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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TRACODI CONSTRUCTION HOLDINGS JOINT STOCK COMPANY



Separate Financial Statements
Third Quarter 2026

STATEMENT OF FINANCIAL POSITION

(Full form)
As at 30 September 2026

Unit: VND

	ITEMS	Code	Note	Closing balance	Opening balance
A.	**CURRENT ASSETS**	**100**		**4,372,721,607,045**	**5,642,060,101,907**
I.	**Cash and cash equivalents**	**110**		**7,320,323,100**	**31,803,055,363**
1.	Cash	111	V.1	7,320,323,100	31,803,055,363
2.	Cash equivalents	112		-	-
II.	**Short-term financial investments**	**120**		**781,976,303,019**	**1,544,713,482,703**
1.	Trading securities	121	V.2a	451,655,840	451,655,840
2.	Provision for diminution in value of trading securities	122		-	-
3.	Short-term held-to-maturity investments	123	V.2b	865,796,273,238	1,581,257,771,069
4.	Provision for short-term held-to-maturity investments	124	V.2b	(191,466,571,824)	(144,190,889,971)
5.	Other short-term investments	125	V.2c	107,194,945,765	107,194,945,765
6.	Provision for losses on other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**3,063,966,767,219**	**3,384,850,396,421**
1.	Short-term trade receivables	131	V.3a	787,480,898,818	622,347,855,203
2.	Short-term prepayments to suppliers	132	V.4	2,919,491,275,571	3,413,835,701,001
3.	Short-term intra-company receivables	133		-	-
4.	Receivables under the progress of construction contracts	134		-	-
5.	Other short-term receivables	135	V.5	155,628,309,131	155,159,333,778
6.	Allowance for short-term doubtful debts	136	V.6	(798,633,716,301)	(806,492,493,561)
7.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**		**508,675,018,832**	**658,216,541,833**
1.	Inventories	141	V.7	508,675,018,832	658,216,541,833
2.	Provision for devaluation of inventories	142		-	-
V.	**Short-term biological assets**	**150**		-	-
1.	Short-term livestock for single-harvest products	151		-	-
2.	Short-term seasonal or single-harvest crops	152		-	-
3.	Provision for losses on short-term biological assets	153		-	-
VI.	**Other current assets**	**160**		**10,783,194,875**	**22,476,625,587**
1.	Short-term deferred expenses	161		-	-
2.	Deductible value added tax	162		9,432,145,549	21,371,881,051
3.	Taxes and other receivables from the State	163	V.14	1,351,049,326	1,104,744,536
4.	Government bond repurchase transactions	164		-	-
5.	Other current assets	165		-	-

The accompanying notes form an integral part of these Financial Statements

Statement of Financial Position (continued)

	ITEMS	Code	Note	Closing balance	Opening balance
B.	**NON-CURRENT ASSETS**	**200**		**1,530,925,373,171**	**1,549,441,252,354**
I.	**Long-term receivables**	**210**		**3,680,255,494**	**3,680,255,494**
1.	Long-term trade receivables	211	V.3b	3,680,255,494	3,680,255,494
2.	Long-term prepayments to suppliers	212		-	-
3.	Working capital in dependent units	213		-	-
4.	Long-term intra-company receivables	214		-	-
5.	Other long-term receivables	215		-	-
6.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**188,980,782**	**319,813,647**
1.	Tangible fixed assets	221	V.8	188,980,782	319,813,647
-	*Historical cost*	*222*		*20,657,533,225*	*21,515,037,329*
-	*Accumulated depreciation*	*223*		*(20,468,552,443)*	*(21,195,223,682)*
2.	Finance lease fixed assets	224		-	-
-	*Historical cost*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	V.9	-	-
-	*Historical cost*	*228*		*359,249,000*	*359,249,000*
-	*Accumulated amortisation*	*229*		*(359,249,000)*	*(359,249,000)*
III.	**Long-term biological assets**	**230**		-	-
1.	Livestock for periodic products	231		-	-
a)	Livestock for periodic products not yet mature	232		-	-
b)	Livestock for periodic products at maturity	233		-	-
-	*Historical cost*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Long-term livestock for single-harvest products	236		-	-
3.	Long-term seasonal or single-harvest crops	237		-	-
4.	Provision for losses on long-term biological assets	238		-	-
IV.	**Investment properties**	**240**		-	-
-	Historical cost	241		-	-
-	Accumulated depreciation	242		-	-
V.	**Long-term assets in progress**	**250**		-	-
1.	Long-term work in progress	251		-	-
2.	Construction in progress	252		-	-
VI.	**Long-term financial investments**	**260**		**1,527,043,982,070**	**1,545,311,194,782**
1.	Investments in subsidiaries	261	V.2c	364,014,748,091	364,014,748,091
2.	Investments in joint ventures and associates	262	V.2c	1,087,955,000,000	1,521,955,000,000
3.	Equity investments in other entities	263	V.2c	453,751,250,000	19,751,250,000
4.	Provision for long-term investments in other entities	264	V.2c	(592,177,016,021)	(590,909,803,309)
5.	Long-term held-to-maturity investments	265	V.2b	350,330,000,000	420,330,000,000
6.	Provision for long-term held-to-maturity investments	266	V.2b	(136,830,000,000)	(189,830,000,000)
VII.	**Other non-current assets**	**270**		**12,154,825**	**129,988,431**
1.	Long-term deferred expenses	271	V.10	12,154,825	129,988,431
2.	Deferred tax assets	272	V.11	-	-
3.	Long-term equipment, supplies and spare parts	273		-	-
4.	Other non-current assets	274		-	-
	TOTAL ASSETS	**280**		**5,903,646,980,216**	**7,191,501,354,261**

The accompanying notes form an integral part of these Financial Statements

Statement of Financial Position (continued)

	ITEMS	Code	Note	Closing balance	Opening balance
C.	**LIABILITIES**	**300**		**4,018,889,248,031**	**5,313,899,034,843**
I.	**Current liabilities**	**310**		**2,924,721,864,698**	**4,217,015,151,510**
1.	Short-term trade payables	311	V.12	640,910,019,490	656,468,985,136
2.	Short-term advances from customers	312	V.13	1,170,589,273,630	2,450,791,995,032
3.	Dividends and profits payable	313		-	-
4.	Short-term taxes and amounts payable to the State	314	V.14	1,058,883,502	1,137,275,355
5.	Payables to employees	315	V.15	1,578,896,362	1,592,083,267
6.	Short-term accrued expenses	316	V.16	148,818,469,528	101,611,393,971
7.	Short-term intra-company payables	317		-	-
8.	Payables under the progress of construction contracts	318		-	-
9.	Short-term unearned revenue	319		-	-
10.	Other short-term payables	320	V.17	577,451,981,587	589,315,578,150
11.	Short-term borrowings and finance lease liabilities	321	V.18a, c	384,314,340,599	416,097,840,599
12.	Short-term provisions	322		-	-
13.	Bonus and welfare funds	323		-	-
14.	Price stabilisation fund	324		-	-
15.	Government bond repurchase transactions	325		-	-
II.	**Non-current liabilities**	**330**		**1,094,167,383,333**	**1,096,883,883,333**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and amounts payable to the State	333			
4.	Long-term accrued expenses	334		-	-
5.	Intra-company payables for working capital	335		-	-
6.	Long-term intra-company payables	336		-	-
7.	Long-term unearned revenue	337		-	-
8.	Other long-term payables	338		-	-
9.	Long-term borrowings and finance lease liabilities	339	V.18b, c	1,094,167,383,333	1,096,883,883,333
10.	Convertible bonds	340		-	-
11.	Preference shares	341		-	-
12.	Deferred tax liabilities	342		-	-
13.	Long-term provisions	343		-	-
14.	Science and technology development fund	344		-	-

Statement of Financial Position (continued)

	ITEMS	Code	Note	Closing balance	Opening balance
D.	**OWNERS' EQUITY**	**400**		**1,884,757,732,185**	**1,877,602,319,418**
1.	Owners' contributed capital	411	V.19	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*
-	*Preference shares*	*411b*		-	-
2.	Share premium	412	V.19	244,421,087,982	244,421,087,982
3.	Bond conversion options	413		-	-
4.	Other owners' capital	414		-	-
5.	Treasury shares	415		-	-
6.	Asset revaluation differences	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418	V.19	584,650,517	584,650,517
9.	Other funds within owners' equity	419		-	-
10.	Undistributed profit after tax	420	V.19	(1,718,454,416,314)	(1,725,609,829,081)
-	*Undistributed profit after tax accumulated to the end of the previous period*	*420a*		*(1,725,609,829,081)*	*(1,725,609,829,081)*
-	*Undistributed profit after tax for the current period*	*420b*		*7,155,412,767*	-
	TOTAL RESOURCES	**440**		**5,903,646,980,216**	**7,191,501,354,261**

Approved on 29 October 2026

Nguyen Thi Kim Yen
Chief Accountant/Preparer

Nguyen Ngoc Anh
General Director
Legal Representative

The accompanying notes form an integral part of these Financial Statements

INCOME STATEMENT

(Full form)
For the period ended 30 September 2026

Unit: VND

	ITEMS	Code	Note	Q3 2026	Q3 2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
1.	Revenue from sales of goods and rendering of services	01	VI.1	168,011,671,459	8,208,569,690	186,038,385,756	122,385,008,057
2.	Revenue deductions	02		-		-	-
3.	Net revenue from sales of goods and rendering of services	10		168,011,671,459	8,208,569,690	186,038,385,756	122,385,008,057
4.	Cost of goods sold	11	VI.2	159,445,145,966	7,593,595,353	176,142,698,297	115,544,341,895
5.	Gross profit from sales of goods and rendering of services	20		8,566,525,493	614,974,337	9,895,687,459	6,840,666,162
6.	Gain/(loss) on sale and disposal of investment properties	21		-		-	
7.	Financial income	22	VI.3	16,715,663,672	16,070,498,544	53,839,944,269	13,908,396,555
8.	Financial expenses	23	VI.4	7,922,035,908	1,925,059,919	13,113,606,893	65,923,866,801
	In which: borrowing costs	*24*		*7,922,035,908*	*1,205,009,919*	*17,570,712,328*	*47,690,974,126*
9.	Selling expenses	25		-		-	
10.	General and administrative expenses	26	VI.5	6,356,443,354	3,519,379,431	8,772,997,235	294,206,563,301
11.	Net operating profit	30		11,003,709,903	11,241,033,531	41,849,027,600	(339,381,367,385)
12.	Other income	31	VI.6	571,971,931	1,049,156,038	9,558,609,361	1,826,940,725
13.	Other expenses	32	VI.7	14,826,784,220	54,009,939	44,252,224,194	3,540,474,954
14.	Other profit	40		(14,254,812,289)	995,146,099	(34,693,614,833)	(1,713,534,229)
15.	Total accounting profit before tax	50		(3,251,102,386)	12,236,179,630	7,155,412,767	(341,094,901,614)
16.	Current corporate income tax expense	51	V.14	-			4,347,053,200
17.	Deferred corporate income tax expense	52		-		-	
18.	Profit after corporate income tax	60		(3,251,102,386)	12,236,179,630	7,155,412,767	(345,441,954,814)
19.	Basic earnings per share	70	VI.8				
20.	Diluted earnings per share	71	VI.8				

