CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG TRACODI ***TRACODI CONSTRUCTION HOLDINGS JOINT STOCK COMPANY***	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** ***Độc lập - Tự do - Hạnh phúc*** **THE SOCIALIST REPUBLIC OF VIETNAM** ***Independence - Freedom – Happiness***
TRACODI	---
Số/*No:* 37/2026/CBTT-TCD	Tp. Hồ Chí Minh, ngày 29 tháng 10 năm 2026 *Ho Chi Minh City, October 29, 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

Kính gửi/*To*: Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange*

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, CTCP Tập đoàn Xây dựng Tracodi thực hiện công bố thông tin báo cáo tài chính (BCTC) Riêng lẻ và Hợp nhất Quý 3 năm 2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance providing guidance on information disclosure on the securities market, Tracodi Construction Holdings Joint Stock Company hereby discloses its Separate and Consolidated Financial Statements for the third quarter of 2026 to the Hanoi Stock Exchange (HNX) as follows:

1. Tên tổ chức/*Name of organization:* Công ty cổ phần Tập đoàn Xây dựng Tracodi/ *Tracodi Construction Holdings Joint Stock Company*

- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code:* TCD

- Địa chỉ/*Address:* 89 Cách Mạng Tháng Tám, P. Bến Thành, TP. HCM/ *89 Cach Mang Thang Tam, Ben Thanh Ward, Ho Chi Minh City*

- Điện thoại liên hệ/*Tel.:* (84 28) 38330315 Fax: (84 28) 8330317

- E-mail: lr@tracodi.com.vn Website: https://tracodi.com.vn

2. Nội dung thông tin công bố/*Contents of disclosure:*

- Báo cáo tài chính Riêng lẻ và Hợp nhất Quý 3 năm 2026/ *Separate and Consolidated Financial Statements for the third quarter of 2026.*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases that require explanation:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC/ *The audit organization has issued an opinion that is not an unqualified opinion regarding the financial statements*:

☐ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/ *Explanation document (if applicable)*:

☐ Có/ *Yes* ☐ Không/ *No*

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC được kiểm toán)/ *Profit after tax in the reporting period shows a variance of 5% or more before and after the audit or shifts between profit and loss (for audited financial statements)*:

☐ Có /*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/ *Explanation document (if applicable)*:

☐ Có/*Yes* ☐ Không/*No*

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/ *After-tax corporate income profit in the reporting period changes by 10% or more compared to the same period last year:*

☑ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/ *Explanation document (if applicable):*

☑ Có /*Yes* ☐ Không/*No*

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/ *After-tax profit in the reporting period shows a loss, shifting from profit in the same period last year to a loss this period, or vice versa:*

☑ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/*Explanation document (if applicable)*:

☑ Có/*Yes* ☐ Không/*No*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/10/2026 tại dường dẫn https://www.tracodi.com.vn/quan-he-nha-dau-tu/cong-bo-thong-tin/2026 *This information was published on the company's website on 29/10/2026 (date), as in the link https://www.tracodi.com.vn/quan-he-nha-dau-tu/cong-bo-thong-tin/2026*

Chúng tôi xin cam kết các thông tin công bố trên dây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu liên quan đến nội dung thông tin công bố/ *Documents on disclosed information.*

Báo cáo tài chính Riêng lẻ và Hợp nhất quý 3 năm 2026
Separate and Consolidated Financial Statements for Q3 2026
Công văn 60/2026/CV-TCD ngày 29/10/2026
Official Letter No.60/2026/CV-TCD dated October 29, 2026

NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/
LEGAL REPRESENTATIVE
TỔNG GIÁM ĐỐC
CHIEF EXECUTIVE OFFICER

NGUYỄN NGỌC ANH
NGUYEN NGOC ANH

CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG TRACODI
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG TRACODI
DN: C=VN, S=HỒ CHÍ MINH, L=Phường Bến Thành, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG TRACODI, OID.0.9.2342.19200300.100.1.1=MST:0300462393
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Date: 2026-10-29 16:15:45
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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

FOR THE THIRD QUARTER AND THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

TRACODI CONSTRUCTION HOLDINGS JOINT STOCK COMPANY

CONSOLIDATED BALANCE SHEET

As at 30 September 2026

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	**100**		**4.825.577.875.503**	**5.899.917.385.964**
I. Cash and cash equivalents	**110**	**V.1**	**24.483.016.028**	**77.956.050.373**
1. Cash	111		24.483.016.028	77.956.050.373
2. Cash equivalents	112		-	-
II. Short-term financial investments	**120**		**1.031.976.303.019**	**1.676.313.482.703**
1. Trading securities	121	V.2a	451.655.840	451.655.840
2. Provisions for impairment of trading securities	122		-	-
3. Short-term held-to-maturity investments	123	V.2b	913.015.999.265	1.760.077.497.096
4. Provisions for impairment of short-term held-to-maturity investments	124	V.2b	(238.686.297.851)	(191.410.615.998)
5. Other short-term investments	125	V.2d	357.194.945.765	107.194.945.765
6. Provisions for impairment of other short-term investments	126	V.2d	-	-
III. Short-term receivables	**130**		**3.052.874.131.824**	**3.382.930.088.822**
1. Short-term trade receivables	131	V.3a	822.962.157.600	657.477.703.756
2. Short-term advances to suppliers	132	V.4	3.037.642.208.451	3.520.582.338.351
3. Receivables from construction contracts under percentage of completion method	134		-	-
4. Other short-term receivables	135	V.5a	158.071.324.943	178.611.113.477
5. Allowance for short-term doubtful debts	136	V.6	(965.801.559.170)	(973.741.066.762)
6. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	**140**		**703.250.206.819**	**734.916.954.395**
1. Inventories	141	V.7	706.349.566.012	738.218.362.006
2. Allowance for devaluation of inventories	142	V.7	(3.099.359.193)	(3.301.407.611)
V. Current biological assets	**150**		-	-
1. Short-term livestock intended for one-time harvest	151		-	-
2. Short-term seasonal or one-time harvest crops	152		-	-
3. Provisions for impairment of current biological assets	153		-	-
VI. Other current assets	**160**		**12.994.217.813**	**27.800.809.671**
1. Short-term prepaid expenses	161	V.8a	366.294.801	5.239.234.191
2. Deductible VAT	162		9.463.981.924	21.375.763.826
3. Taxes and other receivables from the State	163	V.15	3.163.941.088	1.185.811.654
4. Trading Government bonds	164		-	-
5. Other current assets	165		-	-

ITEMS	Code	Note	Ending balance	Beginning balance
B- NON-CURRENT ASSETS	**200**		**1.302.681.406.924**	**1.603.832.143.899**
I. Long-term receivables	**210**		**15.261.629.736**	**11.256.467.308**
1. Long-term trade receivables	211	V.3b	3.680.255.494	3.680.255.494
2. Long-term advances to suppliers	212		-	-
3. Other long-term receivables	215	V.5b	11.581.374.242	7.576.211.814
4. Allowance for long-term doubtful debts	216	V.6	-	-
II. Fixed assets	**220**		**36.479.101.174**	**33.945.401.591**
1. Tangible fixed assets	221	V.10	25.087.073.541	21.356.942.998
- *Historical cost*	*222*		*223.315.602.894*	*216.501.484.263*
- *Accumulated depreciation*	*223*		*(198.228.529.353)*	*(195.144.541.265)*
2. Financial leased assets	224	V.11	10.988.041.774	12.175.347.280
- *Historical cost*	*225*		*15.830.740.905*	*15.830.740.905*
- *Accumulated depreciation*	*226*		*(4.842.699.131)*	*(3.655.393.625)*
3. Intangible fixed assets	227	V.12	403.985.859	413.111.313
- *Initial cost*	*228*		*1.302.995.750*	*1.302.995.750*
- *Accumulated amortization*	*229*		*(899.009.891)*	*(889.884.437)*
III. Non-current biological assets	**230**		-	-
1. Bearer animals	231		-	-
a) Immature bearer animals	232		-	-
b) Mature bearer animals	233		-	-
- *Historical cost*	234		-	-
- *Accumulated depreciation*	235		-	-
2. Long-term livestock intended for one-time harvest	236		-	-
3. Long-term seasonal or one-time harvest crops	237		-	-
IV. Investment property	**240**		-	-
- Historical costs	241		-	-
- Accumulated depreciation	242		-	-
V. Non-current assets in process	**250**		**263.570.468**	-
1. Long-term work in process	251		-	-
2. Construction in progress	252		263.570.468	-
VI. Long-term financial investments	**260**		**1.218.294.675.313**	**1.523.598.626.119**
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262	V.2c	987.778.982.714	1.026.025.914.346
3. Equity investments in other entities	263	V.2d	453.751.250.000	269.751.250.000
4. Provisions for impairment of long-term investments in other entities	264	V.2d	(436.735.557.401)	(2.678.538.227)
5. Long-term held-to-maturity investments	265	V.2b	350.330.000.000	420.330.000.000
6. Provisions for impairment of long-term held-to-maturity investments	266	V.2b	(136.830.000.000)	(189.830.000.000)
VII. Other non-current assets	**270**		**32.382.430.233**	**35.031.648.881**
1. Long-term prepaid expenses	271	V.8b	32.382.430.233	35.000.953.739
2. Deferred income tax assets	272	V.13a	-	30.695.142
3. Long-term components and spare parts	273		-	-
4. Other non-current assets	274		-	-
5. Goodwill	279		-	-
TOTAL ASSETS	**270**		**6.128.259.282.427**	**7.503.749.529.863**

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	**300**		**4.270.426.526.985**	**5.655.410.419.888**
I. Current liabilities	**310**		**3.123.028.848.057**	**4.421.548.682.720**
1. Short-term trade payables	311	V.13	688.647.786.079	716.734.301.071
2. Short-term advances from customers	312	V.14	1.215.232.396.431	2.495.481.493.268
3. Payables for dividends and profit distributions	313		15.081.681.500	599.706.000
4. Short-term taxes and amounts payable to the State budget	314	V.15	27.112.109.772	52.102.399.836
5. Payables to employees	315	V.16	5.665.835.749	7.922.987.785
6. Short-term accrued expenses	316	V.17	148.796.469.528	101.630.123.631
7. Short-term payables relating to construction contracts under percentage of completion method	318		-	-
8. Short-term unearned revenue	319		399.998.000	-
9. Other short-term payables	320	V.18a, c	609.690.350.533	605.406.196.496
10. Short-term borrowings and financial lease liabilities	321	V.19a, c	384.419.490.198	418.984.908.099
11. Provisions for short-term payables	322		-	-
12. Bonus and welfare fund	323	V.20	27.982.730.267	22.686.566.534
13. Price stabilization fund	324		-	-
14. Trading Government bonds	325		-	-
II. Non-current liabilities	**330**		**1.147.397.678.928**	**1.233.861.737.168**
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and amounts payable to the State budget	333		-	-
4. Long-term accrued expenses	334		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338	V.18b	180.000.000	180.000.000
9. Long-term borrowings and financial lease liabilities	339	V.19b	1.096.219.992.418	1.098.936.492.418
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred income tax liability	342	V.21	31.685.611.441	118.243.572.732
12. Provisions for long-term payables	343		19.312.075.069	16.501.672.018
13. Science and technology development fund	344		-	-

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	**400**		**1.857.832.755.442**	**1.848.339.109.975**
I. Owner's equity	**410**		**1.857.832.755.442**	**1.848.339.109.975**
1. Owner's capital	411	V.22	3.358.206.410.000	3.358.206.410.000
- *Ordinary shares with voting rights*	*411a*		*3.358.206.410.000*	*3.358.206.410.000*
- *Preferred shares*	*411b*		-	-
2. Share premiums	412	V.22	244.421.087.982	244.421.087.982
3. Bond conversion options	413		-	-
4. Other owner's capital	414		-	-
5. Share repurchases	415		-	-
6. Differences upon asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.22	584.650.517	584.650.517
9. Other equity funds	419		917.191.749	917.191.749
10. Accumulated loss	420	V.22	(1.849.490.106.627)	(1.881.967.653.339)
- *Accumulated loss to the end of the previous period*	*420a*		*(1.904.971.337.198)*	*(1.881.967.653.339)*
- *Accumulated loss for the current period*	*420b*		*55.481.230.571*	-
11. Non-controlling interests	429	V.22	103.193.521.821	126.177.423.066
TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**6.128.259.282.427**	**7.503.749.529.863**

Ho Chi Minh City, 29 Oct 2026

Nguyen Thi Phuong Trinh	Nguyen Thi Kim Yen	Nguyen Ngoc Anh
Preparer	**Chief Accountant**	**Chief Executive Officer** **Legal Representative**

INTERIM CONSOLIDATED INCOME STATEMENT

For the third quarter and the nine-month period ended 30 September 2026

Unit: VND

ITEMS	Code	Note	Quarter III ended		Accumulated from the beginning of the year	
			30/09/2026	30/09/2025	Current year	Previous year
1. Revenue from sales of goods and provisions of services	01	VI.1	419.351.943.491	345.018.827.856	791.880.324.053	666.748.998.770
2. Revenue deductions	02		112.040.248	116.987.604	328.615.756	331.785.567
3. Net revenue from sales of goods and provisions of services	10		419.239.903.243	344.901.840.252	791.551.708.297	666.417.213.203
4. Cost of sales	11	VI.2	329.422.774.524	240.674.656.546	555.915.398.232	473.017.981.803
5. Gross profit from sales of goods and provisions of services	20		89.817.128.719	104.227.183.706	235.636.310.065	193.399.231.400
6. Gain/loss on disposal, liquidation of investment properties	21				-	-
7. Financial income	22	VI.3	78.529.578	626.725.581	4.420.462.285	1.951.431.331
8. Financial expenses	23	VI.4	8.021.430.579	2.086.797.900	12.262.548.923	85.897.433.766
In which: Interest expenses	24		8.021.430.579	1.366.747.900	17.929.847.896	48.382.765.087
9. Selling expenses	25	VI.5	19.712.286.206	5.836.088.428	51.709.226.152	40.186.289.706
10. General and administrative expenses	26	VI.6	21.137.820.289	3.161.188.448	54.113.976.199	305.692.734.079
11. Gains or losses in joint ventures, associates	27	V.2b	(30.709.027.022)	(3.932.937.682)	(38.246.931.632)	(11.889.866.303)
12. Net operating profit/(loss)	30		10.315.094.201	89.836.896.829	83.724.089.444	(248.315.661.123)
13. Other income	31	VI.7	2.055.726.183	5.605.621.221	13.590.412.518	10.067.746.030
14. Other expenses	32	VI.8	15.480.151.621	3.550.990.768	44.954.664.543	10.752.538.416
15. Other profit/(loss)	40		(13.424.425.438)	2.054.630.453	(31.364.252.025)	(684.792.386)
16. Total accounting profit/(loss) before tax	50		(3.109.331.237)	91.891.527.282	52.359.837.419	(249.000.453.509)
17. Current income tax	51	V.15	10.457.267.719	13.396.588.132	30.252.213.783	27.608.165.002
18. Deferred income tax	52	V.12a, 21	-	-	(86.557.961.292)	2.246.996.948
19. Profit/(loss) after tax	60		(13.566.598.956)	78.494.939.150	108.665.584.928	(278.855.615.459)
20. Profit/(loss) after tax of the Parent Company	*61*		(32.273.056.962)	52.266.410.117	*55.481.230.571*	*(321.404.792.077)*
21. Profit after tax of non-controlling shareholders	*62*		18.706.458.006	26.228.529.033	*53.184.354.357*	*42.549.176.618*
22. Basic earnings per share	70	VI.9a, b	(96)	156	165	(957)
23. Diluted earnings per share	71	VI.9a, b	(96)	156	165	(957)

Ho Chi Minh City, 29 Oct 2026

Nguyen Thi Phuong Trinh	Nguyen Thi Kim Yen	Nguyen Ngoc Anh
Preparer	Chief Accountant	Chief Executive Officer Legal Representative

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the nine-month period ended 30 September 2026

Unit: VND

ITEMS	Code	Note	Nine-month period ended 30/09/2026	30/09/2025
I. Cash flows from operating activities				
1. Profit/loss before tax	*01*		*52.359.837.419*	*(249.000.453.509)*
2. Adjustments for:				
- Depreciation/Amortization of fixed assets and investment properties	02	V.10, 11, 12	7.094.510.545	11.852.815.212
- Provisions and allowances	03		(10.998.451.932)	272.205.458.023
- Exchange gain/loss due to revaluation of monetary items in foreign currencies	04	VI.4	(755.492.825)	6.392.141.682
- Gain/loss from investing activities	05	V.2c; VI.3, 7	33.444.689.446	5.007.676.751
- Interest expenses	06	VI.4	17.929.847.896	48.382.765.087
- Other adjustments	07		-	-
3. Operating profit before movements in working capital	*08*		*99.074.940.549*	*94.840.403.246*
- Increase/decrease of receivables	09		1.125.016.837.115	79.853.767.616
- Increase/decrease of inventories	10		31.868.795.994	(195.645.888.471)
- Increase/decrease of payables	11		(1.282.350.257.871)	18.841.768.561
- Increase/decrease of prepaid expenses	12		7.491.462.896	21.959.996.775
- Increase/decrease of trading securities	13		-	-
- Interest paid	14	V.18a, 19a; VI.4	(6.970.783.296)	(5.312.074.230)
- Corporate income tax paid	15	V.15	(41.684.607.974)	(22.310.395.775)
- Other cash inflows	16		-	-
- Other cash outflows	17	V.20	(40.956.273.990)	(8.106.517.318)
Net cash flows generated from/(used in) operating activities	*20*		*(108.509.886.577)*	*(15.878.939.596)*
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21	V.10	(10.402.576.949)	(5.519.500)
2. Proceeds from disposals of fixed assets and other non-current assets	22	V.10, VI.7	1.648.069.079	8.592.385.840
3. Cash outflow for lending, buying debt instruments of other entities	23		(2.000.000.000)	(16.000.000.000)
4. Cash recovered from lending, selling debt instruments of other entities	24		137.968.615.346	430.000.000
5. Equity investments in other entities	25		-	-
6. Cash recovered from equity investments in other entities	26		-	114.606.630.250
7. Interest earned, dividends and profits received	27		3.664.969.460	8.552.571.830
Net cash flows generated/(used in) from investing activities	*30*		*130.879.076.936*	*116.176.068.420*

ITEMS	Code	Note	Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from share issue and owners' contributed capital	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33	V.20a, b	1.000.000.000	6.004.240.000
4. Repayment for borrowing principal	34	V.20a, b	(35.500.000.000)	(13.408.240.000)
5. Payment for financial lease principal	35	V.20a, b	(2.781.917.901)	(1.979.875.254)
6. Dividends and profit paid to the owners	36	V.19a, 23a	(38.560.306.803)	(19.843.808.000)
Net cash flows used in financing activities	***40***		***(75.842.224.704)***	***(29.227.683.254)***
Net cash flows during the year	**50**		**(53.473.034.345)**	**71.069.445.570**
Beginning cash and cash equivalents	**60**	**V.1**	**77.956.050.373**	**79.267.867.709**
Effects of fluctuations in foreign exchange rates	61		-	6.872.634
Ending cash and cash equivalents	**70**	**V.1**	**24.483.016.028**	**150.344.185.913**

Ho Chi Minh City, 29 Oct 2026

Nguyen Thi Phuong Trinh	**Nguyen Thi Kim Yen**	**Nguyen Ngoc Anh**
Preparer	**Chief Accountant**	**Chief Executive Officer**
		Legal Representative

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

nine months of the financial year ending 31 December 2026

I. GENERAL INFORMATION

1. Form of capital ownership

Tracodi Construction Holdings JSC (hereinafter referred to as the "Company" or the "Parent Company") is a joint stock company.

