
Anh Duong Star Joint Stock Company	Revenue from sales and services	Subsidary	746,617,266
Long Bien Contruction Investment JSC	Revenue from sales and services	Subsidary	2,580,835,606
Sunshine Homes Development JSC	From server and system rental	Subsidary	1,043,259,368
Unique Group., Jsc	Revenue from sales and services	Not a related party	163,101,093
Sunshine AM Joint Stock Company	Revenue from sales and services	Not a related party	1,862,778,014
Sunshine Nha Trang., Jsc	Revenue from bond service fees	Not a related party	13,535,998
Sunshine Housing., Jsc	Revenue from bond service fees	Not a related party	1,712,447,000
Bao Tin Son Tung Company Limited	Revenue from security services	Not a related party	89,219,450
Purchase of goods and services		**260,951,029,125**	**4,297,961,666**
NobleX Technology & Finance Group., Jsc	Purchase of goods and brokerage	27,947,968,454	-
SCG Construction Joint Stock Company	Purchase of goods and services	13,760,236,838	-
ODE Media and Entertaiment Group JSC	Purchase of goods and services	1,522,008,977	-
Big Gain Development Company Limited	Purchase of goods and services	2,063,592,714	682,902,820
Sai Gon Sunshine Group Joint Stock Company	Real estate brokerage fees	3,354,618,264	823,453,072
Sunshine Group Development JSC	Purchase of goods and services	1,057,888,889	54,000,000
CMQ Real Estate Investment and Development., Jsc	Purchase of goods and services	297,721,356	-
Sunshine CAB Joint Stock Company	Vehicle rental costs	60,870,606	26,000,000
Sunshine - Design Joint Stock Company	Consulting and design costs	4,583,768,550	-
Ideas Viet Nam Technology and Software JSC	Purchase of goods and services	-	90,000,000

a. The Company entered into the following significant transactions with its related parties (Continued)

Related parties	Transaction description	Q3/2026	Q3/2025
		VND	VND
Viet My Consytruction Architecture., JsC	Construction costs	206,302,354,477	-
Sunshine Homes Development JSC	Project utility costs	Subsidary	470,103,999
Xuan Dinh Construction Investment JSC	Cost of leasing	Subsidary	2,151,501,775
Selling financial assets		**1,127,621,881,913**	-
KS Group Joint Stock Company	Selling bonds	1,127,621,881,913	-
Buying financial assets		**1,325,239,945,614**	**566,811,995,000**
KS Group Joint Stock Company	Purchasing bonds	1,325,239,945,614	566,811,995,000
Loans		**69,855,000,000**	**1,681,708,767,123**
Sai Gon Sunshine Group Joint Stock Company	Loans	69,855,000,000	-
Thuan Phu Lang Co Development Investment JSC	Loan and interest	Not a related party	1,681,708,767,123
Payment of loans		**69,855,000,000**	-
Sai Gon Sunshine Group Joint Stock Company	Payment of loans	69,855,000,000	-
Loan recovery		**3,182,032,733,223**	**109,850,000,000**
KS Group Joint Stock Company	Loan recovery	2,379,023,142,876	109,850,000,000
Fulland Real Estate Joint Stock Company	Loan recovery	427,450,000,000	-
New Diamond Consultancy, investment and trading	Loan recovery	233,775,000,000	-
Sunshine Rental., Jsc	Loan recovery	91,500,000,000	-
Phu Thinh Land Company Limited	Loan recovery	47,126,199,315	-
Big Gain Development Company Limited	Loan recovery	2,958,391,032	-
Diamond Westlake Investment Co., Ltd	Loan recovery	200,000,000	-
Lending		**1,293,790,000,000**	**13,635,253,824**
Bach Giang - DCI Investment Development and	Lending	743,480,000,000	-
PCI Development and subtainable Investment., JsC	Lending	352,200,000,000	-
Sai Gon Sunshine Group., JsC	Lending	184,010,000,000	-
KS Group Joint Stock Company	Lending	14,100,000,000	-
Big Gain Development Company Limited	Lending	-	135,253,824
Sunshine AM Joint Stock Company	Lending	Not a related party	13,500,000,000
Acquisition of shares		**78,000,000,000**	**1,078,947,400,000**
Ms. Do Thi Hong Nhung	Acquisition of shares	78,000,000,000	-
Sunshine AM Joint Stock Company	Acquisition of shares	Not a related party	1,078,947,400,000
Receiving a deposit for share transfer		**404,000,000,000**	**2,696,550,000,000**
Fulland Real Estate Joint Stock Company	Deposit for share transfer	404,000,000,000	-
Sunshine Rental., Jsc	Deposit for share transfer	-	2,696,550,000,000
Financial Income		**135,186,742,938**	**26,251,250,621**
KS Group Joint Stock Company	Demand deposit lending interest	44,180,746,440	2,198,701,372
Diamond Westlake Investment Company Limited	Demand deposit lending interest	26,150,810,958	-
Fulland Real Estate Joint Stock Company	Demand deposit lending interest	25,475,094,521	-
Big Gain Development Company Limited	Demand deposit lending interest	10,855,216,395	16,421,366,004
Phu Thinh Land Company Limited	Demand deposit lending interest	9,488,829,925	-
Sunshine Rental., Jsc	Demand deposit lending interest	9,112,165,479	-
Bach Giang - DCI Investment Development and	Demand deposit lending interest	4,085,849,315	-
Sai Gon Sunshine Group Joint Stock Company	Demand deposit lending interest	3,043,575,343	-
Viet My Construction Architecture., Jsc	Income from preferred shares	1,404,173,835	-
New Diamond Consultancy, investment and trading	Demand deposit lending interest	1,216,910,959	-
Sunshine Group Development JSC	Bonds interest	163,932,837	154,271,893
Cafe's Plus., Ltd	Lending interest	9,436,931	-
Xuan Dinh Construction Investment JSC	Bonds interest	Subsidary	173,488,211
Kien Long Commercial., JsC	Demand deposit interest	Not a related party	110,084,081
Sunshine AM Joint Stock Company	Demand deposit lending interest	Not a related party	7,148,101,696
Sunshine Housing Joint Stock Company	Bonds interest	Not a related party	45,237,364