Approved on 29 October 2026

Nguyen Thi Kim Yen
Chief Accountant/Preparer

Nguyen Ngoc Anh
General Director
Legal Representative

The accompanying notes form an integral part of these Financial Statements

STATEMENT OF CASH FLOWS

(Full form)
For the period ended 30 September 2026

Unit: VND

	ITEMS	Code	Note	Accumulated from the beginning of the year to the end of this period	
				Current year	Previous year
I.	**Cash flows from operating activities**				
1.	***Profit before tax***	***01***		***7,155,412,767***	***(341,094,901,614)***
2.	***Adjustments for:***				
-	Depreciation of fixed assets and investment properties	02	V.8	130,832,865	1,604,353,659
-	Provisions	03	V.2b, c; V.6	(12,315,882,695)	283,963,472,775
-	Foreign exchange gains/losses from revaluation of monetary items denominated in foreign currencies	04	VI.3	(755,492,825)	6,392,141,682
-	Gains/losses from investing and financing activities	05	VI.3, 6	(53,470,815,080)	(13,908,396,555)
-	Borrowing costs	06	VI.4	17,570,712,328	47,690,974,126
-	Other adjustments	07		-	-
3.	***Operating profit before changes in working capital***	***08***		***(41,685,232,640)***	***(15,352,355,927)***
-	Increase/decrease in receivables	09		343,491,972,147	49,152,839,628
-	Increase/decrease in inventories	10		149,541,523,001	(139,688,142,889)
-	Increase/decrease in payables	11		(489,634,328,772)	(43,852,159,418)
-	Increase/decrease in deferred expenses	12		117,833,606	12,492,014,181
-	Increase/decrease in trading securities	13		-	-
-	Borrowing costs paid	14	V.16, VI.4	(6,611,647,728)	(870,783,756)
-	Corporate income tax paid	15	V.14	-	(4,347,053,200)
-	Other receipts from operating activities	16		-	-
-	Other payments for operating activities	17		-	-
	Net cash flows from operating activities	***20***		***(44,779,880,386)***	***(142,465,641,381)***
II.	**Cash flows from investing activities**				
1.	Payments for purchase and construction of fixed assets and other non-current assets	21		-	(5,519,500)
2.	Proceeds from disposal and sale of fixed assets and other non-current assets	22	V.8, VI.6	386,363,636	-
3.	Loans granted and purchases of debt instruments of other entities	23		(2,000,000,000)	-
4.	Collection of loans and resale of debt instruments of other entities	24		6,368,615,346	-
5.	Investments in other entities	25		-	-
6.	Proceeds from divestment of investments in other entities	26		-	114,606,630,250
7.	Interest, dividends and profits received	27		50,042,169,141	8,476,371,746
	Net cash flows from investing activities	***30***		***54,797,148,123***	***123,077,482,496***

The accompanying notes form an integral part of these Financial Statements

Statement of Cash Flows (continued)

	ITEMS	Code	Note	Accumulated from the beginning of the year to the end of this period	
				Current year	Previous year
III.	**Cash flows from financing activities**				
1.	Proceeds from issuance of shares and capital contributions from owners	31		-	-
2.	Capital returned to owners and repurchase of issued shares	32		-	-
3.	Proceeds from borrowings	33	V.18a, b	-	3,950,000,000
4.	Repayment of borrowings	34	V.18a, b	(34,500,000,000)	(8,684,000,000)
5.	Repayment of finance lease liabilities	35		-	(359,757,330)
6.	Dividends and profits paid to owners	36		-	-
	Net cash flows from financing activities	***40***		***(34,500,000,000)***	***(5,093,757,330)***
	Net cash flows during the period	**50**		**(24,482,732,263)**	**(24,481,916,215)**
	Cash and cash equivalents at the beginning of the year	**60**	**V.1**	**31,803,055,363**	**49,271,612,696**
	Effect of exchange rate fluctuations on translation of foreign currencies	61		-	6,872,634
	Cash and cash equivalents at the end of the period	**70**	**V.1**	**7,320,323,100**	**24,796,569,115**

Approved on 29 October 2026

Nguyen Thi Kim Yen
Chief Accountant/Preparer

Nguyen Ngoc Anh
General Director
Legal Representative

The accompanying notes form an integral part of these Financial Statements

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the first nine months of the fiscal year ending 31 December 2026

I. OPERATING CHARACTERISTICS

1. Form of capital ownership

Tracodi Construction Holding Joint Stock Company (hereinafter referred to as the "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 activities are: construction of transportation 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 generally ranges from 18 to 36 months (approximately 24 months on average), from the signing of contracts, mobilisation of resources, construction, acceptance and handover until full collection of payments under the contracts (including retention money).

5. Corporate structure

Subsidiaries

Company name	Head office address	Principal activities	Capital contribution ratio	Interest ratio	Voting rights ratio
TCD Plus Joint Stock Company	Vian Tower, 26 Street No. 40, An Khanh Ward, Ho Chi Minh City	Real estate business, land use rights owned, used or leased	80.0%	80.0%	80.0%
EcoBuild Construction Trading Company Limited	25 Xuan Thuy, An Khanh Ward, Ho Chi Minh City	Construction of transportation works	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 transportation by car in Ho Chi Minh City	51.0%	51.0%	51.0%
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited	Ro Leng Hamlet, Tri Ton Commune, An Giang Province	Exploitation and processing of construction stone	51.0%	50.0%	51.0%
Life Purity Clean Water Joint Stock Company(i)	27C Quoc Huong, An Khanh Ward, Ho Chi Minh City	Water exploitation, treatment and supply	51.0%	51.0%	51.0%

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

Company name	Head office address	Principal activities	Capital contribution ratio	Interest ownership interest	Voting rights ratio
Son Long Investment and Development Joint Stock Company	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%
Thanh Nguyen Energy Investment and Development Company Limited	Chu Jut Village, Ia Rsai Commune, Gia Lai Province	Production of solar power, wind power and gas power (excluding transmission and dispatch of the national power system and construction and operation of multi-purpose hydropower and nuclear power)	49.0%	49.0%	49.0%
BCG Land Joint Stock Company(i)	22A Street No. 7, Binh Trung Ward, Ho Chi Minh City	Construction of residential buildings	9.43%	9.43%	20.43%

(i) Although the ownership interest in BCG Land Joint Stock Company is less than 20%, in 2024 the Company was authorised by Bamboo Capital Holding Joint Stock Company to exercise the voting rights attached to 50,600,000 shares, equivalent to 11% of BCG Land Joint Stock Company, increasing the voting rights ratio from 9.43% to 20.43%, for an authorisation term from 06 June 2024 to 06 June 2026. Accordingly, as at 01 January 2026, the investment in BCG Land Joint Stock Company was presented under "Investments in joint ventures and associates" on the Interim Statement of Financial Position. As at 30 June 2026, this investment was reclassified and presented under "Equity investments in other entities" on the Interim Statement of Financial Position.

Dependent accounting units without legal entity status

Unit name	Address
Branch of Tracodi Construction Holding Joint Stock Company in Hanoi	No. 30, Lane 63, Lam Ha Street, Bo De Ward, Hanoi
Branch of Transport and Industry Development Investment Joint Stock Company in Da Nang	24 Ton Duc Thang, Hoa Khanh Ward, Da Nang City

6. Number of employees

As at the end of the accounting period, the Company had 25 employees (opening balance: 28 employees).

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

The corresponding figures of the previous 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 Company 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"). Accordingly, certain items in the Interim Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Opening balance" and "Previous period" columns of the Interim Financial Statements have been re-presented according to the new classification and names under Circular 99 to ensure comparability (see Note VII.3). These changes do not affect the Company's total assets, total liabilities, owners' equity or profit after tax.

8. Other information

The Company's shares were listed on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol "TCD" pursuant to Decision No. 162 dated 17 May 2017 of the Ho Chi Minh City Stock Exchange. The first trading date was 26 May 2017.

Under Decision No. 590/QĐ-SGDHCM dated 08 July 2026 of the Ho Chi Minh City Stock Exchange, the Company's shares were delisted from the Ho Chi Minh City Stock Exchange (HOSE) with effect from 15 July 2026.

The Company's shares are currently registered for trading on the UPCoM market (Unlisted Public Company Market) of the Hanoi Stock Exchange under the ticker symbol "TCD" pursuant to Decision No. 961/QĐ-SGDHN dated 17 July 2026 of the Hanoi Stock Exchange. The first trading date was 24 July 2026.

On 20 July 2026, the Hanoi Stock Exchange issued Decision No. 973/QĐ-SGDHN placing the Company's TCD shares under restricted trading with effect from 24 July 2026.

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

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

2. Accounting currency

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

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable accounting system

The Company applies Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System issued under Circular 99 and the circulars of the Ministry of Finance guiding the implementation of accounting standards in the preparation and presentation of the Interim Financial Statements.

2. Statement of compliance with accounting standards and accounting system

The Company's Board of General Directors ensures compliance with the requirements of Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System issued under Circular 99, as well as the circulars of the Ministry of Finance guiding the implementation of accounting standards in the preparation and presentation of the Interim Financial Statements.

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

1. Basis of preparation of the Financial Statements

The Interim Financial Statements are prepared on the accrual basis (except for information relating to cash flows), under the historical cost principle and on the going concern assumption.

2. Foreign currency transactions

Transactions in foreign currencies are translated at the actual exchange rates prevailing on 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 allowance for doubtful debts has been made) are revalued at the average buying and selling transfer rate of Vietnam Joint Stock Commercial Bank for Industry and Trade (the bank with which the Company regularly transacts).

Exchange differences arising during the period from foreign currency transactions are recognised in financial income (if gains) or financial expenses (if losses). 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 revaluation and are recognised in financial income (if gains) or financial expenses (if losses).

3. 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), which are readily convertible into known amounts of cash and are subject to an insignificant risk of conversion into cash at the reporting date. Restricted cash and cash equivalents are not presented under this item but under "Other current assets" or "Other non-current assets", depending on the restriction period.

4. Financial investments

Trading securities

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

Trading securities are initially recognised at the fair value of the payments at the time of the transaction. Costs of purchasing trading securities (if any), such as brokerage, transaction, information, taxes and bank fees, are recognised in financial expenses for the period. During the holding period, the Company does not reclassify trading securities as held-to-maturity investments and vice versa.

Trading securities are recognised when the Company obtains ownership, specifically as follows:

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

Interest, dividends and profits for periods prior to the purchase of trading securities are recorded as a reduction in the value of those trading securities. Interest, dividends and profits for periods after the purchase are recognised in financial income. Dividends received in shares are only tracked by the number of additional shares; the value of shares received is not recognised.

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

- For listed securities or securities whose fair value can be reliably determined: 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 UPCoM that have not been traded within 30 days before the provisioning date, or 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 Company's percentage (%) of actual 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 recognised in financial expenses.

Gains or losses from the transfer of trading securities are recognised 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 Company has the intention and ability to hold them to 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 those of a similar nature, excluding derivatives.