2. Business sector

The Company's business sectors are construction, trading and services.

3. Business lines

The Company's principal business activities are: construction of transport works; construction of civil engineering works; wholesale of iron and steel (excluding trading of gold bars).

4. Normal operating cycle

The Company's normal operating cycle does not exceed 12 months.

The Group operates in various sectors with different normal operating cycles, specifically:

- For production and trading activities (approximately 86% of revenue): the normal operating cycle does not exceed 12 months;
- For construction and installation activities (approximately 14% of revenue): the normal operating cycle is from 18 to 24 months.

5. Group structure

The Group comprises the Parent Company and 05 subsidiaries controlled by the Parent Company. All subsidiaries are consolidated in these interim consolidated financial statements.

5a. List of consolidated subsidiaries

Company name	Head office address	Principal business activities	Ownership interest		Voting rights	
			Ending balance	Beginning of the year	Ending balance	Beginning of the year
TCD Plus JSC	Vian Tower, No. 26 Street 40, An Khanh Ward, Ho Chi Minh City	Real estate business, land use rights owned, used or leased	80.0%	80.0%	80.0%	80.0%
EcoBuild Construction Trading Co., Ltd.	25 Xuan Thuy, An Khanh Ward, Ho Chi Minh City	Construction of transport works	99.8%	99.8%	99.8%	99.8%
Vietnam Taxi Company	Lot IV - 15B, Street No. 4, Tan Binh Industrial Park, Tay Thanh Ward, Ho Chi Minh City	Passenger transport by car in Ho Chi Minh City	51.0%	51.0%	51.0%	51.0%

Company name	Head office address	Principal business activities	Ownership interest		Voting rights	
			Ending balance	Beginning of the year	Ending balance	Beginning of the year
An Giang Construction Materials Exploitation and Processing Joint Venture Co., Ltd.(i)	Ro Leng Hamlet, Tri Ton Commune, An Giang Province	Quarrying and processing of construction stone	50.0%	50.0%	51.0%	51.0%
Life Purity Clean Water JSC(ii)	27C Quoc Huong, An Khanh Ward, Ho Chi Minh City	Water extraction, treatment and supply	51.0%	51.0%	51.0%	51.0%

(i) Under the 3rd Joint Venture Contract Appendix No. 01/PLHDLD dated 06 September 2024, the joint venture term was extended to 07 September 2026, and was subsequently extended to 31 December 2029 under the 4th Joint Venture Contract Appendix No. 01/PLHDLD-2026 dated 26 August 2026.

(ii) This company has ceased operations but has not completed the procedures for terminating its tax code.

5b. List of associates accounted for in the interim consolidated financial statements using the equity method

Company name	Head office address	Principal business activities	Ownership interest		Voting rights	
			Ending balance	Beginning of the year	Ending balance	Beginning of the year
Son Long Investment and Development JSC	Group 21, Zone 4B, Hau Can Street, Bai Chay Ward, Quang Ninh Province	Real estate business, land use rights owned, used or leased	40.6%	40.6%	40.6%	40.6%
Thanh Nguyen Energy Investment and Development Co., Ltd.	Buon Chu Jut, Ia Rsai Commune, Gia Lai Province,	Generation of solar power, wind power and gas power (excluding transmission, national power system dispatch and construction and operation of multi-purpose hydropower and nuclear power)	49.0%	49.0%	49.0%	49.0%
BCG Land JSC (i)	22A Street No. 7, Binh Trung Ward, Ho Chi Minh City	Construction of residential buildings	9.43%	9.43%	9.43%	20.43%

(i) The Company was granted by Bamboo Capital Group JSC the voting rights attached to 50,600,000 shares, equivalent to 11%, in BCG Land JSC, increasing its voting interest from 9.43% to 20.43%, for an authorization period from 06 June 2024 to 06 June 2026. Accordingly, as at 01 January 2026 the investment in BCG Land JSC was presented under "Investments in joint ventures and associates" in the interim consolidated statement of financial position. As at 30 June 2026, this investment was reclassified and presented under "Investments in other entities" in the interim consolidated statement of financial position.

Dependent accounting units without legal entity status

Entity name	Address
Branch of Tracodi Construction Holdings JSC in Ha Noi	No. 30, Lane 63, Lam Ha Street, Bo De Ward, Ha Noi City
Branch of Transport and Industry Development Investment JSC in Da Nang	24 Ton Duc Thang, Hoa Khanh Ward, Da Nang City

6. Number of employees

At the end of the accounting period, the Group had 283 employees (290 employees at the beginning of the year).

7. Statement on the comparability of information in the consolidated financial statements

The corresponding figures of the prior period are comparable with the figures of the current period.

The accounting period from 01 January 2026 to 31 December 2026 is the first annual accounting period in which the Group applies the Vietnamese Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99"), which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"), and Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance ("Circular 43") amending and supplementing certain articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202"). Accordingly, certain items in the interim consolidated financial statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning of the year" and "Prior period" columns of the interim consolidated financial statements have been re-presented according to the new classification and names of Circular 99 to ensure comparability (see Note VII.2). These changes do not affect the Group's total assets, total liabilities, owners' equity or profit after tax.

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The Group's annual accounting period begins on 01 January and ends on 31 December each year.

2. Accounting currency

The accounting currency is the Vietnamese Dong ("VND") as transactions are mainly conducted in VND.

III. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

1. Accounting system applied

The Group applies Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System issued under Circular 99, Circular 202 and Circular 43, and the circulars guiding the implementation of accounting standards issued by the Ministry of Finance in preparing and presenting the interim consolidated financial statements.

2. Statement of compliance with accounting standards and accounting system

The Board of General Directors ensures that it has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System issued under Circular 99, Circular 202 and Circular 43, as well as the circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation and presentation of the interim consolidated financial statements.

IV. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REGULATIONS APPLIED

1. Basis of preparation of the consolidated financial statements

The consolidated financial statements are prepared on the accrual basis (except for information related to cash flows), under the historical cost convention and on the going concern assumption.

2. Basis of consolidation

The interim consolidated financial statements comprise the interim financial statements of the Parent Company and the interim financial statements of its subsidiaries. A subsidiary is an entity controlled by the Parent Company. Control exists when the Parent Company has the power, directly or indirectly, to govern the financial and operating policies of the subsidiary so as to obtain economic benefits from its activities. In assessing control, potential voting rights arising from call options or debt and equity instruments convertible into ordinary shares at the end of the accounting period are taken into account.

The results of operations of subsidiaries acquired or disposed of during the period are included in the interim consolidated income statement from the date of acquisition or up to the date of disposal of the investment in those subsidiaries.

The interim financial statements of the parent company and its subsidiaries used for consolidation are prepared for the same accounting period and apply uniform accounting policies to similar transactions and events in similar circumstances. Where a subsidiary's accounting policies differ from those applied uniformly across the Group, appropriate adjustments are made to the subsidiary's financial statements before they are used to prepare the interim consolidated financial statements.

Balances in the statement of financial position between companies within the Group, intra-group transactions and unrealized intra-group profits arising from these transactions are eliminated in full. Unrealized losses arising from intra-group transactions are also eliminated unless the costs giving rise to the losses cannot be recovered.

Non-controlling interests represent the portion of profit or loss and net assets of subsidiaries not held by the Group and are presented as a separate item in the interim consolidated income statement and in the interim consolidated statement of financial position (within owners' equity). Non-controlling interests comprise the amount of non-controlling interests at the date of the original business

combination and the non-controlling interests' share of changes in owners' equity since the date of the business combination. Losses incurred by a subsidiary are allocated in proportion to the non-controlling interests' ownership, even if such losses exceed the non-controlling interests' share of the subsidiary's net assets.

When the Group invests to increase its ownership interest in a subsidiary, the difference between the cost of the additional investment and the carrying amount of the additional net assets of the subsidiary acquired at the acquisition date is recognized directly in "Undistributed profit after tax" in the interim consolidated statement of financial position.

When the Group partially divests its interest in a subsidiary:

- If after the divestment the Group retains control: the result of the divestment is recognized in "Undistributed profit after tax" in the interim consolidated statement of financial position.
- If after the divestment the Group loses control and the subsidiary becomes an associate: the remaining investment is presented under "Investments in joint ventures and associates" in the interim consolidated financial statements using the equity method, and the result of the divestment is recognized in the interim consolidated income statement.
- If after the divestment the Group loses control and the subsidiary becomes an ordinary investment: the remaining investment is presented at its carrying amount in the interim consolidated financial statements, and the result of the divestment is recognized in the interim consolidated income statement.

Where a subsidiary raises additional capital from its owners and the parties' additional contributions are not in proportion to their existing interests, the difference between the Group's additional contribution and its increased share of the subsidiary's net assets is recognized in "Undistributed profit after tax" in the interim consolidated statement of financial position.

3. Foreign currency transactions

Transactions in foreign currencies are translated at the actual exchange rates at the transaction dates. Balances of monetary items denominated in foreign currencies at the end of the accounting period (except for foreign currency receivables for which provisions for doubtful debts have been made) are revalued at the average transfer buying and selling rate of Vietnam Joint Stock Commercial Bank for Industry and Trade (the bank with which the Company regularly transacts).

Foreign exchange differences arising during the period from foreign currency transactions are recognized in financial income (if gains) or financial expenses (if losses). Foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the end of the accounting period are presented on a net basis between total gains and total losses from such revaluation and recognized in financial income (if net gains) or financial expenses (if net losses).

4. Cash and cash equivalents

Cash comprises cash on hand and demand deposits. Cash equivalents are short-term investments with a maturity of not more than 3 months from the date of investment (from the purchase date to the maturity date) that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value at the reporting date. Cash and cash equivalents that are restricted in use are not presented in this item but under "Other current assets" or "Other non-current assets" depending on the restriction period.

5. Financial investments

Trading securities

Investments are classified as trading securities when held for the purpose of trading to earn profits from price differences.

Trading securities are initially recognized at the fair value of the payments at the transaction date. Costs of acquiring trading securities (if any) such as brokerage, transaction, information, tax and bank fees, etc. are recognized in financial expenses in the period. During the holding period, the Group does not reclassify trading securities as held-to-maturity investments or vice versa.

Trading securities are recognized when the Group obtains ownership, specifically as follows:

- For listed securities: recognized at the matching date (T+0).
- For unlisted securities: recognized when legal ownership is officially obtained in accordance with the law.

Interest, dividends and profits for periods before the trading securities are acquired are accounted for as a reduction in the carrying amount of those trading securities. Interest, dividends and profits for periods after the trading securities are acquired are recognized in financial income. For dividends received in shares, only the number of additional shares is tracked; the value of the shares received is not recognized.

Provision for diminution in value of trading securities is made for each type of security traded on the market whose fair value is lower than its cost. The fair value of trading securities is determined as follows:

- For listed securities or securities whose fair value can be determined reliably: the market value of the securities at the end of the accounting period.
- For shares listed on the stock market or shares of joint stock companies registered for trading on the UPCOM market that have had no trading during the 30 days before the provision date, and for listed shares that have been delisted, suspended or halted from trading: the provision is made based on the investee's losses, at an amount equal to the Group's percentage of actually contributed charter capital in the investee at the end of the accounting period multiplied (x) by the difference between the owners' actual invested capital and the investee's owners' equity at the same date.

Increases or decreases in the provision for diminution in value of trading securities required at the end of the accounting period are recognized in financial expenses.

Gains or losses on the transfer of trading securities are recognized in financial income or financial expenses. Cost is determined using the weighted average method. A change in the method of determining the cost of trading securities is treated as a change in accounting policy.

Held-to-maturity investments

Investments are classified as held-to-maturity when the Group has the intention and ability to hold them until maturity. Held-to-maturity investments include: term deposits, bonds, loans held to maturity for the purpose of earning periodic interest and other held-to-maturity investments or investments of a similar nature, and exclude derivative instruments.

Held-to-maturity investments are initially recognized at cost, comprising the purchase price and transaction costs (transaction fees, brokerage commissions, etc.). Interest accrued for periods before the purchase date is deducted from the cost of the investment at initial recognition. After initial

recognition, these investments are carried at cost. Interest income after the purchase date is recognized in financial income on an accrual basis.

When there is reliable evidence that part or all of an investment may not be recoverable and the loss can be measured reliably, the loss is recognized in financial expenses in the period and deducted directly from the carrying amount of the investment. If the evidence of impairment decreases or no longer exists in a subsequent period, the loss previously recognized is reversed and recognized in financial income in that period.

Investments in equity instruments of other entities

Investments in equity instruments of other entities are equity investments in which the Group has no control, joint control or significant influence over the investee.

Investments in equity instruments of other entities are initially recognized at cost, comprising the purchase price or capital contribution plus costs directly attributable to the investment (transaction, brokerage, advisory, audit fees, charges, taxes and bank fees, etc.). If the Group borrows to invest in equity instruments of other entities, the interest expense is recognized in financial expenses and is not capitalized. For investments made with non-monetary assets, the cost of the investment is recognized at the fair value of the non-monetary assets at the transaction date. After initial recognition, these investments are carried at cost.

Dividends and profits for periods before the investment is acquired are accounted for as a reduction in the carrying amount of the investment. Dividends and profits for periods after the investment is acquired are recognized in financial income. For dividends received in shares, only the number of additional shares is tracked; the value of the shares received is not recognized.

Provision for losses on investments in equity instruments of other entities is made as follows:

- For investments in listed shares or investments whose fair value can be determined reliably, the provision is based on the market value of the shares.
- For investments whose fair value cannot be determined at the reporting date, the provision is made based on the investee's losses, at an amount equal to the Group's percentage of actually contributed charter capital in the investee at the end of the accounting period multiplied (x) by the difference between the owners' actual invested capital and the investee's owners' equity at the same date.

Increases or decreases in the provision for losses on investments in equity instruments of other entities required at the end of the accounting period are recognized in financial expenses.

6. Receivables

Receivables are presented at their carrying amounts less provisions for doubtful debts.

Receivables are classified as trade receivables or other receivables according to the following principles:

- Trade receivables reflect receivables of a commercial nature arising from sale and purchase transactions between the Group and buyers that are independent of the Group.
- Other receivables reflect receivables of a non-commercial nature that are not related to sale and purchase transactions.

Receivables are tracked in detail by counterparty, term and original currency. Trade receivables and other receivables are classified as short-term or long-term in the interim consolidated statement of financial position based on their remaining terms at the end of the accounting period.

Provision for doubtful debts is made for each doubtful receivable based on the estimated loss that may arise.

Increases or decreases in the provision for doubtful debts required at the end of the accounting period are recognized in general and administration expenses.

7. Inventories

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

The cost of inventories is determined as follows:

- Raw materials, tools and supplies: comprise purchase costs and other directly attributable costs incurred in bringing the inventories to their present location and condition.
- Work in progress: includes costs directly related to the construction of works.
- Finished goods: comprise costs of raw materials, direct labour and directly attributable production overheads allocated based on normal operating capacity.

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

Net realizable value is the estimated selling price of inventories in the normal course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Provision for inventory write-down is made for each inventory item whose cost exceeds its net realizable value. Increases or decreases in the provision balance required at the end of the accounting period are recognized in cost of goods sold.

Materials, equipment and spare parts held for more than 12 months or more than one normal operating cycle, and work in progress with a production or turnover period exceeding one normal operating cycle, are not presented as inventories but as non-current assets in the interim consolidated statement of financial position.

8. Assets under operating leases

A lease is classified as an operating lease if substantially all the risks and rewards incidental to ownership of the asset remain with the lessor. Operating lease costs are recognized as expenses on a straight-line basis over the lease term, regardless of the method of lease payment.

9. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises all expenditures incurred by the Group to acquire the assets up to the time they are ready for their intended use.

Expenditures incurred after initial recognition are added to the cost of fixed assets only if they are certain to increase the future economic benefits from using the assets. Expenditures that do not meet this condition are recognized as production and business expenses in the period. Routine repair and maintenance costs of tangible fixed assets are recognized as production and business expenses in the

period in which they are incurred. For fixed assets that technically require periodic repair and maintenance, significant periodic repair and maintenance costs are recognized as expenses awaiting allocation and allocated to production and business expenses until the next periodic repair and maintenance.
When tangible fixed assets are sold or disposed of, their cost and accumulated depreciation are written off and any gain or loss on disposal is recognized in income or expenses in the period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. Useful lives and depreciation methods are reviewed at least at the end of each financial year and adjusted if necessary. The depreciation periods of tangible fixed assets are as follows:

Type of fixed assets	Years
Buildings and structures	05 – 15
Machinery and equipment	02 – 03
Means of transportation and transmission	05 – 10
Office equipment and tools	03 – 05

10. Finance-leased fixed assets

A lease is classified as a finance lease if substantially all the risks and rewards incidental to ownership of the asset are transferred to the lessee. Fixed assets under finance leases are stated at cost less accumulated depreciation. The cost of a finance-leased fixed asset is the lower of the fair value of the leased asset at the inception of the lease and the present value of the minimum lease payments. The discount rate used to calculate the present value of the minimum lease payments is the interest rate implicit in the lease or the interest rate stated in the contract. If the interest rate implicit in the lease cannot be determined, the borrowing rate at the inception of the lease is used.

Finance-leased fixed assets are depreciated on a straight-line basis over their estimated useful lives. If there is no reasonable certainty that the Group will obtain ownership of the asset at the end of the lease term, the asset is depreciated over the shorter of the lease term and its estimated useful life. The Group's finance-leased fixed assets are motor vehicles depreciated over 05 - 06 years.

11. Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of intangible fixed assets comprises all expenditures incurred by the Group to acquire the assets up to the time they are ready for their intended use. Expenditures related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the period unless they are associated with a specific intangible fixed asset and increase the economic benefits from that asset.

When intangible fixed assets are sold or disposed of, their cost and accumulated amortization are written off and any gain or loss on disposal is recognized in income or expenses in the period.