b. Significant related party balances as at the consolidated statement of financial position date were as follows

Related parties	Transaction description	30/09/2026	01/01/2026
		VND	VND
Short-term held-to-maturity investments		**4,734,090,844,332**	**5,545,486,679,155**
Diamond Westlake Investment Company Ltd	Loan receivables	1,054,435,296,577	29,600,000,000
Fulland Real Estate Joint Stock Company	Loan receivables	926,053,847,942	1,280,250,000,000
Sunshine Rental., Jsc	Loan receivables	850,436,030,684	-
Phu Thinh Land Company Limited	Loan receivables	443,347,630,610	-
Sai Gon Sunshine Group Joint Stock Company	Loan receivables	369,023,273,973	9,770,000,000
Big Gain Development Company Limited	Loan receivables	361,591,777,489	544,750,407,089
PCI Development and Subtainable Investment Joint Stock Company	Loan receivables	358,973,819,178	-
KS Group Joint Stock Company	Loan receivables	355,826,287,124	3,663,450,000,000
New Diamond Consultancy, investment and trading Joint Stock Company	Loan receivables	10,815,094,520	-
Sunshine Group Development., JSC	Loan receivables	3,259,455,533	3,060,000,000
Cafe's Plus., Ltd	Loan receivables	288,000,000	-
Big Gain Development Company Limited	Bonds	40,330,702	-
Sunshine housing Joint Stock Company	Bonds	Not a related party	5,199,766,118
Sunshine AM Joint Stock Company	Bonds	Not a related party	9,406,505,948
Long-term held-to-maturity investments		**11,227,084,307**	**246,140,919,712**
Viet My Construction Architecture Joint Stock Company	Preferred shares	4,686,164,595	-
Big Gain Development Company Limited	Bonds	3,625,023,729	3,625,023,729
Sunshine Group Development JSC	Bonds	2,895,895,983	2,895,895,983
S'School., JsC	Loan receivables	20,000,000	20,000,000
KS Group Joint Stock Company	Loan receivables	-	239,600,000,000
Short-term advances to suppliers		**2,791,658,911,088**	**4,793,767,464,938**
Sai Gon Sunshine Group Joint Stock Company	Advances to contructions	2,781,374,113,828	2,784,615,429,553
KS Group Joint Stock Company	Advances to service	8,692,397,260	8,692,397,260
Sunshine - Design Joint Stock Company	Short-term advances to design	1,410,000,000	1,410,000,000
NobleX Technology & Finance Group Joint Stock Company	Advances to service	182,400,000	-
Marina 1., Jsc	Advances to contructions	-	579,782,393,783
Sunshine Marina Nha Trang., JsC	Advances to contructions	Not a related party	1,419,267,244,342

b. Significant related party balances as at the consolidated statement of financial position date were as follows (Continued)