Held-to-maturity investments are initially recognised at cost, including the purchase price and transaction costs (transaction fees, brokerage commissions, etc.). Interest accrued from prior periods up to the purchase date is deducted from the cost of the investment at initial recognition. After initial recognition, these investments are measured at cost. Interest income after the purchase date is recognised in financial income on an accrual basis.

When there is solid evidence that part or all of an investment may not be recoverable and the loss can be reliably measured, the loss is recognised in financial expenses for the period and deducted directly from the investment value. Where evidence of loss decreases or no longer exists in a subsequent period, the recognised loss is reversed and recognised in financial income for that period.

Investments in subsidiaries and associates

Subsidiaries

A subsidiary is an enterprise controlled by the Company. Control is achieved when the Company has the power to govern the financial and operating policies of the investee so as to obtain economic benefits from its activities.

Associates

An associate is an enterprise over which the Company has significant influence but not control over its financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control over those policies.

Initial recognition

Investments in subsidiaries and associates are initially recognised at cost, including the purchase price or capital contribution plus costs directly attributable to the investment (transaction, brokerage, consulting, audit costs, fees, taxes and bank charges, etc.). Where the Company borrows to invest in

subsidiaries or associates, interest expenses are recognised in financial expenses and are not capitalised. For investments made with non-monetary assets, the cost of the investment is recognised 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 prior to the purchase of the investment are recorded as a reduction in the value of that investment. Dividends and profits for periods after the purchase are recognised in financial income. Dividends received in shares are only tracked by the number of additional shares; the value of shares received is not recognised.

Provision for losses on investments in subsidiaries and associates
Provision for losses on investments in subsidiaries and associates is made when the subsidiaries or associates incur losses or the investment is impaired, resulting in a likely loss of capital for the Company. The provision equals the Company's percentage (%) of actual contributed charter capital in the subsidiary or associate at the end of the accounting period multiplied (x) by the difference between the owners' actual invested capital and the owners' equity of the subsidiary or associate at the same date. If the subsidiary or associate is required to prepare Consolidated Financial Statements, the basis for determining the provision is the Consolidated Financial Statements.

Increases or decreases in the provision for losses on investments in subsidiaries and associates required at the end of the accounting period are recognised in financial expenses.

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

Investments in equity instruments of other entities are initially recognised at cost, including the purchase price or capital contribution plus costs directly attributable to the investment (transaction, brokerage, consulting, audit costs, fees, taxes and bank charges, etc.). Where the Company borrows to invest in equity instruments of other entities, interest expenses are recognised in financial expenses and are not capitalised. For investments made with non-monetary assets, the cost of the investment is recognised 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 prior to the purchase of the investment are recorded as a reduction in the value of that investment. Dividends and profits for periods after the purchase are recognised in financial income. Dividends received in shares are only tracked by the number of additional shares; the value of shares received is not recognised.

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

- For investments in listed shares or where the fair value of the investment can be reliably determined, 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 Company's percentage (%) of actual 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 recognised in financial expenses.

5. Receivables

Receivables are presented at carrying amount less allowance for doubtful debts.

Receivables are classified as trade receivables and other receivables on the following principles:

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

Receivables are tracked in detail by counterparty, term and original currency. Trade receivables and other receivables are classified as short-term and long-term on the Statement of Financial Position based on their remaining terms at the end of the accounting period.

Allowance for doubtful debts is made for each doubtful receivable based on the estimated possible loss.

Increases or decreases in the allowance for doubtful debts at the end of the accounting period are recognised in general and administrative expenses.

6. Inventories

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

The cost of inventories is determined as follows:

- Raw materials: comprise purchase costs and other directly attributable costs incurred in bringing the inventories to their present location and condition.
- Work in progress: comprises costs directly related to construction works.

Cost of inventories issued is calculated using the weighted average method and accounted for under the perpetual inventory method.

Net realisable 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 devaluation of inventories is made for each item or each service in progress whose cost exceeds its net realisable value. Increases or decreases in the provision at the end of the accounting period are recognised 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 whose production or turnover period exceeds one normal operating cycle, are not presented as inventories but as non-current assets on the Statement of Financial Position.

7. Tangible fixed assets

Tangible fixed assets are stated at historical cost less accumulated depreciation. The historical cost of tangible fixed assets comprises all costs incurred by the Company to bring the asset to its ready-for-use condition.

Expenditures incurred after initial recognition are added to the historical cost only if they will certainly increase the future economic benefits from the use of the asset. Expenditures that do not meet this condition are recognised as production and business expenses in the period. Regular repair and maintenance costs of tangible fixed assets are recognised as production and business expenses in

the period incurred. For fixed assets that technically require periodic repair and maintenance, significant periodic repair and maintenance costs are recognised as deferred expenses and gradually allocated to production and business expenses until the next periodic repair and maintenance.

When tangible fixed assets are sold or disposed of, their historical cost and accumulated depreciation are written off, and any gain or loss arising from the disposal is recognised in income or expenses for the period.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. Useful lives and depreciation methods are reviewed at least at the end of each fiscal 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
Motor vehicles and transmission equipment	05 – 10
Office equipment and tools	03 – 05

8. Intangible fixed assets

Intangible fixed assets are stated at historical cost less accumulated amortisation.

The Company's intangible fixed assets are computer software. Costs related to computer software that is not an integral part of the related hardware are capitalised. The historical cost of computer software comprises all costs incurred by the Company up to the date the software is put into use. Computer software is amortised using the straight-line method over 03 – 05 years.

When intangible fixed assets are sold or disposed of, their historical cost and accumulated amortisation are written off, and any gain or loss arising from the disposal is recognised in income or expenses for the period.

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

9. Construction in progress

Construction in progress reflects costs directly related to assets under construction and machinery and equipment being installed, including borrowing costs capitalised 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 the actual purpose of use, including tangible fixed assets, intangible fixed assets, investment properties or inventories, and are depreciated/amortised from the date they are put into use.

Costs of ongoing upgrades and renovations of fixed assets are accumulated separately and, upon completion, are added to the historical cost of the corresponding fixed assets.

Regular repair and maintenance costs incurred each period to keep fixed assets operating normally are recognised 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 deferred expenses and gradually allocated to production and business expenses until the next maintenance period.

10. Business cooperation contracts

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

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

BCCs with joint control

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

BCC in the form of jointly controlled assets

The Company recognises in its Financial Statements:

- Its share of the jointly controlled assets (classified according to the nature of the assets).
- Liabilities incurred separately and its share of liabilities incurred jointly.
- Income from the sale or use of its share of the output.
- Its share of expenses incurred by the BCC.

BCC in the form of jointly controlled operations

This cooperation does not result in the establishment of a new business entity. The Company recognises in its Financial Statements:

- The assets controlled by the Company.
- The liabilities that it incurs.
- Its share of revenue from the sale of goods or rendering of services by the BCC.
- The expenses that it incurs.

BCC in the form of sharing profit after tax

The parties share profits only if the BCC makes a profit and bear losses if the BCC incurs a loss.

Where the Company is designated as the party responsible for accounting and tax finalisation for the BCC, the Company records all revenue and expenses of the BCC in its accounting books to determine the results and tax obligations. However, the Company recognises in the Income Statement only the portion of revenue and expenses corresponding to the share to which it is entitled or which it must bear.

Where the Company is not the party responsible for accounting and tax finalisation for the BCC, the Company recognises in the Income Statement its share of revenue and expenses from the BCC based on the allocation schedule of common revenue and expenses notified by the party responsible for accounting for the BCC.

Treatment upon termination of a jointly controlled BCC or the Company's withdrawal from a BCC

For BCCs in the form of jointly controlled assets and jointly controlled operations: the assets and liabilities distributed are recognised at the agreed value at the time of liquidation; the difference from the carrying amount is recognised in income or expenses for 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 books, determines the liquidation result and allocates it to the participating parties according to the ratio agreed in the contract. The Company's share of the liquidation result is recognised in income or expenses for the period.

BCCs without joint control

Where the Company participates in a BCC without joint control, its participation is recognised as a financial investment at cost (being 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 recognised in financial income when the Company 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.4).

Where the BCC provides that the participants are entitled to a fixed benefit regardless of the BCC's business results, the Company accounts for the contract according to its economic substance, specifically:

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

11. Payables and accrued expenses

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

Payables are classified as trade payables, accrued expenses and other payables on the following principles:

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

Payables and accrued expenses are classified as short-term and long-term on the Statement of Financial Position based on their remaining terms at the end of the accounting period.

12. Ordinary bonds

Ordinary bonds are bonds without the right of conversion 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, being the par value of the bonds less bond discounts plus bond premiums. Discounts or premiums are determined and recognised at the

time of issuance. After issuance, changes in market interest rates do not affect the discounts or premiums recognised.

The Company monitors discounts and premiums for each type of ordinary bond issued and the allocation of each discount and premium when determining borrowing costs to be expensed or capitalised in each period, specifically:

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

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

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

Bond issuance costs are gradually allocated over the bond term using the straight-line method or the effective interest method and recognised in financial expenses or capitalised depending on the purpose of use.

Where an issuance of ordinary bonds is unsuccessful, the issuance costs are allocated to both successfully and unsuccessfully issued bonds based on the number of bonds. Issuance costs allocated to unsuccessfully issued bonds are recognised in financial expenses for the period.

13. Owners' equity

Owners' contributed capital is recognised at the actual amount of capital contributed by the shareholders.

Share premium

Share premium comprises:

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

Direct costs related to successful share issuances are deducted from share premium. Costs of unsuccessful share issuances are recognised in financial expenses for the period.

14. Revenue and income recognition

Revenue from sale of goods

Revenue from the sale of goods is recognised when the Company satisfies its performance obligation under the contract by transferring control of the goods to the customer and all of the following conditions are met:

- The Company has transferred substantially all the risks and rewards of ownership of the goods to the buyer.
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods.
- Revenue can be measured with reasonable certainty.
- The Company has received or will receive economic benefits from the sale transaction.
- The costs related to the sale transaction can be determined.

Revenue from rendering of services

Revenue from the rendering of services is recognised when the Company satisfies its performance obligation under the contract and all of the following conditions are met:

- Revenue can be measured with reasonable certainty. Where the contract allows the buyer to return the services purchased under specific conditions, revenue is recognised only when those specific conditions no longer exist and the buyer is no longer entitled to return the services provided.
- The Company has received or will receive economic benefits from the service transaction.
- The stage of completion at the reporting date can be determined.
- The costs incurred for the transaction and the costs to complete the service transaction can be determined.

Where services are performed over several periods, revenue recognised in the period is based on the stage of completion at the end of the accounting period.

Revenue from construction contracts

A construction contract is a contract 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 of use.

Construction contract revenue comprises the initial amount agreed in the contract and adjustments arising during performance that are agreed by both parties, including variations in the scope of work, claims, incentive payments for early completion or compensation for costs incurred outside the contract price - provided that these amounts can be measured reliably and are probable of being approved.

When the outcome of a contract can be estimated reliably:

- For construction contracts where the contractor is paid according to planned progress: revenue and costs related to the contract are recognised by reference to the stage of completion as determined by the Company at the date of the Financial Statements.
- For construction contracts where the contractor is paid based on the value of work performed: revenue and costs related to the contract are recognised by reference to the work completed as confirmed by the customer and reflected in invoices issued.