The Group's intangible fixed assets comprise:

Land use rights

Land use rights comprise all actual expenditures incurred by the Group directly related to the land used, including: amounts paid to obtain land use rights, compensation, site clearance and leveling costs, registration fees, etc. Land use rights are amortized on a straight-line basis over 33 years; land use rights with an indefinite term are not amortized.

Computer software

Costs related to computer software programs that are not an integral part of the related hardware are capitalized. The cost of computer software comprises all expenditures incurred by the Group up to the time the software is put into use. Computer software is amortized on a straight-line basis over 03 - 05 years.

Useful lives and depreciation methods are reviewed at least at the end of each financial year and adjusted if necessary.

12. Construction in progress

Construction in progress reflects costs directly related to assets under construction and machinery and equipment being installed, including borrowing costs capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs ("VAS 16"). These assets are recorded at cost and are not depreciated until they are completed, handed over and put into use. Upon completion, all costs are transferred to the appropriate item according to their actual use, including tangible fixed assets, intangible fixed assets, investment properties or inventories, and are depreciated/amortized from the date they are put into use.

Costs of upgrading and renovating fixed assets in progress are accumulated separately and, upon completion, added to the cost of the related fixed assets.

Repair and maintenance costs of fixed assets incurred regularly in each period to keep the assets in normal operation are recognized as production and business expenses in the period. For fixed assets that technically require periodic repair and maintenance, the costs incurred are accumulated separately. Upon completion, the costs are transferred to expenses awaiting allocation and allocated to production and business expenses until the next maintenance period.

13. Business cooperation contracts

A business cooperation contract ("BCC") is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing an independent legal entity. The accounting method applied is determined based on the substance of each contract, in particular whether joint control exists. Joint control exists when decisions about the principal activities of the BCC require the unanimous consent of all parties sharing control, regardless of their contribution ratios or the legal form of the contract.

In all cases, when the Group receives cash or assets contributed by other parties to a BCC, the amount received is recognized as a liability and not in owners' equity.

For BCCs with joint control

Depending on the nature and form of the contract, the Group applies the appropriate accounting method for one of the following three forms of joint control:

BCC in the form of jointly controlled assets

The Group recognizes in its financial statements:

- The share of jointly controlled assets entitled (classified by the nature of the assets).
- Liabilities incurred separately and the share of jointly incurred liabilities to be borne.
- Income from the sale or use of the share of output received.
- Expenses allocated from the BCC.

BCC in the form of jointly controlled operations

This arrangement does not result in the establishment of a new business entity. The Group recognizes in its financial statements:

- Assets controlled by the Group.
- Liabilities to be borne.
- Revenue shared from the sale of goods or provision of services of the BCC.
- Expenses to be borne.

Where a BCC provides for sharing of output, the Group periodically receives its share of output based on the output allocation schedule and delivery notes prepared by the party responsible for accounting for the BCC, which serve as the basis for recognizing the value of the output received in inventories or other appropriate assets.

BCC in the form of sharing profit after tax
The parties share profit only if the BCC makes a profit and must bear losses if the BCC incurs losses.

Where the Group is designated as the party responsible for accounting and tax finalization for the BCC, the Group records all revenue and expenses of the BCC in its accounting books to determine the results and tax obligations. However, the Group recognizes in its income statement only the revenue and expenses corresponding to the proportion it is entitled to or must bear.

Where the Group is not the party responsible for accounting and tax finalization for the BCC, the Group recognizes in its income statement its share of revenue and expenses from the BCC based on the allocation schedule of joint revenue and expenses notified by the party responsible for accounting for the BCC.

Treatment when a jointly controlled BCC is terminated or the Group withdraws from the BCC
For BCCs in the form of jointly controlled assets and jointly controlled operations: assets and liabilities received are recognized at the agreed value at the time of liquidation; differences from the carrying amounts are recognized in income or expenses in the period.

For BCCs in the form of sharing profit after tax: the accounting party settles all assets and liabilities of the BCC in its accounting records, determines the liquidation result and allocates it to the participating parties according to the ratio agreed in the contract. The Group's share of the liquidation result is recognized in income or expenses in the period.

For BCCs without joint control
Where the Group participates in a BCC but does not have joint control, the participation is recognized as a financial investment at cost (the value of assets, cash or cash equivalents actually contributed to the BCC) and classified as short-term or long-term depending on the remaining term at the end of the accounting period. Profit shared from the BCC is recognized in financial income when the Group is entitled to receive it. Provision for losses (if any) is made in accordance with the regulations on provision for losses on investments in other entities (see Note IV.5).

Where a BCC provides that the participating parties are entitled to fixed returns regardless of the BCC's business results, the Group accounts for it based on the economic substance of the contract, specifically:

- Where the substance of the BCC is a lease of assets: if the Group is the party responsible for accounting and tax finalization for the BCC, the transaction is accounted for as a lease of assets (lessee); otherwise, the transaction is accounted for as a lease of assets (lessor).

- Where the substance of the BCC is a borrowing: if the Group is the party responsible for accounting and tax finalization for the BCC, the transaction is accounted for as a borrowing; otherwise, the transaction is accounted for as a loan.

14. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future for goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses or other payables according to the following principles:

- Trade payables reflect payables of a commercial nature arising from purchases of goods, services and assets where the seller is independent of the Group.
- Accrued expenses comprise: amounts payable for goods and services received from sellers or provided to buyers during the period but not yet paid because supporting documents and accounting records are incomplete; amounts payable to employees for leave pay; and other production and business expenses that must be accrued in advance (such as expenses during seasonal production stoppages and accrued interest expenses).
- Other payables reflect payables of a non-commercial nature that are not related to the purchase, sale or provision of goods and services.

Payables and accrued expenses are classified as short-term or long-term in the interim consolidated statement of financial position based on their remaining terms at the end of the accounting period.

15. Ordinary bonds

Ordinary bonds are bonds without the right to convert into shares and bonds convertible into an undetermined number of shares at maturity (depending on the market value of the shares at maturity).

The carrying amount of ordinary bonds is presented on a net basis at par value less bond discounts plus bond premiums. The discount or premium is determined and recognized at the time of issuance. After issuance, changes in market interest rates do not affect the discount or premium already recognized.

The Group tracks discounts and premiums for each type of ordinary bond issued and the amortization of each discount and premium when determining borrowing costs to be expensed or capitalized in each period, specifically:

- Bond discounts are amortized to borrowing costs in each period over the term of the bonds.
- Bond premiums are amortized to reduce borrowing costs in each period over the term of the bonds. If the premium amortized in a period exceeds the bond interest at the nominal rate for that period, the difference is recognized in financial income.

Discounts or premiums are amortized using the effective interest method or the straight-line method:

- Under the effective interest method: the discount or premium amortized in each period is the difference between the borrowing cost for each interest period (calculated as the carrying amount of the bonds at the beginning of the period multiplied by the effective interest rate) and the nominal interest payable for that period.
- Under the straight-line method: the discount or premium is amortized evenly over the term of the bonds.

Bond issuance costs are amortized over the bond term on a straight-line basis or using the effective interest method and are recognized in financial expenses or capitalized depending on the purpose of use.

Where an issue of ordinary bonds is not fully successful, the issuance costs are allocated between the bonds successfully issued and those not successfully issued based on the number of bonds. Issuance costs allocated to bonds not successfully issued are recognized in financial expenses in the period.

16. Owners' contributed capital

Owners' contributed capital

Owners' contributed capital is recognized at the amount of capital actually contributed by the shareholders of the Parent Company.

Share premium

Share premium recognized comprises:

- The difference between the issue price and the par value of shares on initial or additional issuance.
- Difference between the repurchase price and the reissue price of treasury shares.
- The excess of the principal of convertible bonds over the par value of shares issued on conversion, and the entire value of the conversion option, are transferred to share premium regardless of whether the bondholders exercise the option.
- The difference between the capital actually received and the capital under the Company's Charter.

Costs directly attributable to successful share issuances are deducted from share premium. Costs of unsuccessful share issuances are recognized in financial expenses in the period.

Other funds belonging to owners' equity

Other funds are formed from appropriations of business results, revaluation of assets and the remaining value of the fair value of assets donated, given or sponsored, after deducting taxes payable (if any) related to these assets.

17. Profit distribution

Profit after corporate income tax is distributed to shareholders after appropriation to funds in accordance with the Charter of each company in the Group and legal regulations, and upon approval by the General Meeting of Shareholders.

Distribution of profit to shareholders takes into account non-monetary items included in undistributed profit after tax that may affect cash flows and the ability to pay dividends, such as gains from revaluation of assets contributed as capital, gains from revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recognized as liabilities when approved by the General Meeting of Shareholders.

18. Recognition of revenue and income

Revenue from sale of goods and finished goods

Revenue from the sale of goods and finished goods is recognized when all of the following conditions are satisfied:

- The Group has transferred to the buyer the significant risks and rewards of ownership of the goods or products.

- The Group no longer retains managerial involvement to the degree usually associated with ownership, nor effective control over the goods or products.
- The amount of revenue can be measured reliably.
- The Group has received or will receive the economic benefits from the sale transaction.
- The costs incurred or to be incurred in respect of the sale transaction can be measured reliably.

Revenue from provision of services

Revenue from the provision of services is recognized when all of the following conditions are satisfied:

- The amount of revenue can be measured reliably. When the contract allows the buyer to return the services purchased under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer no longer has the right to return the services provided.
- The Group has received or will receive the economic benefits from the provision of the services.
- The stage of completion of the transaction at the reporting date can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Where services are performed over several periods, revenue recognized in the period is based on the portion of work completed at the end of the accounting period.

Revenue from construction contracts

A construction contract is a contract specifically negotiated for the construction of an asset or a combination of assets that are closely interrelated or interdependent in terms of their design, technology and function or their ultimate purpose or use.

Revenue from construction contracts comprises the initial amount agreed in the contract and adjustments arising during performance agreed by both parties, including variations in the scope of work, claims, incentive payments for early completion or compensation for costs incurred beyond the contract price, provided that these amounts can be measured reliably and are likely to be approved.

When the outcome of a contract can be estimated reliably:

- For construction contracts under which the contractor is paid according to planned progress: revenue and costs relating to the contract are recognized in proportion to the work completed as determined by the Group at the date of the financial statements.
- For construction contracts under which the contractor is paid based on the value of work performed: revenue and costs relating to the contract are recognized in proportion to the work completed as confirmed by the customer and reflected in invoices issued.

Increases and decreases in construction volumes, compensation claims and other receipts are recognized as revenue only when agreed with the customer.

When the outcome of a construction contract cannot be estimated reliably:

- Revenue is recognized only to the extent of contract costs incurred that are probably recoverable.
- Contract costs are recognized as expenses only when incurred.

When total contract costs are expected to exceed total contract revenue, the expected loss is recognized as an expense immediately in the period in which it is identified.

The difference between cumulative revenue recognized on a construction contract and cumulative amounts invoiced according to the contract's planned progress billings is recognized as receivables or payables according to the planned progress of construction contracts.

When total contract costs are expected to exceed total contract revenue, the entire expected loss on the contract is recognized as an expense immediately in the period in which it is identified, regardless of the stage of completion of the contract.

Interest
Interest is recognized on a time-proportion basis using the actual interest rate for each period.

Profit distributed
Profit distributions are recognized when the Group is entitled to receive dividends or profits from its capital contributions.

19. Borrowing costs

Borrowing costs include loan interest and other costs incurred directly in connection with borrowings.

Borrowing costs are recognized as expenses in the period in which they are incurred, unless they qualify for capitalization.

Borrowing costs directly attributable to the construction or production of qualifying assets, which necessarily take a substantial period of time (over 12 months) to get ready for their intended use or sale, are included in the cost of those assets when it is certain that the enterprise will obtain future economic benefits from the assets and the borrowing costs can be measured reliably.

Capitalization of borrowing costs commences when all three of the following conditions are satisfied:

- Expenditures for the construction or production of the asset have been incurred;
- Borrowing costs have been incurred; and
- The activities necessary to prepare the asset for its intended use or sale are in progress.

Capitalization is suspended during periods in which construction or production is abnormally interrupted. Capitalization ceases when substantially all the activities necessary to prepare the asset for its intended use or sale are complete.

For specific borrowings made for the construction or production of qualifying assets, the borrowing costs eligible for capitalization are the actual borrowing costs incurred less any income from the temporary investment of those borrowings.

For general borrowings used in part for the construction or production of qualifying assets, the borrowing costs eligible for capitalization are determined by applying a capitalization rate to the weighted average accumulated expenditures on the construction or production of those assets. The capitalization rate is the weighted average interest rate of the borrowings outstanding during the period, excluding specific borrowings made for the purpose of obtaining a particular asset.

20. Expenses

Expenses are decreases in economic benefits, recognized when the transaction occurs or when it is reasonably certain that they will arise in the future, regardless of whether payment has been made.

Expenses are recognized even when not yet due for payment but certain to arise, in line with the principles of prudence and capital preservation.

When the Group recognizes revenue, it also recognizes the corresponding expenses related to generating that revenue. Corresponding expenses include expenses of the period in which the revenue is generated and expenses of prior periods or accrued expenses related to the revenue of that period. Where the matching principle conflicts with the prudence principle, expenses are recognized based on the substance of the transaction and Vietnamese Accounting Standards to ensure that transactions are reflected truly and fairly.

21. Corporate income tax

The Group's accounting policy for corporate income tax follows the Law on Corporate Income Tax No. 67/2025/QH15 dated 14 June 2025, Decree No. 320/2025/ND-CP dated 15 December 2025 of the Government detailing certain articles of the Law on Corporate Income Tax, guidance documents of the Ministry of Finance and other relevant legal regulations. Corporate income tax expense comprises current income tax and deferred income tax.

Current income tax

Current corporate income tax expense is the corporate income tax payable calculated on taxable income for the year at the current corporate income tax rate. The difference between taxable income and accounting profit arises from adjustments for temporary differences between tax and accounting, non-deductible expenses, non-taxable income and tax losses carried forward.

Each quarter, the Group determines and recognizes provisional corporate income tax payable. At the end of the financial year, companies in the Group determine the actual corporate income tax payable according to their tax finalization returns and adjust for differences from the amounts provisionally recognized during the year.

Deferred income tax

Deferred income tax is the corporate income tax that will be payable or recoverable in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases.

Deferred tax liabilities are recognized for all taxable temporary differences, except where they arise from the initial recognition of an asset or liability in a transaction that affects neither accounting profit nor taxable income at the time of the transaction.

Deferred tax assets are recognized for all deductible temporary differences to the extent that it is probable that sufficient future taxable profit will be available against which these temporary differences can be utilized, and are also recognized for unused tax losses and tax incentives when sufficient future taxable profit is available. Deferred tax assets and deferred tax liabilities arising from transactions recognized directly in owners' equity are not reflected in deferred corporate income tax expense.

The carrying amount of deferred tax assets is reviewed at the end of each accounting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax assets to be utilized.

Deferred tax assets and deferred tax liabilities are measured at the tax rates expected to apply to the financial year when the assets are realized or the liabilities are settled, based on the tax rates and tax regulations in effect at the end of the accounting period.

When preparing the interim consolidated statement of financial position, deferred tax assets and deferred tax liabilities are offset when:

- The Group has a legally enforceable right to set off current tax assets against current tax liabilities; and
- These deferred tax assets and deferred tax liabilities relate to corporate income tax levied by the same tax authority:
  - For the same taxable entity; or
  - The Group intends either to settle current tax liabilities and current tax assets on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

22. Related party

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered to be related if they are subject to common control.

Related parties of the Group include:

- Parent company, associates and other companies in the same group.
- Individuals who directly or indirectly hold voting rights resulting in significant influence over the Group, including members of the Board of Directors and close members of their families.
- Key management personnel have the authority and responsibility for planning, directing and controlling the Group's activities, including the Board of General Directors, the Board of Supervisors, other managers and close members of their families.
- Enterprises in which the individuals in the above groups hold, directly or indirectly, a voting interest large enough to exercise significant influence over those enterprises, including enterprises owned by key management personnel or principal shareholders of the Group and enterprises that share key management personnel with the Group.

Close members of the family of an individual are those who may influence or be influenced by that individual in their dealings with the Group, including: father, mother, spouse, children and siblings.

Based on the substance of the economic relationship and with reference to international practice, the Group also considers partners that jointly control BCCs with the Group to be related parties.
A related party transaction is a transfer of resources or obligations between related parties, regardless of whether a price is charged.

In considering each related party relationship, attention is directed to the substance of the relationship rather than its legal form.

23. Segment reporting

A business segment is a distinguishable component of an enterprise that is engaged in producing or providing an individual product or service, or a group of related products or services, and that is subject to risks and returns that are different from those of other business segments.

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

The nature of risks and returns is the main basis for determining whether the primary segment report is prepared by business segment or by geographical segment. If risks and rates of return are affected predominantly by differences in products and services, the primary report is prepared by business segment and the secondary report by geographical segment.

A segment is reportable when the majority of its revenue comes from sales of goods and provision of services to external customers and it meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments.
- The segment's result accounts for 10% or more of the combined result of all segments in profit or the combined result of all segments in loss (whichever is greater in absolute amount).
- The segment's total assets account for 10% or more of the total assets of all segments.

Segment information is prepared and presented in accordance with the accounting policies applied in preparing and presenting the Group's interim consolidated financial statements.