	Balance description	30/09/2026	01/01/2026
		VND	VND
Short-term trade receivables		**133,855,070,511**	**402,739,518,207**
SCG Construction Joint Stock Company	Receivables from services	39,826,346,798	47,869,452,855
Diamond Westlake Investment Company Ltd	Receivables from real estate sales	38,651,014,523	43,697,661,718
Sai Gon Sunshine Group Joint Stock Company	Receivables from services	19,671,980,436	246,631,010,348
NobleX Technology & Finance Group., Jsc	Receivables from services	16,287,795,363	13,701,789,198
Sunshine Group Development JSC	Receivables from services	6,813,939,236	2,131,486,544
Sunshine - Design Joint Stock Company	Receivables from services	3,064,782,700	4,705,254,057
CMQ Real Estate Investment and Development., Jsc	Receivables from services	2,097,792,557	-
ODE Media and Entertaiment Group JSC	Receivables from services	1,877,247,243	504,577,799
Ms Do Thi Hong Nhung	Receivables from real estate sales	1,534,023,854	30,549,336,934
Cafe's Plus., Ltd	Receivables from services	1,258,942,222	-
Big Gain Development Company Limited	Receivables from services	778,253,660	7,432,631,032
Vietnet Technology and Investment JSC	Receivables from services	879,074,427	3,966,958,242
S-Decoro Joint Stock Company	Receivables from services	285,293,805	235,478,931
KS Group Joint Stock Company	Receivables from services	283,869,983	317,130,334
Sunshine Rental., Jsc	Receivables from services	137,190,620	219,829,142
Roman E&C Joint Stock Company	Receivables from services	104,097,510	-
Sunshine AM Joint Stock Company	Receivables from services	102,988,146	10,959,851
Phu Thinh Land Company Limited	Receivables from services	73,500,793	-
Sunshine CAB Joint Stock Company	Receivables from services	49,350,828	14,446,084
Bach Giang-DCI Investment and Contruction., Jsc	Receivables from services	42,255,000	-
Sunshine R&D., JsC	Receivables from services	30,605,807	-
New Diamond Consultancy, investment and trading Joint Stock Company	Receivables from services	3,015,000	-
PCI Development and subtainable Investment Joint Stock Company	Advisory, brokerage, custody...	1,260,000	-
VNE Sunshine Investment, trade and contruction development., JSC	Receivables from services	405,000	2,732,778
Fulland Real Estate Joint Stock Company	Receivables from services	45,000	30,471,573
Sunshine Business Commercial Investment JSC	Receivables from bonds services	-	12,234,215
Sunshine Housing., JsC	Receivables from services	Not a related party	2,218,542
Unique Group., Jsc	Receivables from services	Not a related party	703,858,030
Short-term other receivables		**2,653,114,134,502**	**3,087,651,750,542**
Sunshine Rental., Jsc	Deposit for acquisition of shares	2,251,751,000,000	2,251,751,000,000
Fulland Real Estate Joint Stock Company	Receivables from lending interest	304,800,000,000	52,994,301,367
KS Group Joint Stock Company	Receivables from lending interest	61,912,969,265	97,779,732,638
Sai Gon Sunshine Group Joint Stock Company	Receivables from lending interest	22,103,476,452	49,548,174,341
Diamond Westlake Investment Company Ltd	Receivables from lending interest	7,577,358,905	-
Big Gain Development Company Limited	Receivables from lending interest	3,051,246,027	-
Thien Hai., JsC	Receivables from project	1,107,922,487	1,107,922,487
Sunshine Group Development JSC	Receivable for bonds interest	690,667,394	416,021,916
Cafe's Plus., Ltd	Short-term other receivables	119,193,972	-
NobleX Technology & Finance Group., JsC	Short-term other receivables	300,000	-
KS Group Joint Stock Company	Deposit for bonds transfer	-	550,615,572,603
Sunshine Marina Nha Trang., Jsc	Receivables apartment purchases	Not a related party	83,439,025,190

b. Significant related party balances as at the consolidated statement of financial position date were as follows (Continued)