Variations in contract work, claims and other receipts are recognised as revenue only when agreed with the customer.

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

- Revenue is recognised only to the extent of contract costs incurred for which recovery is reasonably certain.

- Contract costs are recognised as expenses only when incurred.

When it is probable that total contract costs will exceed total contract revenue, the expected loss is recognised immediately as an expense in the period in which it is identified.

The difference between the cumulative revenue recognised on a construction contract and the cumulative amount billed under the planned progress of the contract is recognised as receivables or payables according to the planned progress of construction contracts.

When it is probable that total contract costs will exceed total contract revenue, the entire expected loss on the contract is recognised immediately as an expense in the period in which it is identified, regardless of the stage of completion of the contract.

Interest
Interest is recognised on a time basis and the effective interest rate for each period.

Profit shared
Profit shared is recognised when the Company is entitled to receive dividends or profits from its investments.

15. Borrowing costs

Borrowing costs comprise interest on borrowings and other costs directly related to borrowings.

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

Borrowing costs directly attributable to the construction or production of qualifying assets in progress that 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 probable that the enterprise will obtain future economic benefits from the assets and the borrowing costs can be measured reliably.

Capitalisation of borrowing costs commences when all three of the following conditions are met:
- Expenditures for the construction or production of the asset are being incurred;
- Borrowing costs are being incurred; and
- Activities necessary to prepare the asset for its intended use or sale are in progress.

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

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

For general borrowings, part of which is used for the construction or production of qualifying assets, capitalised borrowing costs are determined by applying the capitalisation rate to the weighted average accumulated expenditure on the construction or production of such assets. The capitalisation rate is the weighted average interest rate of borrowings outstanding during the period, excluding specific borrowings for the purpose of obtaining a particular asset.

16. Expenses

Expenses are decreases in economic benefits recognised at the time of the transaction or when it is reasonably certain that they will be incurred in the future, regardless of whether payment has been made. Expenses are recognised even if not yet due for payment but certain to be incurred, to ensure prudence and capital preservation.

When the Company recognises revenue, it must also recognise 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 relating to the revenue of that period. Where the matching principle conflicts with the prudence principle, expenses are recognised based on the substance of the transaction and Vietnamese Accounting Standards to ensure a true and fair reflection of the transaction.

17. Corporate income tax

The Company's accounting policy for corporate income tax is implemented in accordance with the Law on Corporate Income Tax No. 67/2025/QH15 dated 14 June 2025, Decree No. 320/2025/NĐ-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 corporate 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. Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting, non-deductible expenses, non-taxable income and losses carried forward.

Each quarter, the Company determines and recognises the provisional corporate income tax payable. At the end of the fiscal year, the Company determines the actual corporate income tax payable according to the finalisation return and adjusts the difference from the amounts provisionally recognised during the year.

Deferred income tax

Deferred income tax is the corporate income tax 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 recognised 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 recognised for all deductible temporary differences when it is probable that sufficient taxable profit will be available in the future against which those temporary differences can be utilised, and are also recognised for unused tax losses and tax incentives when sufficient future taxable profit is available. Deferred tax assets and deferred tax liabilities arising from transactions recognised 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 recover all or part of the deferred tax assets.

Deferred tax assets and deferred tax liabilities are measured at the tax rates expected to apply to the fiscal year when the asset is realised or the liability is settled, based on tax rates and tax regulations enacted at the end of the accounting period.

When preparing the Statement of Financial Position, deferred tax assets and deferred tax liabilities are offset when:

- The Company has a legally enforceable right to set off current tax assets against current tax liabilities; and
- The deferred tax assets and deferred tax liabilities relate to corporate income taxes levied by the same tax authority:
  - On the same taxable entity; or
  - The Company intends to settle current tax liabilities and current tax assets on a net basis, or to realise 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.

18. Related parties

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

Related parties of the Company include:

- The parent company, subsidiaries, associates and other companies within the same holding.
- Individuals holding, directly or indirectly, voting rights that give them significant influence over the Company, including members of the Board of Directors and close members of the families of such individuals.
- Key management personnel having authority and responsibility for planning, directing and controlling the activities of the Company, including the Board of General Directors, the Supervisory Board, other management members and close members of the families of such individuals.
- Enterprises in which individuals in the above groups hold, directly or indirectly, voting rights sufficient to exercise significant influence over such enterprises, including enterprises owned by key management personnel or major shareholders of the Company and enterprises that share key management personnel with the Company.

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

Based on the substance of the economic relationship and with reference to international practice, the Company also considers partners jointly controlling BCCs with the Company 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 possible related party relationship, attention is directed to the substance of the relationship rather than merely its legal form.

19. Segment reporting

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

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

The nature of risks and economic benefits is the main basis for determining whether the primary segment reporting format is by business segment or geographical segment. If risks and rates of return are affected predominantly by differences in products and services, the primary format is business segments and the secondary format is geographical segments. Conversely, if risks and rates of return are affected predominantly by geographical differences, the primary format is geographical segments and the secondary format is business segments. The Company's organisational and management structure and internal financial reporting system are the main basis for determining the primary and secondary segment formats.

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

- Segment revenue accounts for 10% or more of the total revenue of all segments.
- Segment 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).
- Segment 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 the preparation and presentation of the Company's Financial Statements.

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

1. Cash

	Closing balance	Opening balance
Cash on hand	8,846,710	8,936,710
Demand deposits at banks	7,311,476,390	31,794,118,653
- *Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 12, Ho Chi Minh City*	*4,140,364,178*	*24,669,059,997*
- *Vietnam Export Import Commercial Joint Stock Bank – Sai Gon Branch*	*2,597,935,465*	*2,594,913,620*
- *Other banks*	*573,176,747*	*4,530,145,036*
Total	**7,320,323,100**	**31,803,055,363**

2. Financial investments

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

2a. Trading securities

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
Shares				
An Giang Mechanical Joint Stock Company	451,655,840	1,667,966,900	451,655,840	1,180,771,700
Total	**451,655,840**	**1,667,996,900**	**451,655,840**	**1,180,771,700**

There were no movements in the provision for diminution in value of trading securities during the period.

2b. Held-to-maturity investments

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Short-term	***865,796,273,238***	***674,973,995,613***	***(191,466,571,824)***	***1,581,257,771,069***	***1,437,066,881,098***	***(144,190,889,971)***
Bonds (i)	100,000,000,000	100,000,000,000	-	100,000,000,000	100,000,000,000	-
Term bank deposits	2,000,000,000	2,000,000,000				
BCCs with related parties	126,391,921,425	40,944,496,726	(86,091,718,898)	- 373,321,742,365	334,505,705,320	(38,816,037,045)
Helios Investment and Services Joint Stock Company – BCC capital contribution (ii)	*118,141,297,199*	*36,267,571,130*	*(81,873,723,069)*	*50,000,000,000*	*21,126,276,931*	*(28,873,723,069)*
Helios Investment and Services Joint Stock Company - BCC interest, bond interest	-	-	-	*6,368,615,346*	-	*(6,368,615,346)*
Thang Phuong Joint Stock Company – BCC capital contribution (iii)	-	-	-	*281,640,000,000*	*281,640,000,000*	-
Thang Phuong Joint Stock Company - BCC interest	-	-	-	*27,062,502,793*	*27,062,502,793*	-
BCG Financial Joint Stock Company - BCC interest	*4,676,925,596*	*4,676,925,596*	-	*4,676,925,596*	*4,676,925,596*	-
Indochina Hoi An Beach Villas Company Limited - BCC interest	*3,573,698,630*	-	*(3,573,698,630)*	*3,573,698,630*	-	*(3,573,698,630)*
BCCs with other organisations	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 Joint Stock Company – BCC capital contribution (iv)	*477,533,000,000*	*477,533,000,000*	-	*477,533,000,000*	*477,533,000,000*	-

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Artemis Investment Joint Stock Company - BCC interest	*35,839,053,245*	*35,839,053,245*	-	*35,839,053,245*	*35,839,053,245*	-
HCM Lott 68 Joint Stock Company – BCC capital contribution(v)	*85,829,250,000*	-	*(85,829,250,000)*	*85,829,250,000*	-	*(85,829,250,000)*
HCM Lott 68 Joint Stock Company - BCC interest	*17,972,797,447*	-	*(17,972,797,447)*	*17,972,797,447*	-	*(17,972,797,447)*
Plus Investment Joint Stock Company – BCC capital contribution (vi)	-	-	-	*443,576,327,982*	*443,576,327,982*	-
Plus Investment Joint Stock Company - BCC interest(vi)	-	-	-	*26,955,348,909*	*26,955,348,909*	-
Orchid Investment and Services Joint Stock Company - BCC interest	*9,243,883,997*	*9,243,883,997*	-	*9,243,883,997*	*9,243,883,997*	-
Lion City Development Joint Stock Company - BCC interest	*9,413,561,645*	*9,413,561,645*	-	*9,413,561,645*	*9,413,561,645*	-
Renatus Joint Stock Company - BCC interest	*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)***
BCCs with related parties	70,000,000,000	-	(70,000,000,000)	140,000,000,000	17,000,000,000	(123,000,000,000)
Indochina Hoi An Beach Villas Company Limited – BCC capital contribution (vii)	*70,000,000,000*	-	(70,000,000,000)	*70,000,000,000*	-	(70,000,000,000)
Helios Investment and Services Joint Stock Company – BCC capital contribution (ii)	-	-	-	*70,000,000,000*	*17,000,000,000*	(53,000,000,000)
BCCs with organisations	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 Joint Stock Company – BCC capital contribution (viii)	*213,500,000,000*	*213,500,000,000*	-	*213,500,000,000*	*213,500,000,000*	-
Renatus Joint Stock Company – BCC capital contribution (ix)	*66,830,000,000*	-	(66,830,000,000)	*66,830,000,000*	-	(66,830,000,000)
Total	**1,216,126,273,238**	**888,473,995,613**	**(328,296,571,824)**	**2,001,587,771,069**	**1,667,566,881,098**	**(334,020,889,971)**

(i) Investment in bonds of Helios Investment and Services Joint Stock Company with a value of VND 100,000,000,000 under Board of Directors' Resolution No. 47/2019/NQ-TTHĐQT-TCD dated 27 June 2019. The bond term was changed 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. These bonds are used by the Company as collateral for the loan of Toan Phat Construction Investment Joint Stock Company at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch.

(ii) Business cooperation with Helios Investment and Services Joint Stock Company 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: investment in real estate, infrastructure, energy and production and business projects;
  - Ratio, form and schedule of capital contribution: 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, extended to 28 February 2026 under Appendix No. 02-0103/PLHTKD/TCD-HELIOS dated 29 February 2024;
  - Profit sharing: profit shared is calculated based on the investment profit and the actual capital contribution ratio of the parties, and was subsequently calculated at an interest rate of 9.9% per annum under Appendix No. 03/2020/PLHĐHT/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/HTĐT/TCD-Helios dated 24 April 2019. Information on this contract is as follows:
  - Purpose of the business cooperation: to purchase 8 shophouse lots developed by Con Bap Eco-Tourism Company Limited and to acquire 100% of the capital contribution in Thanh An An Company Limited, the developer 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);
  - Ratio, form and schedule of capital contribution: the Company contributes VND 30,000,000,000 to purchase the 8 shophouse lots and VND 90,000,000,000 to acquire 100% of the capital contribution in Thanh An An Company Limited;
  - The cooperation term is 36 months from the date of signing the contract, extended to 23 April 2027 under Contract Appendix No. 03-17/2019/PLHĐHT/TCD-Helios dated 18 July 2024;
  - Profit sharing: profit shared is calculated based on the investment profit and the actual investment ratio of the parties, and was 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, less than the investment amount committed under the contract.