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

1. Cash

	Ending balance	Beginning of the year
Cash on hand	201,193,390	2,186,676,765
Demand deposits at banks	24,281,822,638	75,769,373,608
Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 12 Ho Chi Minh City	*5,536,179,817*	*25,389,788,229*
Vietnam Joint Stock Commercial Bank for Industry and Trade - An Giang Branch	*5,727,589,621*	*14,184,961,302*
Vietnam Bank for Agriculture and Rural Development - An Giang Branch	*8,721,606,534*	*26,480,083,316*
Vietnam Export Import Commercial Joint Stock Bank - Sai Gon Branch	*2,592,336,089*	*2,594,913,620*
Other banks	*1,704,110,577*	*7,119,627,141*
Total	**24,483,016,028**	**77,956,050,373**

2. Financial investments

The Group's financial investments comprise trading securities, held-to-maturity investments and investments in other entities. Information on the Group's financial investments is as follows:

2a. Trading securities

	Ending balance		Beginning of the year	
	Cost	Fair value	Cost	Fair value
Shares				
An Giang Mechanical JSC	451,655,840	1,667,966,900	451,655,840	1,180,771,700
Total	**451,655,840**	**1,667,966,900**	**451,655,840**	**1,180,771,700**

2b. Held-to-maturity investments

	Ending balance			Beginning of the year		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
Short-term	***913,015,999,265***	***676,832,701,414***	***(238,042,000,652)***	***1,760,077,497,096***	***1,568,666,881,098***	***(191,410,615,998)***
Term deposits (Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 12 HCMC)	2,000,000,000	2,000,000,000	-	131,600,000,000	131,600,000,000	-
Bonds [(i)]	100,000,000,000	100,000,000,000	-	100,000,000,000	100,000,000,000	-
BCC with related parties	173,611,647,452	42,803,202,527	(132,667,147,726)	420,541,468,392	334,505,705,320	(86,035,763,072)
Helios Investment and Services JSC - BCC capital contribution [(ii)]	*158,141,297,199*	*38,126,276,931*	*(121,873,723,069)*	*90,000,000,000*	*21,126,276,931*	*(68,873,723,069)*
Helios Investment and Services JSC - BCC profit, bond interest	*7,219,726,027*	-	*(7,219,726,027)*	*13,588,341,373*	-	*(13,588,341,373)*
Thang Phuong JSC - BCC capital contribution [(iii)]	-	-	-	*281,640,000,000*	*281,640,000,000*	-
Thang Phuong JSC - BCC profit	-	-	-	*27,062,502,793*	*27,062,502,793*	-
BCG Financial JSC - BCC profit	*4,676,925,596*	*4,676,925,596*	-	*4,676,925,596*	*4,676,925,596*	-
Indochina Hoi An Beach Villas Co., Ltd. - BCC profit	*3,573,698,630*	-	*(3,573,698,630)*	*3,573,698,630*	-	*(3,573,698,630)*
BCC with other organizations	637,404,351,813	532,029,498,887	(105,374,852,926)	1,107,936,028,704	1,002,561,175,778	(105,374,852,926)
Artemis Investment JSC - BCC capital contribution [(iv)]	*477,533,000,000*	*477,533,000,000*	-	*477,533,000,000*	*477,533,000,000*	-
Artemis Investment JSC - BCC profit	*35,839,053,245*	*35,839,053,245*	-	*35,839,053,245*	*35,839,053,245*	-
HCM Lott 68 JSC - BCC capital contribution[(v)]	*85,829,250,000*	-	*(85,829,250,000)*	*85,829,250,000*	-	*(85,829,250,000)*
HCM Lott 68 JSC - BCC profit	*17,972,797,447*	-	*(17,972,797,447)*	*17,972,797,447*	-	*(17,972,797,447)*
Plus Investment JSC - BCC capital contribution [(vi)]	-	-	-	*443,576,327,982*	*443,576,327,982*	-
Plus Investment JSC - BCC profit[(vi)]	-	-	-	*26,955,348,909*	*26,955,348,909*	-
Orchid Investment and Services JSC - BCC profit	*9,243,883,997*	*9,243,883,997*	-	*9,243,883,997*	*9,243,883,997*	-
Lion City Development JSC - BCC profit	*9,413,561,645*	*9,413,561,645*	-	*9,413,561,645*	*9,413,561,645*	-
Renatus JSC - BCC profit	*1,572,805,479*	-	*(1,572,805,479)*	*1,572,805,479*	-	*(1,572,805,479)*
Long-term	***350,330,000,000***	***213,500,000,000***	***(136,830,000,000)***	***420,330,000,000***	***230,500,000,000***	***(189,830,000,000)***
BCC with related	70,000,000,000	-	(70,000,000,000)	140,000,000,000	17,000,000,000	(123,000,000,000)

	Ending balance			Beginning of the year		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
parties						
Indochina Hoi An Beach Villas Co., Ltd. - BCC capital contribution [vii]	*70,000,000,000*	-	(70,000,000,000)	*70,000,000,000*	-	(70,000,000,000)
Helios Investment and Services JSC - BCC capital contribution [ii]	-	-	-	*70,000,000,000*	*17,000,000,000*	(53,000,000,000)
BCC with other organizations	280,330,000,000	213,500,000,000	(66,830,000,000)	280,330,000,000	213,500,000,000	(66,830,000,000)
Lion City Development JSC - BCC capital contribution [viii]	*213,500,000,000*	*213,500,000,000*	-	*213,500,000,000*	*213,500,000,000*	-
Renatus JSC - BCC capital contribution [ix]	*66,830,000,000*	-	(66,830,000,000)	*66,830,000,000*	-	(66,830,000,000)
Total	**1,263,345,999,265**	**890,332,701,414**	**(374,872,000,652)**	**2,180,407,497,096**	**1,799,166,881,098**	**(381,240,615,998)**

(i) Investment in bonds of Helios Investment and Services JSC under Board of Directors' Resolution No. 47/2019/NQ-TTHDQT-TCD dated 27 June 2019. The bond term was extended from 05 years to 07 years from 19 June 2024. The interest rate for the first year is 8.5% per annum; subsequent periods bear interest at the 12-month individual deposit rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch plus a margin of 3% per annum. The Company has pledged these bonds to secure the loan of Toan Phat Construction Investment JSC at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch.

(ii) Business cooperation with Helios Investment and Services JSC under business cooperation contracts. Information on these contracts is as follows:

- Business Cooperation Contract No. 0103/HTKD/TRACODI-HELIOS dated 01 March 2020. Information on this contract is as follows:
  - Purpose of the business cooperation: investing in real estate, infrastructure, energy and production and business projects;
  - Contribution ratio, form and schedule: the total capital invested by the Company is VND 50,000,000,000;
  - The maximum cooperation term is 01 year from the date of signing the contract and was extended to 28 February 2026 under Appendix No. 02-0103/PLHTKD/TCD-HELIOS dated 29 February 2024;
  - Profit sharing arrangement: profit is shared based on the investment profit and the actual capital contribution ratio of the participating parties and is subsequently calculated at an interest rate of 9.9% per annum under Appendix No. 03/2020/PLHDHT/TCD-HELIOS dated 15 April 2020;
  - Status of the contract at the end of the accounting period: the Company has fully contributed VND 50,000,000,000.
- Business Cooperation Contract No. 17/2019/HTDT/TCD-Helios dated 24 April 2019. Information on this contract is as follows:
  - Purpose of the business cooperation: to purchase 8 shophouse lots of which Con Bap Eco-Tourism Co., Ltd. is the investor, and to acquire 100% of the capital contribution of Thanh An An Co., Ltd., the investor of the 13E Commercial and Service Housing Project in Phong

Phu Commune, Binh Chanh District, Ho Chi Minh City (now Binh Hung Commune, Ho Chi Minh City);

- Contribution ratio, form and schedule: the Company contributes VND 30,000,000,000 to purchase 8 shophouse lots and VND 90,000,000,000 to acquire 100% of the capital contribution of Thanh An An Co., Ltd.;
- The cooperation term is 36 months from the date of signing the contract and was extended to 23 April 2027 under Contract Appendix No. 03-17/2019/PLHDHT/TCD-Helios dated 18 July 2024;
- Profit sharing arrangement: profit is shared based on the investment profit and the actual investment ratio of the participating parties and is subsequently calculated at an interest rate of 9.95% per annum.
- Status of the contract at the end of the accounting period: the Company has contributed VND 70,000,000,000, which is less than the investment amount committed under the contract.

- Business Cooperation Contract No. 2803/2022/HD-HTKD/VINATAXI-HELIOS dated 28 March 2022 between Vietnam Taxi Company and Helios Investment and Services JSC. Information on this contract is as follows:
  - Purpose of the business cooperation: to purchase 8 shophouses of the Con Bap Project;
  - Project investor: Con Bap Eco-Tourism Co., Ltd.;
  - The cooperation term is 03 years from 28 March 2022;
  - Total investment for the 08-shophouse project: VND 150,829,000,000, of which Vietnam Taxi Company contributes VND 40,000,000,000;
  - Profit sharing: profit is shared based on the business results of the project and the balance of business cooperation funds that Helios Investment and Services JSC still has to pay to Vietnam Taxi Company at the time of profit sharing. However, the minimum return of the project is 6% per annum;
  - Status of the contract at the end of the accounting period: the Company has fully contributed VND 40,000,000,000.

(iii) Business cooperation with Thang Phuong JSC under Business Cooperation Contract No. 1504/HTKD/TCD-TP dated 15 April 2022. Information on this contract is as follows:

- Purpose of the business cooperation: contributing capital to invest in financial products such as shares, bonds and other financial products;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 300,000,000,000, to be transferred within 10 days from the contract signing date;
- The cooperation term is 01 year from the date of signing the contract and was extended by agreement to 14 April 2025 under Appendix No. 03-1504/HTKD/TCD-TP dated 14 April 2024;
- Profit sharing arrangement: profit is shared based on the investment profit and the actual investment ratio of the participating parties; returns are determined at the end of the financial year when the investments are revalued. Under Appendix No. 02-1504/HTKD/TCD-TP dated 30 September 2023, the Company's share of returns changed to 10% per annum on the capital actually contributed from 01 October 2023.

Under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026, this BCC principal and profit has been offset against the prepayment of Gia Khang Trading Service Investment JSC (see Note V.14).

(iv) Business cooperation with Artemis Investment JSC under Business Cooperation Contract No. 0712/HTKD/TCD-ARTEMIS dated 07 December 2022. Information on this contract is as follows:

- Purpose of the business cooperation: contributing capital to invest in financial products such as shares, bonds and other financial products;
- Contribution ratio, form and schedule: the total capital invested is VND 1,000,000,000,000, to be transferred within 03 months from the contract signing date. Under Appendices No. 01 to 05-0712/PLHTKD/TCD-ARTEMIS dated 19 January 2024, the business cooperation capital contribution was reduced to VND 477,533,000,000;
- The cooperation term is 01 year from the date of signing the contract and was extended by agreement to 06 December 2024 under Appendix No. 04-0712/HTKD/TCD-ARTEMIS dated 06 December 2023;
- Profit sharing arrangement: the Company is entitled to an initial return equivalent to 9.5% per annum on the capital actually contributed. Under Appendix No. 01-0712/HTKD/TCD-ARTEMIS dated 01 January 2023 and Appendix No. 03-0712/HTKD/TCD-ARTEMIS dated 30 September 2023, the Company's share of returns changed to 11.5% per annum from 01 January 2023 and decreased to 10% per annum from 01 October 2023;
- Status of capital contribution under the contract at the end of the accounting period: the Company has fully contributed VND 477,533,000,000.

(v) Business cooperation with HCM Lott 68 JSC under Business Cooperation Contract No. 1507/2020/HTKD/LOTT-TRACODI dated 15 July 2020. Information on this contract is as follows:

- Purpose of the business cooperation: investing in the repurchase of Helios bonds and certain shares on the market;
- Contribution ratio, form and schedule: the total capital invested by the Company was VND 530,000,000,000, subsequently reduced to VND 440,000,000,000 under the Contract Appendix dated 17 September 2020, VND 177,529,250,000 under Contract Appendix No. 02-1507/2020/HTKD/LOTT-TRACODI dated 30 March 2023, and VND 85,829,250,000 under Appendix No. 03-1507/HTKD/LOTT-TRACODI dated 10 January 2024;
- The cooperation term is 04 years from the date of signing the contract and was extended by agreement to 14 July 2025 under Appendix No. 03-1507/HTKD/LOTT-TRACODI dated 10 January 2024, and subsequently extended to 14 July 2027 under Appendix No. 04-1507/2020/HTKD/LOTT-TRACODI dated 01 July 2025 and Appendix No. 05-1507/2020/HTKD/LOTT-TRACODI dated 01 July 2026;
- Profit sharing arrangement: sharing of returns from share investments and upon transfer of shares, sharing of related revenue in proportion to capital contributed and other returns arising from the bonds invested; during the project investment period, the return shared is equivalent to 11.65% per annum on the capital actually contributed. Under Appendix No. 01-1507/HTKD/LOTT-TRACODI dated 01 January 2023 and Appendix No. 03-1507/HTKD/LOTT-TRACODI dated 01 January 2024, the Company's share of returns changed to 13.05% from 01 January 2023 and 12.05% per annum from 01 January 2024;
- Status of capital contribution under the contract at the end of the accounting period: the Company has fully contributed VND 85,829,250,000.

(vi) Business cooperation with Plus Investment JSC under Business Cooperation Contract No. 0501/2021/HDHTKD/TCD-PLUS dated 05 January 2021. Information on this contract is as follows:

- Purpose of the business cooperation: financing the investment in 1,000 bonds issued by Helios Investment and Services JSC on 10 June 2019;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 450,000,000,000, paid within 30 days from the contract signing date;
- The investment cooperation term is 36 months from the date of fund transfer and was changed to 04 January 2026 under Contract Appendix No. 0501-02/2021/PLHDHTKD/TCD-PLUS signed on 08 December 2023;

- Profit sharing arrangement: profit is shared at an interest rate of 12.5% per annum based on the capital actually contributed, adjusted to 10% per annum from 01 October 2023 under Contract Appendix No. 0501-01.2/2021/PLHDHTKD/TCD-PLUS dated 30 September 2023;

Under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026, this BCC principal and profit has been offset against the prepayment of Gia Khang Trading Service Investment JSC (see Note V.14).

(vii) Business cooperation with Indochina Hoi An Beach Villas Co., Ltd. under the Business Cooperation Contract signed on 02 February 2024. Information on this contract is as follows:

- Purpose of the business cooperation: cooperation in investing in the Malibu MGM Hoi An Resort Project in Block 1, Dien Duong Ward, Dien Ban Town, Quang Nam Province (now Block 1, Dien Ban Dong Ward, Da Nang City);
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 70,000,000,000, paid within 30 days, with the payment deadline extended to no later than 31 July 2024 under the Contract Appendix dated 20 March 2024;
- The investment cooperation term runs from the date of signing the contract to 02 February 2029; before the end of the term, the two parties will assess the actual implementation of the project to consider extending the cooperation term. The cooperation term was changed to 31 July 2029 under the Contract Appendix dated 20 March 2024;
- Profit sharing arrangement: profit is shared according to the investment ratio, while ensuring that the profit received is not less than 12% per annum based on the amount and duration of the investment;
- This contract and its appendices may be freely used to pledge all rights arising thereunder to any credit institution;
- Status of capital contribution under the contract at the end of the accounting period: the Company has fully contributed the committed amount of VND 70,000,000,000.

This business cooperation contract has been pledged to secure the Company's loan at Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch (see Note V.19b).

(viii) Business cooperation with Lion City Development JSC under Business Cooperation Contract No. 286/2024/HTKD/TCD-LION dated 28 June 2024. Information on this contract is as follows:

- Purpose of the business cooperation: contributing capital to invest in financial products such as shares, bonds and other financial products;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 200,000,000,000, paid in several installments but within 06 months from the contract signing date; the investment cooperation amount was increased to VND 213,500,000,000 under Contract Appendix No. 01-286/PLHTKD/TCD-LION dated 19 September 2024;
- The investment cooperation term is 05 years from the date of signing the contract;
- Profit sharing arrangement: profit is shared at an interest rate of 10% per annum on the capital actually contributed;
- Status of capital contribution under the contract at the end of the accounting period: the Company has fully contributed VND 213,500,000,000.

(ix) Business cooperation with Renatus JSC under Business Cooperation Contract No. 310/2024/HTKD/TCD-REN dated 03 October 2024. Information on this contract is as follows:

- Purpose of the business cooperation: contributing capital to invest in financial products such as shares, bonds and other financial products;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 250,000,000,000, paid in one or several installments but within 03 months from the contract signing date;

- The investment cooperation term is 05 years from the date of signing the contract;
- Profit sharing arrangement: profit is shared at an interest rate of 10% per annum based on the capital actually contributed;
- Status of capital contribution under the contract at the end of the accounting period: the Company has contributed VND 66,830,000,000.

Movements in provision for held-to-maturity investments are as follows:

	Current period			Prior period		
	BCC	Other investments	Total	BCC	Other investments	Total
Short-term held-to-maturity investments						
Beginning of the year	154,702,973,069	36,707,642,929	191,410,615,998	-	-	-
Re-presented from provision for doubtful debts	-	-	-	125,829,250,000	36,102,711,422	161,931,961,422
Additional provision	-	-	-	28,873,723,069	604,931,507	29,478,654,576
Reclassified from long-term held-to-maturity investments	53,000,000,000	-	53,000,000,000	-	-	-
Reversal of provisions	-	(5,724,318,147)	(5,724,318,147)	-	-	-
Ending balance	**207,702,973,069**	**30,983,324,782**	**238,686,297,851**	**154,702,973,069**	**36,707,642,929**	**191,410,615,998**
Long-term held-to-maturity investments						
Beginning of the year	189,830,000,000	-	189,830,000,000	-	-	-
Reclassified to short-term held-to-maturity investments	(53,000,000,000)	-	(53,000,000,000)	-	-	-
Re-presented from provision for doubtful debts	-	-	-	189,830,000,000	-	189,830,000,000
Ending balance	**136,830,000,000**	**-**	**136,830,000,000**	**189,830,000,000**	**-**	**189,830,000,000**

2c. *Investments in* associates

	Ending balance			Beginning of the year		
	Cost	Profit arising after the investment date	Total	Cost	Profit arising after the investment date	Total
Son Long Investment	970,355,000,000	(46,109,711,985)	924,245,288,015	970,355,000,000	(38,367,506,756)	931,987,493,244

	Ending balance			Beginning of the year		
	Cost	Profit arising after the investment date	Total	Cost	Profit arising after the investment date	Total
and Development JSC[(i)]						
Thanh Nguyen Energy Investment and Development Co., Ltd.[(ii)]	117,600,000,000	(54,066,305,301)	63,533,694,699	117,600,000,000	(23,561,578,898)	94,038,421,102
BCG Land JSC[(iii)]	-	-	-	434,000,000,000	(434,000,000,000)	-
Total	**1,087,955,000,000**	**(100,176,017,286)**	**987,778,982,714**	**1,521,955,000,000**	**(495,929,085,654)**	**1,026,025,914,346**

(i) The Company acquired 40.625% (equivalent to VND 650,000,000,000) of the charter capital of Son Long Investment and Development JSC at a purchase price of VND 970,355,000,000.

The Company has pledged all of its shares in Son Long Investment and Development JSC to secure the bond package issued by the Company (see Note V.19b).

Board of Directors' Resolution No. 29/2025/NQ-HDQT-TCD dated 19 May 2025 approved the divestment of the entire capital contribution in Son Long Investment and Development JSC through a share transfer, expected to be carried out from May 2025 to 31 December 2025. However, as at 31 December 2025 the Company had not yet transferred this investment. Accordingly, Board of Directors' Resolution No. 11/2026/NQ-HDQT-TCD dated 03 June 2026 continued to approve the divestment of the entire capital contribution in Son Long Investment and Development JSC through a share transfer, expected to be carried out from June 2026 to 31 March 2027. On 05 June 2026, the Company signed minutes agreeing on the principles for transferring its shares in Son Long Investment and Development JSC to R&H Group JSC at an expected transfer price of VND 990,000,000,000.