	Balance description	30/09/2026	01/01/2026
		VND	VND
Advance from customer		**1,441,966,507,382**	**166,812,270,493**
New Diamond Consultancy, investment and trading Joint Stock Company	Advance for services contracts	972,325,585,544	-
SCG Construction Joint Stock Company	Advance for services contracts	423,972,580,210	121,158,318,465
Sunshine Rental., Jsc	For construction contracts	45,633,020,947	45,633,020,947
Big Gain Investment Compant Limited	Advance for services contracts	26,136,000	-
KS Group Joint Stock Company	Advance for services contracts	9,184,681	20,931,081
Short-term trade payables		**268,565,700,936**	**470,260,192,686**
Sai Gon Sunshine Group Joint Stock Company	For contruction, brokerage fees	95,871,416,285	352,647,340,308
Viet My Consytruction Architecture., JsC	Payable for goods and services	62,994,091,443	-
NobleX Technology & Finance Group., Jsc	Payable for goods and services	52,556,354,479	23,184,772,939
S-Decoro Joint Stock Company	Payable for office renovation	27,439,036,919	20,232,006,583
Sunshine - Design Joint Stock Company	Payable for goods and services	12,668,192,906	28,166,277,550
Sai Gon Sunshine Group Joint Stock Company	Payable for goods and services	9,193,037,899	18,736,121,899
ODE Media and Entertaiment Group JSC	Payable for goods and services	2,577,073,820	13,276,188,894
Sunshine Group Development JSC	Payable for goods and services	2,365,200,000	1,036,800,000
Sunshine CAB Joint Stock Company	Payable for hiring car	1,256,162,930	989,659,883
SCG Construction Joint Stock Company	Payable for goods and services	1,149,125,637	11,810,907,550
Big Gain Development Company Limited	Payable for goods and services	334,008,618	143,957,098
Sunshine Rental., Jsc	Payable for construction	162,000,000	32,400,000
KS Group Joint Stock Company	Payable for goods and services	-	3,759,982
Other current payables		**562,154,150**	**254,221,955,812**
Ms. Do Thi Hong Nhung	Maintenance fund	558,394,168	558,394,168
KS Group Joint Stock Company	Other payable	3,759,982	-
S.I Development Joint Stock Company	Debt offsetting	-	225,000,000,000
Sunshine AM Joint Stock Company	Payables for tranfering preferred	-	28,663,561,644
Long-term other payables		**651,198,400,000**	**651,198,400,000**
New Diamond Consultancy, Investment and Trading., Jsc	Payables for BCC	651,198,400,000	651,198,400,000
Short-term accrued expenes		**243,960,240,034**	**247,007,697,931**
Sai Gon Sunshine Group Joint Stock Company	Accual for construction expenes	234,666,977,862	234,666,977,862
New Diamond Consultancy, investment and trading Joint Stock Company	Accual for interest expenes	6,220,969,313	-
Sai Gon Sunshine Group Joint Stock Company	Accual for interest expenes	2,108,383,562	-
CMQ Real Estate Investment and Development., JSC	Office Rental Expenses	764,096,698	-
S-Decoro Joint Stock Company	Accual for voucher	180,442,736	180,442,736
Viet My Consytruction Architecture., JsC	Accual for interest expenes	19,369,863	-
SCG Construction Joint Stock Company	Construction expenes	-	441,299,538
ODE Media and Entertaiment Group JSC	Accual for gift	-	58,534,780
Diamond Westlake Investment Co., Ltd	Accual for interest expenes	-	11,518,363,013
Real Tech Real Estate Group., JsC	Car leasing expenses	Not a related party	109,333,333
Kien Long Commercial., JsC	Guarantee fee	Not a related party	32,746,669
Short-term and long-term loans		**2,000,000,000**	**139,950,000,000**
New Diamond Consultancy, investment and trading Joint Stock Company	Short-term loans	2,000,000,000	-
Diamond Westlake Investment Company Limited	Short-term loans	-	139,950,000,000

c. Board of Executive Officers, Board of Directors and Board of Supervisors 's remuneration