(iii) Business cooperation with Thang Phuong Joint Stock Company 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: capital contribution to invest in financial products such as shares, bonds and other financial products;
- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 300,000,000,000, to be transferred within 10 days from the date of signing the contract;
- The cooperation term is 01 year from the date of signing the Contract and was agreed to be extended to 14 April 2025 under Appendix No. 03-1504/HTKD/TCD-TP dated 14 April 2024;

- Profit sharing: profit shared is calculated based on the investment profit and the actual investment ratio of the parties, with the return determined at the end of the fiscal year upon revaluation of the investments. Under Appendix No. 02-1504/HTKD/TCD-TP dated 30 September 2023, the Company's share of return was changed to 10% per annum on the actual contributed capital from 01 October 2023;
- Status of the contract at the end of the accounting period: the Company has contributed VND 281,640,000,000, less than the investment amount committed under the contract.

Under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026, the principal and interest of this BCC were offset against the advance from Gia Khang Trading and Services Investment Joint Stock Company (see Note V.13).

(iv) Business cooperation with Artemis Investment Joint Stock Company 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: capital contribution to invest in financial products such as shares, bonds and other financial products;
- Ratio, form and schedule of capital contribution: total capital invested is VND 1,000,000,000,000, to be transferred within 03 months from the date of signing the contract. Under Appendices No. 01 to 05-0712/PLHTKD/TCD-ARTEMIS dated 19 January 2024, the business cooperation capital was reduced to VND 477,533,000,000;
- The cooperation term is 01 year from the date of signing the Contract and was agreed to be extended to 06 December 2024 under Appendix No. 04-0712/HTKD/TCD-ARTEMIS dated 06 December 2023;
- Profit sharing: the Company is entitled to an initial return equivalent to 9.5% per annum on the actual contributed capital. 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 return was changed to 11.5% per annum from 01 January 2023 and reduced to 10% per annum from 01 October 2023;
- Capital contribution status at the end of the accounting period: the Company has fully contributed VND 477,533,000,000.

(v) Business cooperation with HCM Lott 68 Joint Stock Company 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: investment in the repurchase of Helios bonds and certain shares on the market;
- Ratio, form and schedule of capital contribution: 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, to VND 177,529,250,000 under Contract Appendix No. 02-1507/2020/HTKD/LOTT-TRACODI dated 30 March 2023, and to 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 agreed to be extended 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: sharing of returns from share investments and upon transfer of shares, sharing of related revenue in proportion to capital contributions and other returns arising from the invested bonds; during the project investment period, the return shared is equivalent to 11.65% per annum on the actual contributed capital. 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 return was changed to 13.05% from 01 January 2023 and 12.05% per annum from 01 January 2024;
- Capital contribution status at the end of the accounting period: the Company has fully contributed VND 85,829,250,000.

(vi) Business cooperation with Plus Investment Joint Stock Company under Business Cooperation Contract No. 0501/2021/HĐHTKD/TCD-PLUS dated 05 January 2021. Information on this Contract is as follows:
- Purpose of the business cooperation: to finance the investment in 1,000 bonds issued by Helios Investment and Services Joint Stock Company on 10 June 2019;
- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 450,000,000,000, to be paid within 30 days from the date of signing the contract;
- The investment cooperation term is 36 months from the date of transfer and was changed to 04 January 2026 under Contract Appendix No. 0501-02/2021/PLHĐHTKD/TCD-PLUS signed on 08 December 2023;
- Profit sharing: profit is shared at an interest rate of 12.5% per annum on the actual contributed capital and adjusted to 10% per annum from 01 October 2023 under Contract Appendix No. 0501-01.2/2021/PLHĐHTKD/TCD-PLUS dated 30 September 2023;

Under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026, the principal and interest of this BCC were offset against the advance from Gia Khang Trading and Services Investment Joint Stock Company (see Note V.13).

(vii) Business cooperation with Indochina Hoi An Beach Villas Company Limited 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 at Block 1, Dien Duong Ward, Dien Ban Town, Quang Nam Province (now Block 1, Dien Ban Dong Ward, Da Nang City);
- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 70,000,000,000, to be 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 cooperation term, the two parties will assess the actual implementation status 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: profit is shared in proportion 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 attached appendices may be fully mortgaged, including all rights arising therefrom, to any credit institution;
- Capital contribution status 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 used as collateral for the Company's loan at Tien Phong Commercial Joint Stock Bank – Ben Thanh Branch (see Note V.18b).

(viii) Business cooperation with Lion City Development Joint Stock Company 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: capital contribution to invest in financial products such as shares, bonds and other financial products;

- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 200,000,000,000, to be paid in several instalments but not later than 06 months from the date of signing the contract; 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: profit is shared at an interest rate of 10% per annum on the actual contributed capital;
- Capital contribution status at the end of the accounting period: the Company has fully contributed VND 213,500,000,000.

(ix) Business cooperation with Renatus Joint Stock Company 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: capital contribution to invest in financial products such as shares, bonds and other financial products;
- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 250,000,000,000, to be paid in one or several instalments but not later than 03 months from the date of signing the contract;
- The investment cooperation term is 05 years from the date of signing the contract;
- Profit sharing: profit is shared at an interest rate of 10% per annum on the actual contributed capital;
- Capital contribution status at the end of the accounting period: the Company has contributed VND 66,830,000,000, less than the investment amount committed under the contract.

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

	Current period			Previous period		
	BCC	Other investments	Total	BCC	Other investments	Total
Short-term held-to-maturity investments						
Opening balance	114,702,973,069	29,487,916,902	144,190,889,971	-	-	-
Re-presented from allowance for doubtful debts	-	-	-	85,829,250,000	29,487,916,902	115,317,166,902
Additional provision	-	-	-	28,873,723,069	-	-
Reclassified from long-term held-to-maturity investments	53,000,000,000	-	53,000,000,000	-	-	-
Reversal of provision	-	(5,724,318,147)	(5,724,318,147)	-	-	-
Closing balance	**167,702,973,069**	**23,763,598,755**	**191,466,571,824**	**114,702,973,069**	**29,487,916,902**	**144,190,889,971**
Long-term held-to-maturity investments						
Opening balance	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	-	-	-	189,830,000,000	-	189,830,000,000

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Current period			Previous period		
	BCC	Other investments	Total	BCC	Other investments	Total
Short-term held-to-maturity investments						
from allowance for doubtful debts						
Closing balance	**136,830,000,000**	**-**	**136,830,000,000**	**189,830,000,000**	**-**	**189,830,000,000**

2c. Equity investments in other entities

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
Investments in subsidiaries	***364,014,748,091***	***232,099,216,315***	***(131,915,531,776)***	***364,014,748,091***	***233,513,522,588***	***(130,501,225,503)***
TCD Plus Joint Stock Company(i)	200,000,000,000	200,000,000,000	-	200,000,000,000	200,000,000,000	-
EcoBuild Construction Trading Company Limited(ii)	99,800,000,000	-	(99,800,000,000)	99,800,000,000	-	(99,800,000,000)
Vietnam Taxi Company(iii)	54,488,189,875	22,372,658,099	(32,115,531,776)	54,488,189,875	23,786,964,372	(30,701,225,503)
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited(iv)	9,726,558,216	9,726,558,216	-	9,726,558,216	9,726,558,216	-
Investments in associates	***1,087,955,000,000***	***1,064,429,073,156***	***(23,525,926,844)***	***1,521,955,000,000***	***1,064,224,960,421***	***(457,730,039,579)***
Son Long Investment and Development Joint Stock Company(v)	970,355,000,000	970,355,000,000	-	970,355,000,000	970,355,000,000	-
Thanh Nguyen Energy Investment and Development Company Limited(vi)	117,600,000,000	94,074,073,156	(23,525,926,844)	117,600,000,000	93,869,960,421	(23,730,039,579)
BCG Land Joint Stock Company(vii)	-	-	-	434,000,000,000	-	(434,000,000,000)
Equity investments in other entities	***560,946,195,765***	***124,210,638,364***	***(436,735,557,401)***	***126,946,195,765***	***124,267,657,538***	***(2,678,538,227)***
BCG Land Joint Stock Company(vii)	434,000,000,000	-	(434,000,000,000)	-	-	-
Nguyen Hoang Development Joint Stock Company(viii)	16,651,250,000	16,651,250,000	-	16,651,250,000	16,651,250,000	-
Phu Tam Khoi Joint Stock	3,100,000,000	364,442,599	(2,735,557,401)	3,100,000,000	421,461,773	(2,678,538,227)

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision amount	Cost	Recoverable amount	Provision amount
Company(ix)						
Da Suoi Kiet One Member Company Limited (x)	107,194,945,765	107,194,945,765	-	107,194,945,765	107,194,945,765	-
Total	**2,012,915,943,856**	**1,420,738,927,835**	**(592,177,016,021)**	**2,012,915,943,856**	**1,422,006,140,547**	**(590,909,803,309)**

(i) The Company invested VND 200,000,000,000 in TCD Plus Joint Stock Company, equivalent to 80% of its charter capital.

(ii) Under Enterprise Registration Certificate No. 0317828674, 7th amendment dated 23 April 2025 issued by the Department of Finance of Ho Chi Minh City, the Company invested VND 99,800,000,000 in EcoBuild Construction Trading Company Limited, equivalent to 99.8% of its charter capital.

(iii) Under Enterprise Registration Certificate No. 0301465425, 12th amendment dated 16 June 2023 issued by the Department of Planning and Investment of Ho Chi Minh City (now the Department of Finance of Ho Chi Minh City), the Company invested VND 57,474,788,455 in Vietnam Taxi Company, equivalent to 51% of its charter capital. This investment was acquired by the Company at a cost of VND 54,488,189,875.

(iv) Under Enterprise Registration Certificate No. 1600175162, 9th amendment dated 30 July 2025 issued by the Department of Finance of An Giang Province, the Company invested VND 9,171,917,009 in An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited, equivalent to 51% of its charter capital. This investment was acquired by the Company at a cost of VND 9,726,558,216. Under the 3rd Appendix to the Joint Venture Contract No. 01/PLHĐLD dated 06 September 2024, the joint venture term was extended to 07 September 2026, and subsequently extended to 31 December 2029 under the 4th Appendix to the Joint Venture Contract No. 01/PLHĐLD-2026 dated 26 August 2026.

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

The Company has pledged its entire shareholding in Son Long Investment and Development Joint Stock Company as collateral for the bonds issued by the Company (see Note V.18b).