(ii) According to Enterprise Registration Certificate No. 5901023749, 17th amendment dated 13 September 2025 issued by the Department of Finance of Gia Lai Province, the Company invested VND 117,600,000,000 in Thanh Nguyen Energy Investment and Development Co., Ltd., equivalent to 49% of its charter capital.

Board of Directors' Resolution No. 49/2024/NQ-HDQT-TCD dated 29 August 2024 approved the signing of a deposit agreement with BCG Vinh Long JSC for the transfer of the capital contribution in Thanh Nguyen Energy Investment and Development Co., Ltd., with the deposit to be received in the third quarter of 2024. On 30 August 2024, the Company received a deposit of VND 39,000,000,000 relating to this transfer (see Note V.18a).

The Company has pledged all of its shares in Thanh Nguyen Energy Investment and Development Co., Ltd. to secure the bond package issued by Thanh Nguyen Energy Investment and Development Co., Ltd. (see Note VII.1b).

(iii) The Company acquired 44,702,000 shares, equivalent to 9.43% of the charter capital of BCG Land JSC, at a cost of VND 434,000,000,000.

The Company was granted by Bamboo Capital Group JSC the voting rights attached to 50,600,000 shares, equivalent to 11% of the charter capital of BCG Land JSC, for an authorization period from 06

June 2024 to 06 June 2026. This authorization increased the Company's voting interest from 9.43% to 20.43%. Accordingly, the opening investment in BCG Land JSC was presented under "Investments in joint ventures and associates" and the closing investment has been re-presented under "Investments in other entities" in the statement of financial position.

The Company has pledged 7,800,000 shares and 35,600,000 shares that it owns in BCG Land JSC to secure the loans of Helios Dak Nong JSC and Nam Cuong Sai Gon Co., Ltd. at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch (see Note VII.1b).

The Group's share of the value of its associates is as follows:

	Value of ownership interest, beginning of year	Share of profit or loss for the period	Value of the ownership interest, end of period
Son Long Investment and Development JSC	931,987,493,244	(7,742,205,229)	924,245,288,015
Thanh Nguyen Energy Investment and Development Co., Ltd.	94,038,421,102	(30,504,726,403)	63,533,694,699
BCG Land JSC	-	-	-
Total	**1,026,025,914,346**	**(7,537,904,610)**	**987,778,982,714**

Operations of associates

Son Long Investment and Development JSC and Thanh Nguyen Energy Investment and Development Co., Ltd. are in the construction investment stage and have not yet commenced production and business operations.

Transactions with associates

Significant transactions between the Group and its associates are presented in Note VII.1b.

2d. Investments in other entities

	Ending balance			Beginning of the year		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
Other short-term investments	***357,194,945,765***	***357,194,945,765***	-	***107,194,945,765***	***107,194,945,765***	-
BCG Cat Trinh Industrial Park JSC - BCC capital contribution[(i)]	250,000,000,000	250,000,000,000	-	-	-	-
Suoi Kiet Stone One Member Co., Ltd.[(ii)]	107,194,945,765	107,194,945,765	-	107,194,945,765	107,194,945,765	-
Investments in other entities	***453,751,250,000***	***17,015,692,599***	***(436,735,557,401)***	***269,751,250,000***	***267,072,711,773***	***(2,678,538,227)***
BCG Land JSC (see Note V.2b)	434,000,000,000	-	(434,000,000,000)	-	-	-
Nguyen Hoang Development	16,651,250,000	16,651,250,000	-	16,651,250,000	16,651,250,000	-

	Ending balance			Beginning of the year		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
JSC[iii]						
Phu Tam Khoi JSC[iv]	3,100,000,000	364,442,599	(2,735,557,401)	3,100,000,000	421,461,773	(2,678,538,227)
BCG Cat Trinh Industrial Park JSC - BCC capital contribution[i]	-	-	-	250,000,000,000	250,000,000,000	-
Total	**810,946,195,765**	**374,210,638,364**	**(436,735,557,401)**	**376,946,195,765**	**374,267,657,538**	**(2,678,538,227)**

(i) Business cooperation with BCG Cat Trinh Industrial Park JSC under Business Cooperation Contract No. 01/HTKD/TRACODIPLUS-CATTRINH dated 15 May 2022. Information on this contract is as follows:

- Purpose of the business cooperation: investment in the construction of an industrial park with synchronous technical infrastructure under the Cat Trinh Industrial Park Infrastructure Construction and Business Project;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 300,000,000,000, paid in several installments according to the following payment schedule:
  - Installment 1: VND 200,000,000,000 to be transferred after the Company receives capital contributions from shareholders;
  - Installment 2: VND 100,000,000,000, depending on the actual progress of the project.
- The investment cooperation term is 05 years from the date of the first disbursement.
- Profit sharing arrangement: profit is shared based on actual business results in proportion to the capital contributed at that time.
- Status of the contract at the end of the accounting period: the Company has contributed VND 250,000,000,000, which is less than the investment amount committed under the contract.

As the remaining term of the BCC is 10 months, this BCC is presented under "Other short-term investments".

(ii) Business cooperation with Suoi Kiet Stone One Member Co., Ltd. under the following contracts:

- Business Cooperation Contract No. 01/2023/HTDT/TCD-SK dated 21 September 2023. Information on this contract is as follows:
  - Purpose of the business cooperation: contributing capital to invest in the Nui Kiet construction stone quarry project in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province;
  - Contribution ratio, form and schedule: the total capital invested by the Company is VND 150,000,000,000, paid in several installments in cash or by bank transfer depending on the project's progress from the contract signing date, and increased to VND 200,000,000,000 under Appendix No. 01 dated 08 August 2024;
  - The fixed investment cooperation term is 36 months from 21 September 2023;
  - Profit sharing arrangement: profit is shared after the project is completed and put into operation.
  - Status of the contract at the end of the accounting period: the Company has contributed VND 107,194,945,765, which is less than the investment amount committed under the contract.
- Capital Contribution Contract No. 08/HDTT-GVDT/DSK.2023 dated 05 September 2023 and its appendices, a tripartite agreement between the Company, Suoi Kiet Stone One Member Co., Ltd. and Cong Trinh 6 JSC. Information on this contract is as follows:

- Purpose of the business cooperation: contributing capital to invest in the Nui Kiet construction stone quarry project in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province;
- Contribution ratio, form and schedule: the total capital invested by the Company is VND 81,671,250,000, equivalent to 75% of the total capital contribution, to be paid in 04 stages under the contract from the signing date;
- The fixed investment cooperation term is 36 months from 05 September 2023;
- Profit sharing arrangement: profit is shared after the project is completed and put into operation.
- Status of the contract at the end of the accounting period: the Company has contributed VND 0, which is less than the investment amount committed under the contract.

Status of capital contributions under the two contracts at the end of the accounting period: the Company has contributed VND 107,194,945,765, which is less than the investment amount committed under the contracts. As the remaining term of the BCC is 03 months, this BCC is presented under "Other short-term investments".

(iii) The Company invested VND 16,651,250,000 in Nguyen Hoang Development JSC, equivalent to 4.18% of its charter capital.

(iv) The Company invested VND 3,100,000,000 in Phu Tam Khoi JSC, equivalent to 10% of its charter capital.

Recoverable amount
For investments in listed shares or investments whose fair value can be determined reliably, the recoverable amount is determined based on the market value at the end of the accounting period.

For investments whose fair value cannot be determined, the recoverable amount is determined based on the investee's owners' equity in proportion to the capital contributed, according to the consolidated financial statements (if the investee is a parent company) or the separate financial statements (if the investee is a stand-alone enterprise without subsidiaries) at the end of the accounting period.

Provision for investments in other entities
Movements in provision for investments in other entities are as follows:

	Current period	Prior period
Beginning of the year	2,678,538,227	2,553,108,998
Reclassification of investments	434,000,000,000	-
Additional provision	57,019,174	96,601,209
Ending balance	**436,735,557,401**	**2,649,710,207**

3. Trade receivables

3a. Short-term trade receivables

	Ending balance	Beginning of the year

	Carrying amount	Provision amount	Carrying amount	Provision amount
Receivables from related parties	***485,571,564,709***	***(6,495,003,391)***	***487,054,206,325***	***(6,495,003,391)***
Thanh Nguyen Energy Investment and Development Co., Ltd.	380,116,313,797	-	381,116,313,797	-
BCG Energy JSC	58,012,995,640	-	58,012,995,640	-
Suoi Kiet Stone One Member Co., Ltd.	12,590,268,020	-	12,590,268,020	-
BCG Vinh Long JSC	8,640,945,702	-	8,640,945,702	-
Herb Solar JSC	5,283,431,309	-	5,283,431,309	-
Nguyen Hoang Development JSC	6,239,003,680	(17,670,000)	6,201,689,356	(17,670,000)
Skylar1 Services Co., Ltd.	6,212,879,732	(6,212,879,732)	6,212,879,732	(6,212,879,732)
Bang Duong E&C JSC	4,027,338,280	(13,894,100)	4,027,338,280	(13,894,100)
Skylar2 Construction and Installation Co., Ltd.	1,250,919,389	-	1,250,919,389	-
B.O.T DT 830 Co., Ltd.	21,600,000	-	882,143,616	-
Tracodi Labour Export JSC	512,000,000	-	512,000,000	-
Skylar3 Trading Co., Ltd.	467,100,000	-	467,100,000	-
Shuaa Investment and Trading JSC	431,727,580	-	431,727,580	-
Bleu Soleil-1 Construction and Installation Co., Ltd.	409,500,000	-	409,500,000	-
Truong Thanh Dai Nam Security Services Co., Ltd.	344,316,984	-	-	-
Orchid Solar JSC	292,804,420	(250,559,559)	302,632,984	(250,559,559)
Bamboo Capital Group JSC	338,286,000	-	292,804,420	-
Helios Investment and Services JSC	302,632,984	-	338,286,000	-
Bleu Soleil JSC	38,538,000	-	38,538,000	-
Nong Thon Viet Energy JSC	30,000,000	-	30,000,000	-
BCG Land JSC	1,692,000	-	9,076,500	-
AAA Insurance Corporation	500,000	-	3,616,000	-
Tapiotek JSC	6,771,192			
Receivables from other customers	***337,390,592,891***	***(35,522,162,044)***	***170,423,497,431***	***(38,602,892,376)***
Other customers	337,390,592,891	(35,522,162,044)	170,423,497,431	(38,602,892,376)
Total	**822,962,157,600**	**(42,017,165,435)**	**657,477,703,756**	**(45,097,895,767)**

3b. Long-term trade receivables

	Ending balance		Beginning of the year	
	Carrying amount	Provision amount	Carrying amount	Provision amount
Receivables from related parties	***3,178,093,589***	-	***3,178,093,589***	-
Shuaa Investment and Trading JSC	1,284,364,736	-	1,284,364,736	-
Truong Thanh Dai Nam Security Services Co., Ltd.	1,155,683,016	-	1,155,683,016	-
BCG Land JSC	493,333,330	-	493,333,330	-
Tapiotek JSC	244,712,507	-	244,712,507	-
Receivables from other customers	***502,161,905***	-	***502,161,905***	-
Total	**3,680,255,494**	-	**3,680,255,494**	-

4. Short-term advances to suppliers

	Ending balance	Beginning of the year
Advances to related parties	***598,997,085,704***	***1,001,669,933,464***
Shuaa Investment and Trading JSC	598,986,333,104	598,986,333,104
G8 Services JSC[(i)]	-	402,286,127,731
Truong Thanh Security Services Co., Ltd.		
Dai Nam Security	-	386,720,029
Phu Tam Khoi JSC	8,500,000	8,500,000
Bang Duong E&C JSC	2,252,600	2,252,600
Advances to other suppliers	***2,438,645,122,747***	***2,518,912,404,887***
Other customers	2,438,645,122,747	2,518,912,404,887
Total	**3,037,642,208,451**	**3,520,582,338,351**

(i) Of which, part of the balance amounting to VND 311,327,796,728 has been offset against the prepayment of Gia Khang Trading Service Investment JSC under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026 (see Note V.14).

5. Other receivables

5a. Other short-term receivables

	Ending balance		Beginning of the year	
	Value	Provision	Value	Provision
Receivables from related parties	***8,681,465,069***	***(200,000,000)***	***9,128,236,261***	***(200,000,000)***
Herb Solar JSC - late payment interest	2,187,577,875	-	2,187,577,875	-
Orchid Solar JSC - late payment interest	1,949,653,496	-	1,949,653,496	-
Tracodi Labour Export JSC - other receivables	1,000,000,000	-	1,000,000,000	-
Bang Duong E&C JSC - other receivables	200,000,000	(200,000,000)	200,000,000	(200,000,000)

	Ending balance		Beginning of the year	
	Value	Provision	Value	Provision
Mr, Le Huynh Thuong Minh - advances	344,106,280	-	744,106,280	-
Shuaa Investment and Trading JSC - other receivables	3,040,127,418	-	3,040,127,418	-
Tapiotek JSC - other receivables	6,771,192	-	6,771,192	-
Receivables from organizations and individuals	***149,389,859,874***	***(117,409,712,338)***	***169,482,877,216***	***(117,409,712,338)***
Advances	424,284,535	-	123,964,330	-
Short-term deposits[(iii)]	15,846,791,890	-	6,420,586,007	-
Loan interest receivable	717,808,219		717,808,219	
Term deposit interest	-		62,665,205	
Other short-term receivables	132,400,975,230	(117,409,712,338)	162,157,853,455	(117,409,712,338)
Total	**158,071,324,943**	**(117,609,712,338)**	**178,611,113,477**	**(117,609,712,338)**

(i) Receivable from NNT Investment JSC relating to the transfer of 4,500,000 shares in Shuaa Investment and Trading JSC under Share Transfer Contract No, 01/HDCN/TDCEC-NNT dated 07 December 2024 with a total value of VND 54,000,000,000,

(ii) Receivable from Mr, Nguyen Van Chat for the transfer of 18,000,000 shares in Helios Investment and Services JSC under Share Transfer Contract No, 06/HDCN/TCD-NVC dated 22 September 2023 with a total value of VND 270,000,000,000,

(iii) Of which, the guarantee deposit at Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 12 Ho Chi Minh City for the Chau Doc - Can Tho - Soc Trang Expressway Construction Investment Project is VND 17,919,889,215,

5b. Other long-term receivables

	Ending balance		Beginning of the year	
	Value	Provision	Value	Provision
Long-term deposits	11,298,097,802	-	7,045,970,885	-
Other long-term receivables	283,276,440	-	530,240,929	-
Total	**11,581,374,242**	**-**	**7,576,211,814**	**-**

6. Overdue and bad debts

	Ending balance			Beginning of the year		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
Related parties		***78,171,124,445***	***71,476,121,054***		***470,118,319,052***	***461,137,187,930***
G8 Services JSC - advances to suppliers		-	-		402,286,127,731	400,000,000,000
BCG Energy JSC - trade receivables		58,000,000,000	58,000,000,000		58,000,000,000	58,000,000,000

	Ending balance			Beginning of the year		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
Skylar1 Services Co,, Ltd, - receivables for services provided	Over 03 years	6,212,879,732	-	Over 03 years	6,212,879,732	-
Skylar2 Construction and Installation Co,, Ltd, - receivables for services provided		1,250,919,389	1,250,919,389		1,250,919,389	1,250,919,389
Shuaa Investment and Trading JSC - other receivables		3,040,127,418	3,040,127,418		-	-
Herb Solar JSC - late payment interest		2,187,577,875	2,187,577,875		-	-
EcoBuild Construction Trading Co,, Ltd, - other receivables		2,161,574,335	2,161,574,335		-	-
Orchid Solar JSC - late payment interest		1,949,653,496	1,949,653,496		-	-
Tracodi Labour Export JSC - other receivables		1,000,000,000	1,000,000,000		-	-
B,O,T DT 830 Co,, Ltd, - receivables for services provided		882,143,616	882,143,616		882,143,616	882,143,616
Skylar3 Trading Co,, Ltd, - receivables for services provided		467,100,000	467,100,000		467,100,000	467,100,000
Bleu Soleil-1 Construction and Installation Co,, Ltd, - receivables for services provided		409,500,000	409,500,000		409,500,000	409,500,000
Helios Investment and Services JSC - receivables for services provided		302,632,984	52,073,425		302,632,984	52,073,425
Bang Duong E&C JSC - other receivables		220,807,600	6,913,500		220,807,600	6,913,500
Bleu Soleil JSC - receivables for services provided		38,538,000	38,538,000		38,538,000	38,538,000
Nong Thon Viet Energy JSC - receivables for services provided		30,000,000	30,000,000		30,000,000	30,000,000
Nguyen Hoang Development JSC	Over 03 years	17,670,000	-	Over 03 years	17,670,000	-

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

	Ending balance			Beginning of the year		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
- receivables for services provided						
Other organizations and individuals		***1,297,132,419,119***	***338,025,863,340***		***1,200,252,036,550***	***235,492,100,910***
Daffodils JSC - advances to suppliers		217,923,868,007	-		217,923,868,007	-
HCM Lott 68 JSC - advances to suppliers		214,920,320,719	30,000,000,000		214,920,320,719	30,000,000,000
VHM Service Investment JSC - advances to suppliers		195,702,235,891	110,000,000,000		195,702,235,891	110,000,000,000
NNT Investment JSC - advances to suppliers		127,877,232,663	13,877,232,663		127,877,232,663	13,877,232,663
Thiet Moc Lan Trading JSC - advances to suppliers		95,500,000,000	-		95,500,000,000	-
G8 Services JSC - advances to suppliers		90,958,331,003	88,672,203,272		-	-
NNT Investment JSC - receivable from share transfer		34,000,000,000	13,877,232,663		34,000,000,000	13,877,232,663
Mr, Nguyen Van Chat - receivable from share transfer		26,002,202,250	25,000,000,000		26,002,202,250	25,000,000,000
Lion City Development JSC - advances to suppliers		25,450,000,000	-		25,450,000,000	-
Renatus JSC - late payment interest receivable		2,841,062,465	-		2,841,062,465	-
Receivables from other organizations and individuals		265,957,166,121	56,599,194,742		260,035,114,555	42,737,635,584
Total		**1,375,303,543,564**	**409,501,984,394**		**1,670,370,355,602**	**696,629,288,840**

Movements in provision for doubtful debts are as follows:

	Short-term receivables	Long-term receivables	Total
Current period			
Beginning of the year	973,741,066,762	-	973,741,066,762
Additional provision	(7,939,507,592)	-	(7,939,507,592)
Ending balance	**965,801,559,170**	**-**	**965,801,559,170**

	Short-term receivables	Long-term receivables	Total
Prior period			
Beginning of the year	856,116,840,798	189,830,000,000	1,045,946,840,798
Additional provision	279,293,877,170	-	279,293,877,170
Reclassified to provision for held-to-maturity investments	(161,931,961,422)	(189,830,000,000)	(351,761,961,422)
Ending balance	**973,478,756,546**	**-**	**973,478,756,546**