Board of Directors and Board of Executive Officers; Board of Supervisors	Q3/2026	Q3/2025
	VND	VND
Board of Directors and Board of Executive Officers	**8,317,530,500**	**6,990,500,000**
Mr Do Anh Tuan	2,400,000,000	1,800,000,000
Mrs Nguyen Thi Phuong Loan	1,831,000,000	1,530,000,000
Mr Do Van Truong	900,000,000	900,000,000
Mr Jun Sungbae	300,000,000	300,000,000
Mr. Pham Duc Hoat	150,000,000	-
Mr Vu Le Hieu	-	150,000,000
Mr Le Van Nho	901,500,000	450,000,000
Mrs Nguyen Thi Thanh Ngoc	751,000,000	-
Mr Nguyen Khac Trung	300,682,500	-
Mr Nguyen Xuan Anh	183,348,000	-
Mr Nguyen Thanh Hung	150,000,000	150,000,000
Mr Dinh Chi Hieu	150,000,000	150,000,000
Mrs Duong Thi Thu Hien	300,000,000	-
Mr Cao Phi Hung	-	900,000,000
Mrs Nguyen Thuy Hoang Dung	-	660,500,000
Board of Supervisors	**60,000,000**	**60,000,000**
Mrs Nguyen Thi Thanh Huyen	30,000,000	30,000,000
Mrs Vu Thi Thuy Nga	15,000,000	15,000,000
Mrs Do Ngoc Anh	15,000,000	15,000,000

COMPARATIVE INFORMATION

Changes arising from the adoption of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC

As disclosed in Note 02, the Company has adopted Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC for accounting periods beginning on or after 1 January 2026. Accordingly, certain line items and codes on the Statement of Financial Position (formerly the Balance Sheet), the Income Statement, the Cash Flows Statement, and the accompanying notes to the consolidated financial statements for the third quarter of 2026 have been adjusted and restated to comply with the requirements of this Circular, ensuring consistency in the presentation of the financial statements.

The details of certain line items and codes in the Statement of Financial Position have been revised as follows:

Items	Reported amount	Reclassification/ Restatement	Amount after reclassification/ restatement
CONSOLIDATED STATEMENT OF FINANCIAL POSITION	VND	VND	VND
Cash equivalents	10,000,000,000	81,027,397	10,081,027,397
Held-to-maturity investments	1,081,719,836,545	20,860,331,308,316	21,942,051,144,861
Other short-term receivables	23,203,151,420,641	(998,916,416,009)	22,204,235,004,632
Short-term loan receivables	19,864,211,492,307	(19,864,211,492,307)	-
Long-term loan receivables	1,339,620,000,000	(1,339,620,000,000)	-
Other long-term receivables	6,874,775,933,909	(5,812,167,950,339)	1,062,607,983,570
Cost of investment property	1,846,859,711,560	(99,407,830,853)	1,747,451,880,707
Accumulated depreciation of investment property	(683,455,594,512)	99,407,830,853	(584,047,763,659)
Equity investments in other entities	5,713,150,780,000	5,812,167,950,339	11,525,318,730,339
Long-term deferred expenses	88,933,288,343	(70,814,249,214)	18,119,039,129
Long-term held-to-maturity investments	395,170,277,794	1,342,335,572,603	1,737,505,850,397
Short-term accrued expenses	5,213,185,745,740	(75,876,471,870)	5,137,309,273,870
Other current payables	5,713,031,925,244	(3,533,000,000,000)	2,180,031,925,244
Short-term loans and obligations under finance leases	9,159,798,827,577	3,533,000,000,000	12,692,798,827,577
Long-term accrued expenses	170,866,848,994	75,876,471,870	246,743,320,864
Other long-term payables	32,622,062,128,012	(13,637,607,000,000)	18,984,455,128,012
Long-term loans and obligations under finance leases	14,463,646,311,151	13,566,792,750,786	28,030,439,061,937
CONSOLIDATED CASH FLOW STATEMENT			
Net cash used in operating activities			
Increases, decreases in payables (excluding accrued loan interest and corporate income tax payable)	1,553,088,928,848	(1,431,700,000,000)	121,388,928,848
Borrowing costs paid	(82,393,268,687)	(43,610,000,000)	(126,003,268,687)
Other cash inflows	1,025,971,000,000	(515,000,000,000)	510,971,000,000
Other cash outflows	(4,160,015,760,106)	1,751,810,000,000	(2,408,205,760,106)
Net cash (used in)/generated by financing activities			
Proceeds from borrowings	771,596,878,039	2,250,300,000,000	3,021,896,878,039
Repayment of borrowings	771,596,878,039	2,250,300,000,000	3,021,896,878,039

Approved, 30...October 2026

Preparer	Chief Accountant	Legal Representative
Nguyen Huu Khanh	Ho Duc Viet	Nguyen Thi Phuong Loan