Board of Directors' Resolution No. 29/2025/NQ-HĐQT-TCD dated 19 May 2025 approved the divestment of the entire capital contribution in Son Long Investment and Development Joint Stock Company by way of share transfer, with the transfer expected to take place 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-HĐQT-TCD dated 03 June 2026 further approved the divestment of the entire capital contribution in Son Long Investment and Development Joint Stock Company by way of share transfer, with the transfer expected to take place from June 2026 to 31 March 2027. On 05 June 2026, the Company signed working minutes agreeing on the principles for the transfer of its shares in Son Long Investment and Development Joint Stock Company to R&H Holding Joint Stock Company at an expected transfer price of VND 990,000,000,000.

(vi) Under 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 Company Limited, equivalent to 49% of its charter capital.

Board of Directors' Resolution No. 49/2024/NQ-HĐQT-TCD dated 29 August 2024 approved in principle the signing of a deposit agreement with BCG Vinh Long Joint Stock Company for the transfer of the capital contribution in Thanh Nguyen Energy Investment and Development Company Limited, with the deposit to be received in Q3 2024. On 30 August 2024, the Company received a deposit of VND 39,000,000,000 in connection with this transfer (see Note V.17).

The Company has pledged its entire shareholding in Thanh Nguyen Energy Investment and Development Company Limited as collateral for the bonds issued by Thanh Nguyen Energy Investment and Development Company Limited (see Note VII.1b).

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

The Company was authorised by Bamboo Capital Holding Joint Stock Company to exercise the voting rights attached to 50,600,000 shares, equivalent to 11% of the charter capital of BCG Land Joint Stock Company, for an authorisation term from 06 June 2024 to 06 June 2026. This authorisation increased the Company's voting rights ratio from 9.43% to 20.43%. Accordingly, the opening investment in BCG Land Joint Stock Company was presented under "Investments in joint ventures and associates" and the closing investment has been re-presented under "Equity investments in other entities" on the Statement of Financial Position.

The Company has used 7,800,000 shares and 35,600,000 shares held in BCG Land Joint Stock Company as collateral for the loans of Helios Dak Nong Joint Stock Company and Nam Cuong Sai Gon Company Limited at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch (see Note VII.1b).

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

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

(x) Business cooperation with Da Suoi Kiet One Member Company Limited 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: capital contribution to invest in the Nui Kiet construction stone quarry project in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province;
  - Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 150,000,000,000, to be paid in several instalments in cash or by bank transfer depending on the project's implementation progress from the date of signing the contract, 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: 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, less than the investment amount committed under the contract.
- Capital Contribution Contract No. 08/HĐTT-GVĐT/ĐSK.2023 dated 05 September 2023 and its attached tripartite appendices between the Company, Da Suoi Kiet One Member Company

Limited and Construction Works No. 6 Joint Stock Company. Information on this Contract is as follows:

- Purpose of the business cooperation: capital contribution to invest in the Nui Kiet construction stone quarry project in Suoi Kiet Commune, Tanh Linh District, Binh Thuan Province;
- Ratio, form and schedule of capital contribution: total capital invested by the Company is VND 81,671,250,000, equivalent to 75% of the total contributed capital, to be contributed in 04 stages under the contract from the date of signing;
- The fixed investment cooperation term is 36 months from 05 September 2023;
- Profit sharing: 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 not yet contributed capital as committed under the contract.

Capital contribution status of the two contracts at the end of the accounting period: the Company has contributed VND 107,194,945,765, 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".

Recoverable amount

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

For investments whose fair value has not been determined, the recoverable amount is determined based on the investee's owners' equity in proportion to the capital contribution, using the Consolidated Financial Statements (if the investee is a parent company) or the Separate Financial Statements (if the investee is an independent enterprise without subsidiaries) at the end of the accounting period.

Operations of subsidiaries and associates

Son Long Investment and Development Joint Stock Company and Thanh Nguyen Energy Investment and Development Company Limited are in the investment and construction phase and have not yet commenced production and business operations.

TCD Plus Joint Stock Company, EcoBuild Construction Trading Company Limited, Vietnam Taxi Company and An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited are operating normally, with no significant changes compared to the previous period.

BCG Land Joint Stock Company experienced certain events relating to senior personnel pursuant to decisions of competent authorities. These events have affected the management and administration of BCG Land Joint Stock Company, as well as its cooperative relationships with certain customers, partners and related parties, thereby affecting its business results from 2025 to date.

Provision for equity investments in other entities

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

	Current period			Previous period		
	BCC	Other investments	Total	BCC	Other investments	Total
Opening balance	-	590,909,803,309	590,909,803,309	-	572,214,763,647	572,214,763,647
Provision made	-	1,267,212,712	1,267,212,712	-	10,293,479,781	10,293,479,781
Closing balance	**-**	**592,177,016,021**	**592,177,016,021**	**-**	**582,508,243,428**	**582,508,243,428**

Transactions with subsidiaries and associates

Transactions between the Company and its subsidiaries and associates are presented in Note VII.1b.

3. Trade receivables

3a. Short-term trade receivables

	Closing balance		Opening balance	
	Carrying amount	Provision	Carrying amount	Provision
Receivables from related parties	***485,243,631,419***	***(6,481,109,291)***	***486,744,143,727***	***(6,481,109,291)***
Thanh Nguyen Energy Investment and Development Company Limited	380,116,313,797	-	381,116,313,797	-
BCG Energy Joint Stock Company	58,000,000,000	-	58,000,000,000	-
Da Suoi Kiet One Member Company Limited	12,590,268,020	-	12,590,268,020	-
BCG Vinh Long Joint Stock Company	8,377,378,844	-	8,377,378,844	-
Skylar1 Services Company Limited	6,212,879,732	(6,212,879,732)	6,212,879,732	(6,212,879,732)
Nguyen Hoang Development Joint Stock Company	6,239,003,680	(17,670,000)	6,201,689,356	(17,670,000)
Herb Solar Joint Stock Company	5,283,431,309	-	5,283,431,309	-
Bang Duong E&C Joint Stock Company	4,006,530,680	-	4,006,530,680	-
Skylar2 Construction and Installation Company Limited	1,250,919,389	-	1,250,919,389	-
B.O.T DT 830 Company Limited	-	-	882,143,616	-
Tracodi Labour Export Joint Stock Company	512,000,000	-	512,000,000	-
Skylar3 Trading Company Limited	467,100,000	-	467,100,000	-
Shuaa Investment and Trading Joint Stock Company	431,727,580	-	431,727,580	-

	Closing balance		Opening balance	
	Carrying amount	Provision	Carrying amount	Provision
Bleu Soleil-1 Construction and Installation Company Limited	409,500,000	-	409,500,000	-
Truong Thanh Dai Nam Security Services Company Limited	344,316,984	-	-	-
Bamboo Capital Holding Joint Stock Company	338,286,000	-	338,286,000	-
Helios Investment and Services Joint Stock Company	302,632,984	(250,559,559)	302,632,984	(250,559,559)
Orchid Solar Joint Stock Company	292,804,420	-	292,804,420	-
Bleu Soleil Joint Stock Company	38,538,000	-	38,538,000	-
Nong Thon Viet Energy Joint Stock Company	30,000,000	-	30,000,000	-
Receivables from other customers	***302,237,267,399***	***(5,833,440,733)***	***135,603,711,476***	***(8,833,440,733)***
Phuong Nam Construction Investment Services and Trading Joint Stock Company	57,537,224,218	-	57,537,224,218	-
Air Defence - Air Force Service	29,259,902,000	-	29,259,902,000	-
Daffodils Joint Stock Company	11,576,250,337	-	11,576,250,337	-
VHM Services Investment Joint Stock Company	11,141,721,865	-	11,141,721,865	-
Other customers	192,722,168,979	(5,833,440,733)	26,088,613,056	(8,833,440,733)
Total	**787,480,898,818**	**(12,314,550,024)**	**622,347,855,203**	**(15,314,550,024)**

The above short-term trade receivables include certain balances that have not been reconciled and confirmed, as follows:

	Closing balance	Opening balance
Da Suoi Kiet One Member Company Limited	12,590,268,020	-
Skylar 1 Services Company Limited	6,212,879,732	-
Other customers	54,946,229,705	-
Total	**73,749,377,457**	**-**

3b. Long-term trade receivables

	Closing balance		Opening balance	
	Carrying amount	Provision	Carrying amount	Provision
Receivables from related	***3,178,093,589***	-	***3,178,093,589***	-

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Closing balance		Opening balance	
	Carrying amount	Provision	Carrying amount	Provision
parties				
Shuaa Investment and Trading Joint Stock Company	1,284,364,736	-	1,284,364,736	-
Truong Thanh Dai Nam Security Services Company Limited	1,155,683,016	-	1,155,683,016	-
BCG Land Joint Stock Company	493,333,330	-	493,333,330	-
Tapiotek Joint Stock Company	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 prepayments to suppliers

	Closing balance	Opening balance
Prepayments to related parties	***610,717,581,700***	***1,012,690,429,460***
Shuaa Investment and Trading Joint Stock Company	598,986,333,104	598,986,333,104
G8 Services Joint Stock Company(i)	-	402,286,127,731
EcoBuild Construction Trading Company Limited	11,720,495,996	11,020,495,996
Phu Tam Khoi Joint Stock Company	8,500,000	8,500,000
Bang Duong E&C Joint Stock Company	2,252,600	2,252,600
Truong Thanh Dai Nam Security Services Company Limited	-	386,720,029
Prepayments to other suppliers	***2,308,773,693,871***	***2,401,145,271,541***
Toan Phat Construction Investment Joint Stock Company(ii)	119,904,467,660	301,000,000,000
Plus Investment Joint Stock Company(iii)	343,173,000,000	343,173,000,000
Mega Solar Joint Stock Company(iv)	265,110,520,000	265,110,520,000
HCM Lott 68 Joint Stock Company(v)	214,920,320,719	214,920,320,719
Thien Nhu Y Trading and Services Joint Stock Company	200,000,000,000	200,000,000,000
Skylar Flagship Joint Stock Company	218,440,890,720	218,440,890,720
VHM Services Investment Joint Stock Company	195,702,235,891	195,702,235,891
NNT Investment Joint Stock Company	127,877,232,663	127,877,232,663
Hibiscus Joint Stock Company	153,073,137,712	153,073,137,712
Daffodils Joint Stock Company	115,368,533,486	115,368,533,486
Thiet Moc Lan Trading Joint Stock Company	95,500,000,000	95,500,000,000
G8 Services Joint Stock Company	90,958,331,003	-
Lion City Development Joint Stock Company	25,450,000,000	25,450,000,000
Renatus Joint Stock Company	28,333,000,000	28,333,000,000
Other contractors	114,962,024,017	117,196,400,350
Total	**2,919,491,275,571**	**3,413,835,701,001**

(i) Of which, VND 311,327,796,728 was offset against the advance from Gia Khang Trading and Services Investment Joint Stock Company under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026 (see Note V.13).

(ii) Of which, VND 181,095,532,340 was offset against the advance from Gia Khang Trading and Services Investment Joint Stock Company under Debt Offsetting Minutes No. 02/2026/BBCTCN dated 29 May 2026 (see Note V.13).