7. Inventories

	Ending balance		Beginning of the year	
	Value	Provision	Value	Provision
Construction works	527,429,957,703	-	665,511,783,629	-
King Crown Infinity project[(i)]	*193,975,568,930*	-	*349,373,519,842*	-
Malibu Hoi An project[(i)]	*142,931,598,843*	-	*142,778,123,135*	-
Hoi An D'or project[(i)]	*68,741,143,068*	-	*68,741,143,068*	-
My Khe - Quang Ngai project	*7,200,569,673*	-	*7,200,569,673*	-
Other works	*114,581,077,189*	-	*97,418,427,911*	-
Raw materials	22,274,996,376	(3,099,359,193)	17,640,225,073	(3,301,407,611)
Tools and supplies	124,526,273	-	40,615,860	-
Finished goods	156,520,085,660	-	55,025,737,444	-
Total	**706,349,566,012**	**(3,099,359,193)**	**738,218,362,006**	**(3,301,407,611)**

(i) These works are performed by the Group as contractor for companies that are subsidiaries of BCG Land JSC, Construction of these works is currently suspended,

Movements in provision for inventory write-down are as follows:

	Current period	Prior period
Beginning of the year	3,301,407,611	5,452,416,539
Reversal of provisions	(202,048,418)	-
Decrease due to disposal of scrap	-	(1,724,255,095)
Ending balance	**3,099,359,193**	**3,728,161,444**

8. Expenses awaiting allocation

8a. *Expenses awaiting allocation* short-term

	Ending balance	Beginning of the year
Tools and supplies	-	34,604,169
Prepaid expenses for Nui Sam project	-	4,484,615,933
Other short-term expenses awaiting allocation	366,294,801	720,014,089
Total	**366,294,801**	**5,239,234,191**

8b. ***Expenses awaiting allocation*** long-term

	Ending balance	Beginning of the year
Tools and supplies	12,154,825	67,906,397
Repair expenses	116,264,017	314,553,080
Mineral exploitation right fees	1,616,557,858	6,466,231,429
Bond service fees	-	62,082,034
Infrastructure rental[(i)]	26,465,595,628	27,739,613,687
Other long-term expenses awaiting allocation	4,171,857,905	350,567,112
Total	**32,382,430,233**	**35,000,953,739**

(i) Land and infrastructure rental at Tan Binh Industrial Park under Contract No, 03/KCN-HDTD-2001 dated 15 January 2001 and the related appendices for Land Lot No, IV-15B, Street No, 4, Industrial Group IV, Tan Binh Industrial Park, Tay Thanh Ward, Ho Chi Minh City, The lease term runs from 01 January 2021 to 01 May 2042,

9. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Means of transportation, transmission	Office equipment and tools	Total
Cost					
Beginning of the year	24,085,950,326	131,047,766,883	60,142,439,428	1,225,327,626	216,501,484,263
Purchases during the period	-	8,039,151,075	2,088,263,406	-	10,127,414,481
Disposals during the period	-	-	(3,324,887,850)	-	(3,324,887,850)
Other increases	-	-	11,592,000	-	11,592,000
Ending balance	**24,085,950,326**	**139,086,917,958**	**58,917,406,984**	**1,225,327,626**	**223,315,602,894**
Of which:					
Fully depreciated but still in use	16,869,995,299	124,711,265,031	32,323,948,751	1,225,327,626	175,130,536,707
Awaiting disposal	-	-	-	-	-
Accumulated amortization					
Beginning of the year	21,841,192,136	127,104,036,256	44,976,821,914	1,222,490,959	195,144,541,265
Depreciation for the period	875,854,741	2,515,772,307	2,503,615,870	2,836,667	5,898,079,585
Disposals during the period	-	-	(2,814,091,497)	-	(2,814,091,497)
Ending balance	**22,717,046,877**	**129,619,808,563**	**44,666,346,287**	**1,225,327,626**	**198,228,529,353**
Net book value					
Beginning of the year	2,244,758,190	3,943,730,627	15,165,617,514	2,836,667	21,356,942,998
Ending balance	**1,368,903,449**	**9,467,109,395**	**14,251,060,697**	**-**	**25,087,073,541**
Of which:					

	Buildings and structures	Machinery and equipment	Means of transportation, transmission	Office equipment and tools	Total
Temporarily idle	-	-	-	-	-
Awaiting disposal	-	-	-	-	-

10. Assets under finance leases

	Means of transportation
Cost	
Beginning of the year	15,830,740,905
Ending balance	**15,830,740,905**
Accumulated amortization	
Beginning of the year	3,655,393,625
Depreciation for the period	1,187,305,506
Ending balance	**4,842,699,131**
Net book value	
Beginning of the year	12,175,347,280
Ending balance	**10,988,041,774**

During the period and at the end of the accounting period, no finance-leased fixed asset (existing or liquidated/sold/transferred during the period) had a cost or net book value accounting for 10% or more of the total value of finance-leased fixed assets,

11. Intangible fixed assets

	Land use rights	Computer software programs	Total
Cost			
Beginning of the year	513,520,000	789,475,750	1,302,995,750
Ending balance	**513,520,000**	**789,475,750**	**1,302,995,750**
Of which:			
Fully depreciated but still in use	-	789,475,750	789,475,750
Awaiting disposal	-	-	-
Accumulated amortization			
Beginning of the year	100,408,687	789,475,750	889,884,437
Depreciation for the period	9,125,454	-	9,125,454
Ending balance	**109,534,141**	**789,475,750**	**899,009,891**
Net book value			
Beginning of the year	413,111,313	-	413,111,313
Ending balance	**403,985,859**	-	**403,985,859**
Of which:			
Temporarily idle	-	-	-
Awaiting disposal	-	-	-

Intangible fixed assets at the end of the accounting period are as follows:

	Cost	Accumulated amortization	Net book value
Land use rights with indefinite term	112,000,000	-	112,000,000
Land use rights with definite term	401,520,000	106,492,323	291,985,859
Fast accounting software	200,226,750	200,226,750	-
PUP software	390,000,000	390,000,000	-
Microsoft software	199,249,000	199,249,000	-
Total	**1,302,995,750**	**895,968,073**	**403,985,859**

12. Deferred tax assets

12a. Deferred tax assets recognized

Deferred tax assets relate to deductible temporary differences, Details of movements during the period are as follows:

	Current period	Prior period
Beginning of the year	30,695,142	207,621,234
Recognized in profit or loss	(30,695,142)	(207,621,234)
Ending balance	-	-

The corporate income tax rate used to determine deferred tax assets is 20%,

13. Trade payables

13a. Short-term trade payables

	Ending balance	Beginning of the year
Payables to related parties	***2,277,910,340***	***3,430,305,708***
Bamboo Capital Group JSC	-	1,036,800,000
Con Bap Eco-Tourism Co,, Ltd,	1,306,030,005	1,306,030,005
BCG Energy JSC	959,440,985	959,440,985
AAA Insurance Corporation	12,439,350	128,034,718
Payables to other suppliers	***686,369,875,739***	***713,303,995,363***
Other suppliers	686,369,875,739	713,303,995,363
Total	**688,647,786,079**	**716,734,301,071**

13b. Overdue unpaid debts

	Ending balance	Beginning of the year
Overdue debts of related parties	***2,265,470,990***	***2,265,470,990***
Con Bap Eco-Tourism Co,, Ltd,	1,306,030,005	1,306,030,005
BCG Energy JSC	959,440,985	959,440,985
Overdue debts of other suppliers	***654,359,328,269***	***501,451,930,640***
Powerchina Jiangxi Electric Power Engineering Co,, Ltd,	238,740,053,159	238,504,000,475
Construction and Construction Materials JSC	84,113,786,588	-
Construction Corporation No, 1 - JSC	59,850,387,658	59,850,387,658
Ricons Construction Investment JSC	36,897,751,422	36,897,751,422

	Ending balance	Beginning of the year
Other suppliers	234,757,349,442	166,199,791,085
Total	**656,624,799,259**	**503,717,401,630**

14. Short-term advances from customers

	Ending balance	Beginning of the year
Advances from related parties	***1,149,954,896,055***	***2,422,340,454,807***
Gia Khang Trading Service Investment JSC(i)	-	1,271,657,508,752
BCG Khai Long 1 Wind Power JSC(ii)	669,113,060,078	669,113,060,078
Indochina Hoi An Beach Villas Co,, Ltd,	178,079,728,341	178,079,728,341
Sao Sang Sai Gon JSC	86,633,300,000	86,633,300,000
Casa Marina Resort Tourism JSC	82,430,999,540	82,430,999,540
Con Bap Eco-Tourism Co,, Ltd,	43,020,448,862	43,020,448,862
Thanh An An Co,, Ltd,	40,866,898,411	40,866,898,411
Skylar JSC	22,297,321,536	22,042,271,536
Lily Solar Co,, Ltd,	8,795,852,956	8,795,852,956
Iris Solar Co,, Ltd,	8,370,494,937	8,370,494,937
Tracodi Labour Export JSC	2,813,000,000	4,813,000,000
Tesla Pharmaceutical JSC	3,500,000,000	3,500,000,000
My Khe Resort Villas JSC	2,120,000,000	2,120,000,000
Daisy Solar Co,, Ltd,	430,192,024	430,192,024
Lotus Solar Co,, Ltd,	366,699,370	366,699,370
BCG Energy JSC	100,000,000	100,000,000
Advances from other customers	***66,294,400,376***	***73,141,038,461***
Other customers	66,294,400,376	59,263,805,798
Total	**1,215,232,396,431**	**2,495,481,493,268**

(i) Under Debt Offsetting Minutes No, 01/2026/BBCTCN dated 29 May 2026 with Plus Investment JSC, Thang Phuong JSC, G8 Services JSC, Gia Khang Trading Service Investment JSC and Mr, Le Bao Toan, and Debt Offsetting Minutes No, 02/2026/BBCTCN dated 29 May 2026 with Toan Phat Construction Investment JSC, Gia Khang Trading Service Investment JSC and Mr, Nguyen Vinh Tuong, this prepayment has been offset against the prepayments of G8 Services JSC and Toan Phat Construction Investment JSC (see Note V,4) and the BCC principal and profit of Plus Investment JSC and Thang Phuong JSC (see Note V,2b),

(ii) Under the Agreement Minutes dated 23 October 2025 with BCG Khai Long 1 Wind Power JSC (investor), the Agreement Minutes dated 30 October 2025 with Mega Solar JSC (subcontractor) and the Agreement Minutes dated 31 October 2025 with Plus Investment JSC (subcontractor), to enable the Company and the contractors to manage their funding, BCG Khai Long 1 Wind Power JSC will temporarily not recover the prepayment to the Company of VND 605,783,520,000 within 02 years from the date of signing the agreement minutes (see Note V,4), However, if BCG Khai Long 1 Wind Power JSC requires further development of the project, the Company is responsible for arranging funds to carry it out,

15. Taxes and amounts payable to the State

	Beginning of the year		Movements during the period		Ending balance	
	Payable	Receivable	Amount payable	Amount paid	Payable	Receivable
VAT on domestic sales	7,822,455,981	-	37,403,272,690	(40,697,486,380)	4,544,034,231	15,791,940
Corporate income tax	25,689,870,110	137,969,917	30,252,213,783	(41,684,607,974)	14,257,475,919	137,969,917
Personal income tax	2,429,039,517	-	170,905,335	(4,530,274,343)	32,008,003	1,962,337,494
Natural resources tax	12,363,517,481	-	40,384,780,190	(46,692,952,754)	6,055,344,917	-
Land and housing tax	-	1,047,841,737	-	-	-	1,047,841,737
Land rental	-	-	145,337,149	(145,337,149)	-	-
Other taxes	3,797,516,747	-	7,438,549,033	(9,012,819,078)	2,223,246,702	-
Total	**52,102,399,836**	**1,185,811,654**	**115,795,058,180**	**(142,763,477,678)**	**27,112,109,772**	**3,163,941,088**

Value added tax

The Group pays value added tax under the credit method, VAT rates are as follows:

- Supply of clean water: 5%
- Other goods and services[(i)]: 10%, 8%

(i) From 01 January 2026 to 30 June 2026, the Group applied a VAT rate of 08% to certain goods and services in accordance with Decree No, 174/2025/ND-CP dated 30 June 2025 of the Government guiding Resolution No, 204/2025/QH15 dated 17 June 2025 of the National Assembly,

Corporate income tax

The Group is required to pay corporate income tax on taxable income at a rate of 20%,

Corporate income tax payable incurred by each company in the Group is as follows:

	Accumulated from the beginning of the year to the end of this period	
	Current year	Prior year
Tracodi Construction Holdings JSC	-	4,347,053,200
TCD Plus JSC	-	140,266,659
EcoBuild Construction Trading Co,, Ltd,	-	-
An Giang Construction Materials Exploitation and Processing Joint Venture Co,, Ltd,	30,252,213,783	23,120,845,143
Total	**30,252,213,783**	**27,608,165,002**

The determination of corporate income tax payable by companies in the Group is based on current tax regulations, However, these regulations change from time to time and tax regulations for many types of transactions may be interpreted in different ways, Therefore, the tax amounts presented in the interim consolidated financial statements may change upon inspection by the tax authorities,

Natural resources tax

The Group is required to pay natural resources tax on stone quarrying at VND 321,452/m^3,

Other taxes

The Group declares and pays in accordance with regulations,

16. Payables to employees

September salaries payable to employees,

17. Short-term accrued expenses

	Ending balance	Beginning of the year
Bamboo Capital Group JSC (related party) - interest payable	275,834,862	4,499,828,833
Provisional accrual of construction costs	-	7,918,326,404
Accrued interest expenses	69,657,986,916	54,474,928,345
Penalties on overdue principal and interest	77,198,373,923	33,950,573,131
Other short-term accrued expenses	1,664,273,827	786,466,918
Total	**148,796,469,528**	**101,630,123,631**

18. Other payables

18a. Other short-term payables

	Ending balance	Beginning of the year
Payables to related party	***39,000,000,000***	***39,000,000,000***
BCG Vinh Long JSC - deposits received[(i)]	39,000,000,000	39,000,000,000
Payables to other entities and individuals	***568,336,332,287***	***566,406,196,496***
Nam A Commercial Joint Stock Bank Debt Management and Asset Exploitation One Member Co,, Ltd, - Binh Dinh Province[(ii)]	490,000,000,000	490,000,000,000
Orchid Investment and Services JSC	38,000,000,000	38,000,000,000
Mr, Nguyen Van Chat - payable for share purchase[(iii)]	25,000,000,000	25,000,000,000
Trade union fees, social insurance, unemployment insurance	159,145,627	14,658,523
Short-term deposits received	957,214,449	1,483,742,449
Other short-term payables	16,573,990,457	11,907,795,524
Total	**609,690,350,533**	**605,406,196,496**

(i) Deposit for the transfer of the Company's entire capital contribution in Thanh Nguyen Energy Investment and Development Co,, Ltd, under Board of Directors' Resolution No, 49/2024/NQ-HDQT-TCD dated 29 August 2024 (see Note V,2c),

(ii) Transfer of loans from Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch to Nam A Commercial Joint Stock Bank Debt Management and Asset Exploitation One Member Co,, Ltd, - Binh Dinh Province (see Note VII,1b),

(iii) Payable for the acquisition of 4,500,000 shares of Shuaa Investment and Trading JSC under Share Transfer Contract No, 01/HDCN/NVC-TDCEC dated 07 December 2024 with a total transfer value of VND 45,000,000,000,

18b. *Other long-term payables*

Long-term deposits,

18c. Overdue unpaid debts

	Ending balance	Beginning of the year
Orchid Investment and Services JSC	38,000,000,000	-
Nam A Commercial Joint Stock Bank Debt Management and Asset Exploitation One Member Co,, Ltd, - Binh Dinh Province	490,000,000,000	-
Other short-term payables	10,350,049,134	-
Total	**538,350,049,134**	**-**

19. Borrowings and finance lease liabilities

19a. Short-term borrowings and finance lease liabilities

	Ending balance	Beginning of the year
Loan from Bamboo Capital Group JSC (related party)[(i)]	10,576,239,000	45,076,239,000
Short-term bank loans	342,635,851,599	342,635,851,599
Loan from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch[(ii)]	*247,135,851,599*	*247,135,851,599*
Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch[(iii)]	*95,500,000,000*	*95,500,000,000*
Current portion of long-term loans	31,102,250,000	28,385,750,000
Loan from Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch (see Note V,19b)	*8,602,250,000*	*5,885,750,000*
Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch (see Note V,19b)	*22,500,000,000*	*22,500,000,000*
Finance lease liabilities due for payment (see Note V,19b)	105,149,599	2,887,067,500
Total	**384,419,490,198**	**418,984,908,099**

(i) Loan from Bamboo Capital Group JSC (related party) to invest in the Nui Kiet construction stone quarrying and processing project, with a term of 24 months and an interest rate of 10% per annum,

Under the Agreement Minutes dated 17 November 2025 with Bamboo Capital Group JSC and HCM Lott 68 JSC (subcontractor), to enable the Company and the subcontractor to manage their funding, Bamboo Capital Group JSC will temporarily not require the Company to repay the loan of VND 30,000,000,000 within 02 years from the date of signing the agreement minutes (see Note V,4),

(ii) Loan from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch to supplement working capital with a term of 12 months, at the Bank's interest rate at the time of drawdown (the interest rate applied during the period was 10% per annum), This loan is secured by the mortgage of the real estate located at Land Plot No, 54, Map Sheet No, 56 and Land Plot No, 02, Map Sheet No, 05, Area 1, Ghenh Rang Ward, Quy Nhon City, Binh Dinh Province (now Quy Nhon Nam Ward, Gia Lai Province) ("Casa Marina Resort") owned by Casa Marina Resort Tourism JSC (see Note VII,1b),

(iii) Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch to supplement working capital for production and business activities with a term of 12 months, at the Bank's interest rate at the time of drawdown (the interest rate applied during the period was 11,05% per annum), This loan is secured by the mortgage of the following assets:

- 79,705,315 shares of AAA Insurance Corporation owned by Bamboo Capital Group JSC (see Note VII,1b);
- 10,822,468 shares of AAA Insurance Corporation owned by BCG Financial JSC (see Note VII,1b);
- Helios Investment and Services JSC has pledged the property rights arising from the documents transferring shophouse sale and purchase contracts from Gia Khang Trading Service Investment JSC (transferor) to Helios Investment and Services JSC (transferee), including the contracts for 08 shophouses with unit codes SH-A,01, SH-A,02, SH-A,03, SH-A,04, SH-A,39, SH-A,40, SH-A,41 and SH-A,42, together with all related legal documents, with a total collateral value of VND 43,554,000,000 (see Note VII,1b);
- Orchid Investment and Services JSC has pledged the property rights arising from the sale and purchase contracts of 04 villas VL01,3,05, VL01,3,06, VL01,3,07 and VL01,1,01 of the Malibu Hoi An project, Ha My Dong B Quarter;
- Irrevocable guarantee by Mr, Nguyen Ho Nam (see Note VII,1b),

19b. Long-term borrowings and finance lease liabilities

	Ending balance	Beginning of the year
Long-term bank loans	109,447,750,000	112,164,250,000
Loan from Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch[(i)]	*81,947,750,000*	*84,664,250,000*
Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch[(ii)]	*27,500,000,000*	*27,500,000,000*
Finance lease liabilities	2,052,609,085	2,052,609,085
Finance lease from Sai Gon Thuong Tin Commercial Joint Stock Bank Leasing One Member Co,, Ltd,[(iii)]	*2,052,609,085*	*2,052,609,085*
Long-term ordinary bonds	984,719,633,333	984,719,633,333
Par value[(iv)]	*990,000,000,000*	*990,000,000,000*
Bond issuance costs	*(5,280,366,667)*	*(5,280,366,667)*
Total	**1,096,219,992,418**	**1,098,936,492,418**

(i) Loan from Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch for business cooperation in stone quarrying with a term of 120 months, This loan is secured by the mortgage of the business exploitation rights of the "Nui Kiet Stone Quarry Project" in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province (now Suoi Kiet Commune, Lam Dong Province) with a total asset value of VND 203,764,000,000; the land use rights, house ownership rights and other assets attached to land under Certificate No, DP322635, certificate registration No, CT22267 issued by the Department of Natural Resources and Environment of Binh Thuan Province on 17 June 2024; Plot No, 45, Map Sheet No, 47, located in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province (now Suoi Kiet Commune, Lam Dong Province) with an area of 405,079,7 m^2, land used for producing construction materials and ceramics with a term of use until 05 May 2049, owned by Suoi Kiet Stone One Member Co,, Ltd, (see Note VII,1b),

(ii) Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch to contribute capital under the Business Cooperation Contract dated 02 February 2024 with Indochina Hoi An Beach Villas Co,, Ltd, to implement the Malibu Hoi An Resort and Tourism Services project in Block 1 (now Ha My Dong B Quarter), Dien Duong Ward, Dien Ban Town, Quang Nam Province, with a term of 60 months, This loan is secured by the mortgage of the Business Cooperation Contract dated 02 February 2024 with Indochina Hoi An Beach Villas Co,, Ltd, (see Note V,2b), In addition, Orchid Investment

and Services JSC has also pledged the property rights arising from the sale and purchase contracts of 04 villas VL04,3,69, VL02,5,12, VL04,1,61 and VL02,4,11 of the Malibu Hoi An project, Ha My Dong B Quarter, to secure this loan,

(iii) Finance lease from Sai Gon Thuong Tin Commercial Joint Stock Bank Leasing One Member Co,, Ltd, to lease motor vehicles for business operations, with interest rates specified in each finance lease contract and a lease term of 48 months,

(iv) Ordinary secured bonds with a term of 60 months and a par value of VND 100,000,000 per bond; the interest rate for the first 4 interest periods is 11% per annum, and for subsequent interest periods is the reference rate plus a margin of 4% per annum (but in no case lower than 11% per annum), The bonds were issued to individuals and enterprises to restructure the Company's debts, specifically to settle loans and/or pay the Company's expenses, including but not limited to bond-related expenses, Collateral includes:

- Shares owned by the shareholders of Son Long Investment and Development JSC together with the related rights, benefits, dividends and distributions relating to the shares (see Notes V,2c and VII,1b);
- Property rights relating to the Bai Chay Project owned by Son Long Investment and Development JSC (see Note VII,1b);
- Land use rights and assets attached to land of the Bai Chay Project owned by Son Long Investment and Development JSC (see Note VII,1b),

The Company's bonds were registered and assigned bond code TCDH2227002 at the Vietnam Securities Depository and Clearing Corporation from 27 September 2022, The Company may repurchase part or all of the bonds at any time after the issue date, unless the bondholders' representative and the Company agree otherwise,

Board of Directors' Resolution No, 29/2025/NQ-HDQT-TCD dated 19 May 2025 approved the early repurchase of TCDH2227002 bonds to be carried out from May 2025 to 31 December 2025, However, as at 31 December 2025 the repurchase had not been carried out, Accordingly, on 03 June 2026 the Board of Directors approved Resolution No, 10/2026/NQ-HDQT-TCD requesting Tien Phong Securities Corporation to collect the opinions of TCDH2227002 bondholders to approve a bond settlement plan,

The Group is able to repay its long-term loans,

19c. Overdue unpaid loans

As at 30 June 2025, the Group had the following overdue unpaid loans:

	Ending balance	Beginning of the year
Loan from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch	247,135,851,599	247,135,851,599
Loan from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch	100,500,000,000	95,500,000,000
Loan from Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch	3,395,625,000	-
Total	**351,031,476,599**	**342,635,851,599**

20. Bonus and welfare funds

	Beginning of the year	Increase from appropriation of profit	Fund utilization during the period	Ending balance
Bonus fund	17,082,100,911	18,716,834,224	(12,328,150,000)	23,470,785,135
Welfare fund	3,597,764,478	501,518,000	(7,200,000)	4,092,082,478
Bonus fund for the Management and Executive Board	2,006,484,881	31,287,689,005	(32,874,527,496)	419,646,390
Total	**22,686,350,270**	**50,506,041,229**	**(45,209,877,496)**	**27,982,514,003**

21. Deferred tax liabilities

Deferred tax liabilities relate to taxable temporary differences, Details are as follows:

	Current period	Prior period
Beginning of the year	118,243,572,732	114,529,650,646
Recognized in profit or loss	(86,557,961,292)	1,442,055,997
Ending balance	**31,685,611,440**	**115,971,706,643**

The corporate income tax rate used to determine deferred tax liabilities is 20%,

22. Owners' equity

22a. Reconciliation of movements in owners' equity

Information on changes in owners' equity is presented in Appendix

22b. Details of capital contributions of owners

	Ending balance	Beginning of the year
Bamboo Capital Group JSC	1,474,195,200,000	1,474,195,200,000
Other shareholders	1,884,011,210,000	1,884,011,210,000
Total	**3,358,206,410,000**	**3,358,206,410,000**

22c. Shares

	Ending balance	Beginning of the year
Number of shares registered for issuance	335,820,641	335,820,641
Number of shares sold to the public	335,820,641	335,820,641
• *Ordinary shares*	*335,820,641*	*335,820,641*
• *Preference shares*	-	-
Number of shares repurchased	-	-
• *Ordinary shares*	-	-
• *Preference shares*	-	-
Number of outstanding shares	335,820,641	335,820,641
• *Ordinary shares*	*335,820,641*	*335,820,641*
• *Preference shares*	-	-

Par value of outstanding shares: VND 10,000,

6,300,000 shares of the Company owned by Bamboo Capital Group JSC have been pledged to secure the Company's loan at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch,

23. Items not presented in the interim consolidated statement of financial position

23a. Foreign currencies

At the end of the accounting period, the Group's cash comprises:

	Ending balance	Beginning of the year
US Dollar (USD)	7,794,07	7,860,07
Euro (EUR)	606,95	606,95
Monetary gold	8,846,710	8,846,710

23b. Doubtful debts written off

	Ending balance	Beginning of the year
Fujisan Co,, Ltd,	48,297,080,000	48,297,080,000
Bao Minh Tien Trading Services Co,, Ltd,	7,932,732,500	7,932,732,500
Other parties	16,912,601,844	16,912,601,844
Total	**73,142,414,344**	**73,142,414,344**

Doubtful debts written off due to irrecoverability,

23c. Pledged and mortgaged assets

	Carrying amount		Pledge/ mortgage period	Pledgee/mortgagee
	Ending balance	Beginning of the year		
Held-to-maturity investments (see Note V,2b)	***170,000,000,000***	***170,000,000,000***		
Bonds of Helios Investment and Services JSC	100,000,000,000	100,000,000,000	Until the secured obligations are fully settled	Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch
Indochina Hoi An Beach Villas Co,, Ltd, - BCC capital contribution	*70,000,000,000*	*70,000,000,000*	Until the secured obligations are fully settled	Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch
Investments in associates (see Note V,2c)	**1,087,955,000,000**	**1,087,955,000,000**		
Son Long Investment and Development JSC	970,355,000,000	970,355,000,000	Until the secured obligations are fully settled	Tien Phong Commercial Joint Stock Bank
Thanh Nguyen Energy Investment and Development Co,, Ltd,	117,600,000,000	117,600,000,000	Until the secured obligations are fully settled	Tien Phong Commercial Joint Stock Bank
Investments in other entities (see Note V,2d)	**434,000,000,000**	**434,000,000,000**		
BCG Land JSC	434,000,000,000	434,000,000,000	Until the secured obligations are fully settled	Nam A Commercial Joint Stock Bank - Ho

	Carrying amount			
	Ending balance	Beginning of the year	Pledge/ mortgage period	Pledgee/mortgage
				Chi Minh City Branch
Total	**1,691,955,000,000**	**1,691,955,000,000**		

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

1. Revenue from sale of goods and provision of services

1a. Total revenue

	Accumulated from the beginning of the year to the end of this period	
	Current year	Prior year
Revenue from sale of finished goods	540,083,078,676	429,596,000,977
Revenue from provision of services	65,758,859,621	92,079,973,234
Revenue from construction contracts	186,038,385,756	145,073,024,559
Total	**791,880,324,053**	**666,748,998,770**

1b. Revenue from sale of goods and provision of services to related parties

Sales of goods and provision of services to related parties are presented in Note VII,1b,

2. Cost of goods sold

	Accumulated from the beginning of the year to the end of this period	
	Current year	Prior year
Cost of goods and finished goods sold	363,929,034,205	296,536,926,614
Cost of services provided	15,938,714,148	40,217,403,283
Cost of construction contracts	176,249,698,297	136,263,651,906
Reversal of provision for inventory write-down	(202,048,418)	-
Total	**555,915,398,232**	**473,017,981,803**

3. Financial income

	Accumulated from the beginning of the year to the end of this period	
	Current year	Prior year
Bank deposit interest	3,664,969,460	227,907,297
Loan interest income	-	1,117,808,219
Interest receivable under investment cooperation contracts	-	605,311,580
Foreign exchange gains from revaluation of monetary	755,492,825	404,235

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
items denominated in foreign currencies		
Total	**4,420,462,285**	**1,951,431,331**

4. Financial expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Interest expenses	17,929,847,896	48,382,765,087
Foreign exchange losses from revaluation of monetary items denominated in foreign currencies	-	6,392,141,682
Provision/(Reversal of provision) for investment losses	(5,667,298,973)	96,601,209
Other financial expenses	-	1,547,271,212
Total	**12,262,548,923**	**56,418,779,190**

5. Selling expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Staff costs	4,780,823,162	3,489,834,443
Tools and supplies	-	179,755,021
Transportation expenses	29,757,830,000	6,749,101,629
Loading and unloading expenses	16,748,116,000	28,859,929,665
Other expenses	422,456,990	907,668,948
Total	**51,709,226,152**	**40,186,289,706**

6. General and administration expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Staff costs	23,899,442,458	31,348,415,697
Administrative materials	622,080,255	435,111,767
Office supplies	506,016,711	852,829,619
Depreciation of fixed assets	2,580,401,015	4,358,932,636
Taxes, fees and charges	592,857,934	1,205,924,037
Provision/(Reversal of provision) for doubtful debts	(7,939,507,592)	276,193,539,119
Outsourced services	15,553,771,473	10,386,845,267
Other expenses	18,298,913,945	10,389,790,513
Total	**54,113,976,199**	**335,171,388,655**

7. Other income

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Gain on disposal of fixed assets	1,137,272,726	4,931,162,456
Income from reversal of prior years' accrued construction costs	8,445,596,744	-
Parking lot rental income	1,260,968,488	295,211,843
Other income	2,746,574,560	4,841,371,731
Total	**13,590,412,518**	**10,067,746,030**

8. **Other expenses**

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Tax penalties and tax arrears	121,667,141	2,396,817,379
Costs of disposal of finance-leased fixed assets	-	2,180,840,939
Penalties on overdue principal and interest	43,247,800,792	-
Other expenses	1,585,196,610	6,174,880,098
Total	**44,954,664,543**	**10,752,538,416**

8a. Other information

There have been no transactions in ordinary shares or potential ordinary shares between the end of the accounting period and the date of issue of these interim consolidated financial statements,

VII. OTHER INFORMATION

1. **Transactions and balances with related parties**

Related parties of the Group include: key management personnel, individuals related to key management personnel and other related parties,

1a. Transactions and balances with key management personnel and individuals related to key management personnel

Key management personnel include: members of the Board of Directors, the Board of General Directors and the Board of Supervisors of the Parent Company, Individuals related to key management personnel are close members of the families of key management personnel,

Transactions with key management personnel and individuals related to key management personnel

The Group had no sales of goods or provision of services to key management personnel or individuals related to key management personnel, and only collected advances from the Board of General Directors in the amount of VND 440,000,000 (in the same period of the prior year, there were only advances to the Board of General Directors in the amount of VND 2,097,550,113),

Balances with key management personnel and individuals related to key management personnel

Balances with key management personnel and individuals related to key management personnel are presented in Note V,5a,

Receivables from key management personnel are unsecured, No provision for doubtful debts has been made for receivables from key management personnel,

Income of key management personnel and the Board of Supervisors

	Position	Accumulated from the beginning of the year to the end of this period	
		Current year	Prior year
Mr, Nguyen Thanh Hung	Chairman of the BOD	280,392,517	410,235,586
Ms, Huynh Thi Kim Tuyen	Vice Chairman of the BOD (dismissed from 01 July 2025)	-	6,000,000
Mr, Nguyen Van Bac	Deputy General Director cum Chief Financial Officer	421,000,000	433,000,000
Mr, Le Thanh Tung	Member of the BOD (dismissed from 01 July 2025)	-	7,740,000
Mr, Bui Quang Nam	Independent member (dismissed from 01 July 2025)	-	900,000
Mr, Do Ngoc An	Member of the BOD (dismissed from 01 July 2025)	-	212,571,429
Mr, Tomas Sven Jaehnig	Independent member of the BOD (dismissed from 01 July 2025)	-	12,000,000
Mr, Duong Anh Van	Independent member of the BOD (dismissed on 16 January 2026)	-	18,000,000
Mr, Nguyen Trung Kien	Member of the BOD	128,000,000	176,595,239
Mr, Le Huynh Thuong Minh	Member of the BOD cum General Director (dismissed as BOD member from 23 December 2025)	271,000,000	198,523,810
Mr, Tran Nguyen Huan	General Director (dismissed from 18 March 2025)	-	234,025,714
Ms, Nguyen Thi Thanh Huong	Deputy General Director (dismissed from 31 March 2025)	-	171,428,572
Mr, Ha Chi Dung	Deputy General Director (dismissed on 18 March 2025)	-	150,857,143
Mr, Nguyen Viet Doan	Chief Accountant (dismissed on 09 April 2025)	-	209,000,000
Ms, Nguyen Thi Kim Yen	Chief Accountant (appointed on 11 April 2025)	197,324,728	130,000,000
Mr, Nguyen Viet Cuong	Head of the Board of Supervisors (dismissed on 16 January 2026)	9,000,000	78,500,000
Ms, Huynh Thi Thao	Member of the Board of Supervisors (dismissed from 01 July 2025)	-	5,480,000
Mr, Nguyen Dang Hai	Member of the Board of Supervisors (dismissed from 01 July 2025)	-	6,540,000
Ms, Nguyen Thi Anh Tuyet	Company Secretary	-	85,736,172
Ms, Le Nguyen Phuong Thao	Secretary of the BOD	18,000,000	18,000,000
Mr, Hoang Quoc Trung	Member of the Board of Supervisors (appointed from 01 July 2025)		6,000,000
Mr, Vo Van Hoa	Member of the Board of Supervisors (appointed from 01 July 2025)		6,000,000
Total		**1,376,717,245**	**2,582,563,665**

1b. Transactions and balances with other related parties

Other related parties of the Group include:

Other related parties	Relationship
Bamboo Capital Group JSC ("BCG")	Ultimate parent company
Son Long Investment and Development JSC	Associate
Thanh Nguyen Energy Investment and Development Co,, Ltd,	Associate
BCG Land JSC ("BCG Land")	Associate
Shuaa Investment and Trading JSC	Member of BCG group
BCG Energy JSC ("BCG Energy")	Member of BCG group
Skylar JSC	Member of BCG group
BCG Vinh Long JSC	Member of BCG group
Sao Sang Sai Gon JSC	Member of BCG group
Herb Solar JSC	Member of BCG group
Orchid Solar JSC	Member of BCG group
Nguyen Hoang Development JSC	Member of BCG group
BCG Financial JSC	Member of BCG group
AAA Insurance Corporation	Member of BCG group
BCG Cat Trinh Industrial Park JSC	Member of BCG group
Tipharco Pharmaceutical JSC	Member of BCG group
Casa Marina Resort Tourism JSC	Member of BCG group
Con Bap Eco-Tourism Co,, Ltd,	Member of BCG group
Indochina Hoi An Beach Villas Co,, Ltd,	Member of BCG group
Aton JSC	Member of BCG group
Aurai Wind Energy JSC	Member of BCG group
BCG Dien Bien Dong Wind Power JSC	Member of BCG group
BCG ECO JSC	Member of BCG group
BCG Gaia JSC	Member of BCG group
BCG Wind Soc Trang JSC	Member of BCG group
Cosmos Solar JSC	Member of BCG group (until 20/02/2024)
BCG Bang Duong Energy JSC	Member of BCG group
BCG Thanh Hoa Energy JSC	Member of BCG group
Hanwha - BCG Bang Duong Energy JSC	Member of BCG group
Gia Huy Power Development JSC	Member of BCG group
Clean Energy Vision Development JSC	Member of BCG group
Tapiotek JSC	Member of BCG group
Thanh Phuc JSC	Member of BCG group
Vxperia Trading JSC	Member of BCG group
Violet Solar JSC	Member of BCG group
Dong Thanh 1 Wind Power Co,, Ltd,	Member of BCG group
Dong Thanh 2 Wind Power Co,, Ltd,	Member of BCG group
Phoenix Mountain Co,, Ltd,	Member of BCG group
BCG Foundation JSC	Member of BCG group
Helios Village One Member Co,, Ltd,	Associate of BCG
B,O,T DT 830 Co,, Ltd,	Associate of BCG
An Giang Real Estate JSC	Associate of BCG
Core Vietnam JSC	Associate of BCG