(iii) Under the Agreement Minutes dated 23 October 2025 with BCG Khai Long 1 Wind Power Joint Stock Company (the investor), to enable the Company and its contractors to manage their funding, BCG Khai Long 1 Wind Power Joint Stock Company agreed to temporarily defer recovery of its advance to the Company (see Note V.13). Accordingly, on 31 October 2025, the Company signed Agreement Minutes with Plus Investment Joint Stock Company (subcontractor) agreeing to temporarily not recover the advances totalling VND 340,673,000,000 within 02 years from the date of signing.

(iv) Under the Agreement Minutes dated 23 October 2025 with BCG Khai Long 1 Wind Power Joint Stock Company (the investor), to enable the Company and its contractors to manage their funding, BCG Khai Long 1 Wind Power Joint Stock Company agreed to temporarily defer recovery of its advance to the Company (see Note V.13). Accordingly, on 30 October 2025, the Company signed Agreement Minutes with Mega Solar Joint Stock Company (subcontractor) agreeing to temporarily not recover the advances totalling VND 265,110,520,000 within 02 years from the date of signing.

(v) Under the Agreement Minutes dated 17 November 2025 with Bamboo Capital Holding Joint Stock Company and HCM Lott 68 Joint Stock Company (subcontractor), to enable the Company and the subcontractor to manage their funding, Bamboo Capital Holding Joint Stock Company agreed to temporarily not require repayment of its loan to the Company of VND 30,000,000,000; correspondingly, the Company will temporarily not recover its prepayment to HCM Lott 68 Joint Stock Company totalling VND 30,000,000,000 within 02 years from the date of signing (see Note V.18a).

The above short-term prepayments to suppliers include certain balances that have not been reconciled and confirmed, as follows:

	Closing balance	Opening balance
TPT Construction Trading and Services Company Limited	35,579,901,230	35,579,901,230
Ky Nghe Viet Engineering - Trading - Services Joint Stock Company	14,383,875,692	14,383,875,692
T&T Bao Khang Trading and Construction Company Limited	13,041,086,240	13,041,086,240
Other suppliers	50,801,395,264	30,882,003,868
Total	**113,806,258,426**	**93,886,867,030**

5. Other short-term receivables

	Closing balance		Opening balance	
	Amount	Provision	Amount	Provision
Receivables from related parties	***26,851,798,649***	***(200,000,000)***	***36,145,410,316***	***(200,000,000)***
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited – profit	16,312,865,525	-	25,599,706,000	-

	Closing balance		Opening balance	
	Amount	Provision	Amount	Provision
receivable(i)				
Herb Solar Joint Stock Company – late payment interest	2,187,577,875	-	2,187,577,875	-
EcoBuild Construction Trading Company Limited – other receivables	2,161,574,335	-	2,161,574,335	-
Orchid Solar Joint Stock Company – late payment interest	1,949,653,496	-	1,949,653,496	-
Tracodi Labour Export Joint Stock Company – other receivables	1,000,000,000	-	1,000,000,000	-
Bang Duong E&C Joint Stock Company – other receivables	200,000,000	(200,000,000)	200,000,000	(200,000,000)
Shuaa Investment and Trading Joint Stock Company – other receivables	3,040,127,418	-	3,040,127,418	-
Tapiotek Joint Stock Company – other receivables	-	-	6,771,192	-
Receivables from other organisations and individuals	***128,776,510,482***	***(82,936,945,001)***	***119,013,923,462***	***(82,936,945,001)***
Mr. Nguyen Van Chat – receivable from share transfer(ii)	26,002,202,250	(1,002,202,250)	26,002,202,250	(1,002,202,250)
Mega Solar Joint Stock Company – late payment interest	26,583,685,018	(26,583,685,018)	26,583,685,018	(26,583,685,018)
Skylar Flagship Joint Stock Company - late payment interest	21,903,935,892	(21,903,935,892)	21,903,935,892	(21,903,935,892)
Late payment interest receivable from other companies	29,424,288,563	(29,424,288,563)	29,424,288,563	(29,424,288,563)
Advances	270,972,242	-	91,392,524	-
Short-term deposits(iii)	15,750,861,890	-	6,306,596,007	-
Other short-term receivables	8,840,564,627	(4,022,833,278)	8,701,823,208	(4,022,833,278)
Total	**155,628,309,131**	**(83,136,945,001)**	**155,159,333,778**	**(83,136,945,001)**

(i) During the period, the Company offset the profit receivable against the payable to An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited in the amount of VND 377,038,945 under the Debt Offsetting Minutes dated 28 May 2026.

(ii) Receivable from Mr. Nguyen Van Chat for the transfer of 18,000,000 shares in Helios Investment and Services Joint Stock Company under Share Transfer Contract No. 06/HĐCN/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 amounts to VND 13,388,177,324.

6. Overdue debts and bad debts

	Closing balance			Opening balance		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
Related parties		***77,268,173,229***	***70,587,063,938***		***470,097,511,452***	***461,130,274,430***
G8 Services Joint Stock Company - prepayment to supplier		-	-		402,286,127,731	400,000,000,000
Helios Investment and Services Joint Stock Company – receivable for services provided		302,632,984	52,073,425		302,632,984	52,073,425
BCG Energy Joint Stock Company - trade receivable		58,000,000,000	58,000,000,000		58,000,000,000	58,000,000,000
Skylar1 Services Company Limited – receivable for services provided	Over 03 years	6,212,879,732	-	Over 03 years	6,212,879,732	-
Skylar2 Construction and Installation Company Limited – receivable for services provided		1,250,919,389	1,250,919,389		1,250,919,389	1,250,919,389
Shuaa Investment and Trading Joint Stock Company – other receivables		3,040,127,418	3,040,127,418		-	-
Herb Solar Joint Stock Company – late payment interest		2,187,577,875	2,187,577,875		-	-
EcoBuild Construction Trading Company Limited – other receivables		2,161,574,335	2,161,574,335		-	-
Orchid Solar Joint Stock Company – late payment interest		1,949,653,496	1,949,653,496		-	-
Tracodi Labour Export Joint Stock Company – other receivables		1,000,000,000	1,000,000,000		-	-
B.O.T DT 830 Company Limited – receivable for services provided		-	-		882,143,616	882,143,616
Skylar3 Trading Company Limited – receivable for services provided		467,100,000	467,100,000		467,100,000	467,100,000
Bleu Soleil-1 Construction and Installation Company Limited – receivable for		409,500,000	409,500,000		409,500,000	409,500,000

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Closing balance			Opening balance		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
services provided						
Bang Duong E&C Joint Stock Company – other receivables		200,000,000	-		200,000,000	-
Bleu Soleil Joint Stock Company – receivable for services provided		38,538,000	38,538,000		38,538,000	38,538,000
Nong Thon Viet Energy Joint Stock Company – receivable for services provided		30,000,000	30,000,000		30,000,000	30,000,000
Nguyen Hoang Development Joint Stock Company – receivable for services provided	Over 03 years	17,670,000	-	Over 03 years	17,670,000	-
Other organisations and individuals		***1,113,819,110,040***	***321,866,503,030***		***1,016,560,778,151***	***219,035,521,612***
HCM Lott 68 Joint Stock Company - prepayment to supplier		214,920,320,719	30,000,000,000		214,920,320,719	30,000,000,000
VHM Services Investment Joint Stock Company - prepayment to supplier		195,702,235,891	110,000,000,000		195,702,235,891	110,000,000,000
NNT Investment Joint Stock Company - prepayment to supplier		127,877,232,663	13,877,232,663		127,877,232,663	13,877,232,663
Daffodils Joint Stock Company - prepayment to supplier		115,368,533,486	-		115,368,533,486	-
Thiet Moc Lan Trading Joint Stock Company - prepayment to supplier		95,500,000,000	-		95,500,000,000	-
G8 Services Joint Stock Company - prepayment to supplier		90,958,331,003	88,672,203,272		-	-
Renatus Joint Stock Company - late payment interest receivable		2,841,062,465	-		2,841,062,465	-
Lion City Development Joint Stock Company – prepayment to supplier		25,450,000,000	-		25,450,000,000	-
Quang Phong Investment Joint	Over 03 years	3,465,986,301	-	Over 03 years	3,465,986,301	-

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Closing balance			Opening balance		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
Stock Company – other receivables						
Nhat Hoang Investment Company Limited – receivable from sales	Over 03 years	5,230,768,408	-	Over 03 years	8,230,768,408	-
Mr. Nguyen Van Chat – receivable from share transfer		26,002,202,250	25,000,000,000		26,002,202,250	25,000,000,000
Receivables from other organisations and individuals		210,502,436,854	54,317,067,095		201,202,435,968	40,158,288,949
Total		**1,191,969,426,885**	**393,335,710,584**		**1,486,658,289,603**	**680,165,796,042**

7. Inventories

	Closing balance		Opening balance	
	Amount	Provision	Amount	Provision
Raw materials	43,341,281	-	43,341,281	-
Construction works in progress	508,631,677,551	-	658,173,200,552	-
King Crown Infinity project(i)	*193,975,568,930*	-	*349,373,519,842*	-
Malibu Hoi An project(i)	*140,320,578,633*	-	*140,320,578,633*	-
Hoi An D'or project(i)	*65,038,701,617*	-	*65,038,701,617*	-
My Khe - Quang Ngai project	*7,200,569,673*	-	*7,200,569,673*	-
Other construction works	*102,096,258,698*	-	*96,239,830,787*	-
Total	**508,675,018,832**	**-**	**658,216,541,833**	**-**

(i) These projects are carried out by the Company as the contractor for companies that are subsidiaries of BCG Land Joint Stock Company. Construction of these projects is currently suspended.

8. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Motor vehicles and transmission equipment	Office equipment and tools	Total
Historical cost					
Opening balance	2,494,121,000	458,267,273	18,441,921,256	120,727,800	21,515,037,329
Disposal during the period	-	-	(857,504,104)	-	(857,504,104)
Closing balance	**2,494,121,000**	**458,267,273**	**17,584,417,152**	**120,727,800**	**20,657,533,225**
Of which:					
Fully depreciated but still in use	2,494,121,000	458,267,273	16,712,198,075	120,727,800	19,785,314,148
Awaiting disposal	-	-	-	-	-
Accumulated depreciation					
Opening balance	2,494,121,000	458,267,273	18,122,107,609	120,727,800	21,195,223,682
Depreciation for the period	-	-	130,832,865	-	87,221,910
Disposal during the	-	-	(857,504,104)	-	(857,504,104)

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Buildings and structures	Machinery and equipment	Motor vehicles and transmission equipment	Office equipment and tools	Total
period					
Closing balance	**2,494,121,000**	**458,267,273**	**17,395,436,370**	**120,727,800**	**20,827,801,443**
Net book value					
Opening balance	-	-	319,813,647	-	319,813,647
Closing balance	**-**	**-**	**188,980,782**	**-**	**188,980,782**
Of which:					
Temporarily idle	-	-	-	-	-
Awaiting disposal	-	-	-	-	-

The list of tangible fixed assets at the end of the accounting period is as follows:

	Historical cost	Accumulated depreciation	Net book value
Mercedes-Benz car	2,084,741,818	2,084,741,818	-
Lexus car	8,841,310,000	8,841,310,000	-
Audi Q5 Sport 2.0T car	2,561,966,698	2,561,966,698	-
Ranger Raptor car	872,219,077	683,238,295	188,980,782
Other tangible fixed assets	6,297,295,632	6,297,295,632	-
Total	**20,657,533,225**	**20,468,552,443**	**188,980,782**

During the period, the Company disposed of a Ford Ranger Wildtrak 2.0AT (grey) with a historical cost of VND 857,504,104 and accumulated depreciation at the disposal date of VND 857,504,104, a net book value of VND 0 and a disposal price of VND 386,363,636 (excluding value added tax).