Other related parties	Relationship
Gia Khang Trading Service Investment JSC	Associate of BCG Land
BCG - SP Greensky JSC ("BCG - SP Greensky")	Associate of BCG Energy
Skylight Power Co,, Ltd,	Associate of BCG Energy
Tam Sinh Nghia Investment - Development JSC	Associate of BCG Energy
TSN Ha Nam JSC	Associate of BCG Energy
TSN Hon Dat JSC	Associate of BCG Energy
TSN Hue JSC	Associate of BCG Energy
TSN Long An JSC	Associate of BCG Energy
Hanwha BCGE - O&M Co,, Ltd,	Associate of BCG Energy
Lotus Solar Co,, Ltd,	Subsidiary of BCG - SP Greensky
Daisy Solar Co,, Ltd,	Subsidiary of BCG - SP Greensky
Tulip Solar Co,, Ltd,	Subsidiary of BCG - SP Greensky
Bleu Soleil JSC	Subsidiary of BCG - SP Greensky
Nong Thon Viet Energy JSC	Subsidiary of BCG - SP Greensky
Skylar1 Services Co,, Ltd,	Subsidiary of BCG - SP Greensky
Iris Solar Co,, Ltd,	Subsidiary of BCG - SP Greensky
Lily Solar Co,, Ltd,	Subsidiary of BCG - SP Greensky
Skylar3 Trading Co,, Ltd,	Subsidiary of BCG - SP Greensky
Bleu Soleil-1 Construction and Installation Co,, Ltd,	Subsidiary of BCG - SP Greensky
Skylar2 Construction and Installation Co,, Ltd,	Subsidiary of BCG - SP Greensky
An Khang Land Trading Service Investment JSC	Subsidiary of Gia Khang Trading Service Investment JSC
Phu Tam Khoi JSC	The Company holds 10% of the charter capital
Blacksoil Vietnam JSC	Sharing the same Executive Board member
BFC Investment JSC	Sharing the same Executive Board member
MHDI 2 Housing Development Investment JSC	Sharing the same Executive Board member
Tracodi Labour Export JSC	Sharing the same Executive Board member
Truong Thanh Dai Nam Security Services Co,, Ltd,	Sharing the same Executive Board member
Helios Investment and Services JSC	Sharing the same Executive Board member
Bang Duong E&C JSC	Sharing the same Executive Board member
BCG Khai Long 1 Wind Power JSC	Sharing the same Executive Board member
My Khe Resort Villas JSC	Sharing the same Executive Board member
G8 Services JSC	Sharing the same Executive Board member (until 01/07/2026)
Thang Phuong JSC	Sharing the same Executive Board member
White Magnolia JSC	Sharing the same Executive Board member

Other related parties	Relationship
Pegas Co,, Ltd,	Sharing the same Executive Board member
Suoi Kiet Stone One Member Co,, Ltd,	Sharing the same Executive Board member
Trade and Development Investment JSC	Sharing the same key management personnel
Tesla Pharmaceutical JSC	Sharing the same key management personnel
Saigon Architecture - Construction Engineering JSC	Sharing the same key management personnel
Le Bao Minh JSC	Sharing the same key management personnel
Da Lat Coffee Import Export JSC	Sharing the same key management personnel
Indoba - GmbH - Dresden	Sharing the same key management personnel
Thanh An An Co,, Ltd,	Sharing the same key management personnel
Nguyen Hoang Education Group	Sharing the same key management personnel
IEC Quang Ngai International School	Sharing the same key management personnel
Nam Cuong Sai Gon Co,, Ltd,	Sharing the same key management personnel
BCG Alliance Co,, Ltd,	Sharing the same key management personnel

Transactions with other related parties

The Company had sales of goods, provision of services and other transactions with other related parties as follows:

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Bamboo Capital Group JSC		
Consulting fees	-	960,000,000
Payment of consulting fees	1,036,800,000	256,209,546
Borrowings	-	1,400,000,000
Loan repayments	34,500,000,000	8,684,000,000
Interest payable	1,966,524,176	3,363,660,617
Interest paid	4,687,518,147	-
Collection for services provided	-	5,535,000
Provision of vehicle repair and maintenance services	-	5,125,000
Shuaa Investment and Trading JSC		
Provision of construction services	-	386,359,254
Purchase of raw materials	-	4,011,047,739
Construction costs	-	1,435,350,000

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
Payment for construction works	-	13,963,639,953
Construction advances	-	224,424,600
Settlement of construction advances	-	1,180,000,000
Offsetting of receivables and payables	-	53,500,000,000
Provision of other services	-	17,643,051
Truong Thanh Dai Nam Security Services Co,, Ltd,		
Service fees	566,148,148	758,533,325
Payment of service fees	569,036,955	-
Offsetting of receivables and payables	344,316,984	738,720,000
Helios Investment and Services JSC		
Cash collected	-	3,000,000,000
BCC profit	-	604,931,507
Collection of BCC profit and bond interest	8,227,318,147	3,000,000,000
Provision of other services	-	48,440,021
Gia Khang Trading Service Investment JSC		
Offsetting of receivables and payables	1,271,657,508,752	-
Construction advances received		60,540,000,000
Provision of construction services	163,576,790,434	-
Suoi Kiet Stone One Member Co,, Ltd,		
Offsetting of receivables and payables	-	53,500,000,000
Collection of BCC capital contributions	-	2,550,000,000
Con Bap Eco-Tourism Co,, Ltd,		
Repayment of construction advances	-	12,500,000,000
AAA Insurance Corporation		
Provision of vehicle repair and maintenance services	26,665,000	35,600,000
Insurance premiums	281,556,682	295,115,702
Payment of insurance premiums	440,047,765	308,180,827
Refund of insurance premiums	33,864,202	117,837,055
Advances under contracts	700,000,000	-
Herb Solar JSC		
Cash collected	-	145,000,000
Offsetting of receivables and payables	-	577,231,371
Orchid Solar JSC		
Cash collected	-	205,000,000

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Prior year**
BCG Vinh Long JSC		
Provision of construction services		683,221,539
Cash collected		181,503,173
Thang Phuong JSC		
Offsetting of receivables and payables	308,702,502,793	-
B,O,T DT 830 Co,, Ltd,		
Provision of construction services	680,602,148	1,364,084,577
Provision of road toll collection services	-	3,180,000,000
Vehicle rental	180,000,000	-
Collection of station maintenance fees	1,789,993,936	5,087,488,679
Clean Energy Vision Development JSC		
Cash collected	1,000,000,000	-
Skylar JSC		
Cash collected	255,050,000	1,785,915,528
Collection for services provided		1,616,000
BCG Energy JSC		
Provision of vehicle repair and maintenance services		23,503,000
Collection for services provided		15,668,100
Advances received for services		100,000,000
Thanh Nguyen Energy Investment and Development Co,, Ltd,		
Cash collected	-	2,000,000,000
BCG Land JSC		
Provision of vehicle repair and maintenance services	33,218,056	12,289,000
Collection for services provided	43,260,000	17,396,300
Tracodi Labour Export JSC		
Repayment of advances	2,000,000,000	-

Prices of goods and services provided to other related parties are negotiated prices, Purchases of goods and services from other related parties are made at negotiated prices,

Guarantee commitments

The Company has pledged: all shares of Thanh Nguyen Energy Investment and Development Co,, Ltd, to secure the bond package issued by Thanh Nguyen Energy Investment and Development Co,, Ltd,; and 35,600,000 shares it owns in BCG Land JSC to secure the loan of Nam Cuong Sai Gon Co,, Ltd, at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch (see Note V,2c),

Bamboo Capital Group JSC has pledged 6,300,000 shares of the Company, 22,000,000 shares of BCG Land JSC, 4,600,000 shares of BCG Energy JSC and its entire capital contribution in Phoenix Mountain Co,, Ltd,; Mr, Nguyen Ho Nam has pledged 7,000,000 shares of Bamboo Capital Group JSC; Ms, Huynh Thi Kim Tuyen has pledged 1,000,000 shares of Bamboo Capital Group JSC; Casa Marina Resort Tourism JSC has pledged its entire capital contribution in Phoenix Mountain Co,, Ltd,; Helios Investment and Services JSC has pledged Term Deposit Contract No, 281-HDTG/2023/TTKD in the amount of VND 24,000,000,000 to secure the Company's loan at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch,

At the same time, this loan has been transferred to Nam A Commercial Joint Stock Bank Debt Management and Asset Exploitation One Member Co,, Ltd, - Binh Dinh Province (see Note V,18a),

Bamboo Capital Group JSC and BCG Financial JSC have pledged 79,705,315 shares and 10,822,468 shares of AAA Insurance Corporation, respectively, to secure the Company's loan at Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch (see Note V,19a),

Helios Investment and Services JSC has used the documents transferring shophouse sale and purchase contracts from Gia Khang Trading Service Investment JSC to Helios Investment and Services JSC, and the accompanying documents, to guarantee all of the Company's repayment obligations at Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch, including principal, interest, fees, charges, penalties, damages and other obligations under all loan agreements signed with this bank (see Note V,19a),

Mr, Nguyen Ho Nam has provided an irrevocable payment guarantee for all of the Company's payment obligations at Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch (see Note V,19a),
The shareholders of Son Long Investment and Development JSC have pledged all of their shares together with the related rights, benefits, dividends and distributions relating to their shares in Son Long Investment and Development JSC, and Son Long Investment and Development JSC has pledged the property rights relating to the Bai Chay Project and the land use rights and assets attached to land of the Bai Chay Project owned by Son Long Investment and Development JSC, to secure the Company's bond issue with bond code TCDH2227002 (see Note V,19b),

Suoi Kiet Stone One Member Co,, Ltd, has pledged the business exploitation rights of the "Nui Kiet Stone Quarry Project" in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province (now Suoi Kiet Commune, Lam Dong Province) with a total asset value of VND 203,764,000,000; together with the land use rights, house ownership rights and other assets attached to land under Certificate No, DP322635, certificate registration No, CT22267 issued by the Department of Natural Resources and Environment of Binh Thuan Province on 17 June 2024; Plot No, 45, Map Sheet No, 47, located in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province (now Suoi Kiet Commune, Lam Dong Province) with an area of 405,079,7 m^2, with the land use purpose of producing construction materials and ceramics, and a term of use until 05 May 2049, to secure the Company's long-term loan at Nam A Commercial Joint Stock Bank - Ho Chi Minh City Branch (see Note V,19b),

Casa Marina Resort Tourism JSC has pledged the real estate located at Land Plot No, 54, Map Sheet No, 56 and Land Plot No, 02, Map Sheet No, 05, Area 1, Ghenh Rang Ward, Quy Nhon City, Binh Dinh Province (now Quy Nhon Nam Ward, Gia Lai Province) to secure the Company's loan at Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch (see Note V,19a),

Balances with other related parties

Balances with other related parties are presented in Notes V,3a, V,3b, V,4, V,5a, V,14, V,15, V,17, V,18a and V,19a,

Receivables from other related parties are unsecured and will be settled in cash, Provisions are made based on assessment of recoverability, settlement methods and debt offsetting, Apart from the provisions made for related parties presented in Note V,6, no provision for doubtful debts has been made for receivables from other related parties,

2. Comparative figures

The accounting period from 01 January 2026 to 31 December 2026 is the first annual accounting period in which the Group applies the Corporate Accounting System under Circular 99, which replaces Circular 200, and Circular 43 amending and supplementing certain articles of Circular 202,

The application of the new accounting system has no material impact on the comparative figures, The Group has re-presented the comparative figures of certain items in the financial statements to conform with the presentation of the interim financial statements for the first 9 months of the financial year ending 31 December 2026 under Circular 99 and Circular 43, The re-presented items are as follows:

	Code	Before adjustment	Adjustments	After adjustment	Notes
Interim consolidated statement of financial position					
Short-term financial investments	120	232,051,655,840	1,444,261,826,863	1,676,313,482,703	
Held-to-maturity investments	123	231,600,000,000	1,528,477,497,096	1,760,077,497,096	(i)
Provision for short-term held-to-maturity investments	124	-	(191,410,615,998)	(191,410,615,998)	(ii)
Other short-term investments	125	-	107,194,945,765	107,194,945,765	(iii)
Short-term receivables	130	4,827,191,915,685	(1,444,261,826,863)	3,382,930,088,822	
Other short-term receivables	135	1,814,283,556,338	(1,635,672,442,861)	178,611,113,477	(i), (iii)
Provision for short-term doubtful debts	136	(1,165,151,682,760)	191,410,615,998	(973,741,066,762)	(ii)
Long-term receivables	210	491,756,467,308	(480,500,000,000)	11,256,467,308	
Other long-term receivables	215	677,906,211,814	(670,330,000,000)	7,576,211,814	(iv), (v)
Provision for long-term doubtful debts	216	(189,830,000,000)	189,830,000,000	-	(vi)
Long-term financial investments	260	1,043,098,626,119	480,500,000,000	1,523,598,626,119	
Investments in other entities	263	19,751,250,000	250,000,000,000	269,751,250,000	(iv)
Held-to-maturity investments	265	-	420,330,000,000	420,330,000,000	(v)
Provision for long-term held-to-maturity investments	266	-	(189,830,000,000)	(189,830,000,000)	(vi)
Dividends and profits payable	313	-	599,706,000	599,706,000	(vii)
Other short-term payables	320	606,005,902,496	(599,706,000)	605,406,196,496	(vii)
Interim consolidated income statement					
Financial expenses	23	56,418,779,190	29,478,654,576	85,897,433,766	(viii)
General and administration expenses	26	335,171,388,655	(29,478,654,576)	305,692,734,079	(viii)

(i) Short-term held-to-maturity investments

Adjustments include:

Reclassification of fixed-rate BCC principal from other short-term receivables to loans	1,378,578,577,982
Reclassification of fixed-rate BCC profit from other short-term receivables to loan interest	149,898,919,114
Total	**1,528,477,497,096**

(ii) Provision for short-term held-to-maturity investments

Adjustments include:	
Reclassification of provision for fixed-rate BCC principal	154,702,973,069
Reclassification of provision for fixed-rate BCC profit	36,707,642,929
Total	**191,410,615,998**

(iii) Other short-term investments

Adjustment of the principal of the investment cooperation with Suoi Kiet Stone One Member Co,, Ltd, (without joint control but with returns dependent on the contract's profit after tax) to other short-term investments,

(iv) Investments in other entities

Adjustment of the principal of the investment cooperation with BCG Cat Trinh Industrial Park JSC (without joint control but with returns dependent on the contract's profit after tax) to investments in other entities,

(v) Adjustment of long-term fixed-rate BCC principal from other long-term receivables to long-term held-to-maturity investments,

(vi) Adjustment of the provision for long-term doubtful debts relating to long-term fixed-rate BCC principal to provision for long-term held-to-maturity investments,

(vii) Re-presentation of dividends payable from other short-term payables to dividends and profits payable,

(viii) Adjustment of the provision for short-term fixed-rate BCC principal from general and administration expenses to financial expenses,

3. Segment information

Segment information is presented by business segment and geographical segment, The primary segment reporting format is by business segment, as the Group's business activities are organized and managed according to the nature of the services provided,

3a. Information on business segments

The Group's principal business sectors are:

- Construction: construction of high-rise buildings, bridges and roads, etc,
- Production and trading of construction materials: supply of sand, stone and construction materials, etc,
- Services: vehicle rental, electronic toll collection services, etc,

Information on business results, fixed assets and other long-term assets and significant non-cash expenses of the Group's business segments is presented in the attached Appendix 4,

3b. Information on geographical segments

All of the Group's business activities take place within the territory of Vietnam,

4. Significant assumptions and estimates

In preparing the interim consolidated financial statements, the Company's Board of General Directors has made assumptions and estimates that affect the reported amounts of assets, liabilities, revenue and expenses, Actual results may differ from these estimates, Significant assumptions and estimates are assessed and updated regularly by the Board of General Directors based on historical experience and other relevant factors,

The following judgments and estimates are assessed by the Board of General Directors as significant or carrying a risk of material adjustment to the carrying amounts of assets and liabilities in the next financial year if the assumptions change,

Provision for losses on investments in other entities

The Group estimates the provision for losses on investments in other entities and assesses impairment of investments in associates according to the level of impairment of each investment, This estimate depends on forecasts of the investees' financial position and business prospects and therefore involves uncertainty,

Provision for losses on loans and held-to-maturity investments

The Group estimates the provision for losses on loans and held-to-maturity investments, including the principal and profit of fixed-rate business cooperation contracts, based on the recoverability and level of impairment of each item, The estimate depends on forecasts of the counterparties' financial position, cash flows and ability to pay and therefore involves significant uncertainty,

Provision for doubtful debts

The Group estimates the provision for doubtful debts based on an assessment of the recoverability of each receivable according to its age and each customer's financial position, Uncertainty arises from forecasting customers' future ability to pay, particularly in a volatile economic environment,

Estimates of useful lives and recoverable amounts of fixed assets

The Group estimates the useful lives of fixed assets based on technical assessments and actual usage experience, Changes in technology, usage intensity or maintenance conditions may cause actual useful lives to differ from the initial estimates,

As at 30 September 2026, the Company's Board of General Directors has not identified any factors that would significantly change the assumptions being used and assesses the likelihood of a material difference from the estimates as low for most assets, Risk mitigation measures include:

- Reviewing and adjusting useful lives periodically each year;
- Periodic maintenance in accordance with technical procedures and assessment of indicators of impairment at each reporting date;
- Planning timely investment to replace assets to avoid disruption to production and business,

Estimates of the stage of completion of construction works

Revenue from construction activities is recognized based on the value of work performed, determined and confirmed in accordance with the contract terms and related acceptance records, As at 30 September 2026, all of the Group's projects are in the construction phase; assessing their completion and handover timing requires the Board of General Directors to make assumptions based on actual construction progress, legal status, contractor capacity, site clearance progress and the investors' ability to arrange funding and meet payment obligations,

The Company's Board of General Directors assesses that some projects may be handed over later than planned because the investors are facing financial difficulties; this may affect the timing of acceptance of work volumes and therefore the timing and amount of revenue and profit recognized in future accounting periods, Mitigating measures include:

- Assigning dedicated staff to monitor and handle legal procedures and to coordinate with competent state authorities to speed up approval;
- Preparing contingency construction plans (overtime, additional workforce) to recover progress;
- Regularly updating customers on progress and negotiating adjustments to handover deadlines for objective delays in accordance with contract terms,

Estimates of corporate income tax and deferred tax

Determining corporate income tax expense and deferred tax assets/liabilities requires the Board of General Directors to make assumptions about the application of current tax regulations, the ability to generate future taxable profit to utilize deferred tax assets and the risk of adjustments upon tax inspection,

Approved on 29 October 2026

Nguyen Thi Phuong Trinh	Nguyen Thi Kim Yen	Nguyen Ngoc Anh
Preparer	**Chief Accountant**	**General Director** **Legal representative**