9. Intangible fixed assets

Intangible fixed assets are computer software.

10. Long-term deferred expenses

	Closing balance	Opening balance
Tools and supplies	12,154,825	67,906,397
Repair costs	-	62,082,034
Total	**12,154,825**	**129,988,431**

11. Deferred tax assets

The Company has not recognised deferred tax assets for the following items:

	Closing balance	Opening balance
Deductible temporary differences (ii)	1,114,492,477,754	1,128,075,573,161
Interest expenses(i)	262,747,654,963	265,315,392,461
Tax losses (ii)	407,417,610,014	395,018,519,855
Total	**1,784,657,742,731**	**1,788,409,485,477**

12. Trade payables

Short-term trade payables

	Year-end balance	Opening balance
Payables to related parties	***3,255,764,860***	***3,304,950,990***
Con Bap Eco-Tourism Company Limited	1,306,030,005	1,306,030,005
BCG Energy Joint Stock Company	959,440,985	959,440,985
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited	987,613,870	-
Vietnam Taxi Company	2,680,000	2,680,000
Bamboo Capital Holding Joint Stock Company	-	1,036,800,000
Payables to other suppliers	***637,654,254,630***	***653,164,034,146***
Powerchina Jiangxi Electric Power Engineering Co., Ltd.	238,740,053,159	238,504,000,475
Construction Materials and Installation Joint Stock Company	78,500,000,000	84,113,786,588
Construction Corporation No. 1 - JSC	59,850,387,658	59,850,387,658
3K Plus Vietnam Joint Stock Company	12,478,115,204	12,478,115,204
Other suppliers	248,085,698,609	258,217,744,221
Total	**640,910,019,490**	**656,468,985,136**

The above short-term trade payables include certain balances that have not been reconciled and confirmed, as follows:

	Closing balance	Opening balance
Hawee Energy Joint Stock Company	6,518,541,129	6,518,541,129
Huynh Gia Cat Trading & Services Company Limited	6,091,842,062	6,091,842,062
Tan Tram One Member Company Limited	4,452,298,960	4,452,298,960
IEC Electrical Construction and Installation Joint Stock Company	19,300,595,346	-
Ricons Construction Investment Joint Stock Company	36,897,751,422	-
Other suppliers	117,847,726,392	48,571,640,427
Total	**191,108,755,311**	**65,634,322,578**

13. Short-term advances from customers

	Year-end balance	Opening balance
Advances from related parties	***1,149,226,596,055***	***2,422,629,054,807***
Gia Khang Trading and Services Investment Joint Stock Company(i)	-	1,271,657,508,752
BCG Khai Long 1 Wind Power Joint Stock Company(ii)	669,113,060,078	669,113,060,078
Indochina Hoi An Beach Villas Company Limited	178,079,728,341	178,079,728,341
Sao Sang Sai Gon Joint Stock Company	86,633,300,000	86,633,300,000
Casa Marina Resort Tourism Joint Stock Company	82,430,999,540	82,430,999,540
Con Bap Eco-Tourism Company Limited	43,020,448,862	43,020,448,862
Thanh An An Company Limited	40,866,898,411	40,866,898,411
Skylar Joint Stock Company	22,297,321,536	22,042,271,536
Lily Solar Company Limited	8,795,852,956	8,795,852,956
Iris Solar Company Limited	8,370,494,937	8,370,494,937
Tracodi Labour Export Joint Stock Company	2,813,000,000	4,813,000,000
Vietnam Taxi Company	3,888,600,000	3,888,600,000
My Khe Resort Villas Joint Stock Company	2,120,000,000	2,120,000,000
Daisy Solar Company Limited	430,192,024	430,192,024
Lotus Solar Company Limited	366,699,370	366,699,370
Advances from other customers	***21,362,677,575***	***28,162,940,225***
Total	**1,170,589,273,630**	**2,450,791,995,032**

(i) Under Debt Offsetting Minutes No. 01/2026/BBCTCN dated 29 May 2026 with Plus Investment Joint Stock Company, Thang Phuong Joint Stock Company, G8 Services Joint Stock Company, Gia Khang Trading and Services Investment Joint Stock Company and Mr. Le Bao Toan, and Debt Offsetting Minutes No. 02/2026/BBCTCN dated 29 May 2026 with Toan Phat Construction Investment Joint Stock Company, Gia Khang Trading and Services Investment Joint Stock Company and Mr. Nguyen Vinh Tuong, this advance was offset against the prepayments to G8 Services Joint Stock Company and Toan Phat Construction Investment Joint Stock Company (see Note V.4), and the BCC principal and interest of Plus Investment Joint Stock Company and Thang Phuong Joint Stock Company (see Note V.2b).

(ii) Under the Agreement Minutes dated 23 October 2025 with BCG Khai Long 1 Wind Power Joint Stock Company (the investor), the Agreement Minutes dated 30 October 2025 with Mega Solar Joint Stock Company (subcontractor) and the Agreement Minutes dated 31 October 2025 with Plus Investment Joint Stock Company (subcontractor), to enable the Company and its contractors to manage their funding, BCG Khai Long 1 Wind Power Joint Stock Company temporarily deferred recovery of its advance to the Company of VND 605,783,520,000 for a period of 02 years from the date of signing the agreement minutes (see Note V.4). However, if BCG Khai Long 1 Wind Power Joint Stock Company requires the project to be developed, the Company is responsible for arranging the funding for implementation.

The above short-term advances from customers include certain balances that have not been reconciled and confirmed, as follows:

	Closing balance	Opening balance
Skylar Joint Stock Company	22,212,271,536	-
Phuong Nam Eco-Tourism Joint Stock Company	10,438,314,936	-
Lily Solar Company Limited	8,795,852,956	-
Iris Solar Company Limited	8,370,494,937	-
Other customers	2,916,891,394	-

	Closing balance	Opening balance
Total	**52,733,825,759**	**-**

14. Short-term taxes and amounts payable to the State

	Opening balance		Movements during the period		Closing balance	
	Payable	Receivable	Amount payable	Amount paid	Payable	Receivable
VAT on domestic sales	-	-	11,229,445	(11,229,445)	-	-
Corporate income tax	-	56,902,799	-	-	-	56,902,799
Personal income tax	78,391,853	-	195,967,275	(520,663,918)	-	246,304,790
Housing and land tax	-	1,047,841,737	-	-	-	1,047,841,737
Fees, charges and other payables	1,058,883,502	-	-	-	1,058,883,502	-
Total	**1,137,275,355**	**1,104,744,536**	**64,288,373**	**(531,893,363)**	**1,169,581,962**	**1,351,049,326**

All tax obligations and other amounts payable to the State are settled in the short term.

Value added tax

The Company pays value added tax under the credit method. The 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 Company was entitled to apply a VAT rate of 08% to certain goods and services in accordance with Decree No. 174/2025/NĐ-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 Company is required to pay corporate income tax on taxable income at a rate of 20%.

Corporate income tax payable is estimated as follows:

	Accumulated from the beginning of the year to the end of this period	
	Current year	Previous year
Total accounting profit before tax	7,155,412,767	(353,331,081,244)
Adjustments to increase/decrease accounting profit to determine taxable profit:		
- Non-deductible interest expenses	-	45,808,717,786
- Increasing adjustments	29,681,669,896	277,659,326,539
- Decreasing adjustments	(16,150,832,905)	-
Taxable income	23,937,352,144	(29,863,036,919)
Tax-exempt income	(36,336,442,303)	2,839,348,410
Assessable income	(12,399,090,159)	(27,023,688,509)
Corporate income tax rate	20%	20%
Corporate income tax payable at the standard rate	-	-
Adjustment of corporate income tax payable for previous years	-	***4,347,053,200***

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Total corporate income tax payable	-	**4,347,053,200**

The determination of the Company's corporate income tax payable is based on current tax regulations. However, these regulations change from time to time, and tax regulations applicable to various types of transactions may be interpreted in different ways. Accordingly, the tax amounts presented in the Interim Financial Statements may change upon inspection by the tax authorities.

Land rental
Land rental is paid in accordance with notices from the tax authorities.

Other taxes
The Company declares and pays these taxes in accordance with regulations.

15. Payables to employees
Salaries for September 2026 still payable to employees.

16. Short-term accrued expenses

	Closing balance	Opening balance
Bamboo Capital Holding Joint Stock Company (a related party) – interest payable	275,834,862	4,499,828,833
Interest expense payable	70,542,638,674	54,474,928,345
Penalty on overdue principal and interest	77,198,373,923	33,950,573,131
Provisional accrual of construction cost of sales	-	7,900,596,744
Other short-term accrued expenses	801,622,069	785,466,918
Total	**148,818,469,528**	**101,611,393,971**

17. Other payables
17a. Other short-term payables

	Closing balance	Opening balance
Payables to related parties	***39,000,000,000***	***50,952,083,833***
BCG Vinh Long Joint Stock Company – deposit received(i)	39,000,000,000	39,000,000,000
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited – payable for advances of funds	-	11,952,083,833
Payables to other entities and individuals	***538,451,981,587***	***538,363,494,317***
Orchid Investment and Services Joint Stock Company	38,000,000,000	38,000,000,000
Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province(ii)	490,000,000,000	490,000,000,000
Trade union fees, social insurance, unemployment insurance	107,724,107	13,445,183
Other short-term payables	10,344,257,480	10,350,049,134
Total	**577,451,981,587**	**589,315,578,150**

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

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

(ii) Transfer of the loan from Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch to Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province (see Note VII.1b). This balance has not yet been reconciled and confirmed.

17b. Overdue unpaid debts

	Closing balance	Opening balance
Orchid Investment and Services Joint Stock Company	38,000,000,000	-
Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province	490,000,000,000	-
Other short-term payables	10,344,257,480	-
Total	**538,344,257,480**	**-**

18. Borrowings and finance lease liabilities

18a. Short-term borrowings and finance lease liabilities

	Closing balance	Opening balance
Borrowing from Bamboo Capital Holding Joint Stock Company (a related party)(i)	10,576,239,000	45,076,239,000
Short-term bank borrowings	373,738,101,599	342,635,851,599
Borrowing from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch(ii)	*247,135,851,599*	*247,135,851,599*
Borrowing from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch(iii)	*118,000,000,000*	*95,500,000,000*
Current portion of long-term borrowings (see Note V.18b)	8,602,250,000	28,385,750,000
Borrowing from Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch	*8,602,250,000*	*5,885,750,000*
Borrowing from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch	-	*22,500,000,000*
Total	**384,314,340,599**	**416,097,840,599**

(i) Borrowing from Bamboo Capital Holding Joint Stock Company (a related party) to participate in the investment in the Nui Kiet construction stone quarry exploitation 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 Holding Joint Stock Company and HCM Lott 68 Joint Stock Company (subcontractor), to enable the Company and the subcontractor to manage their funding, Bamboo Capital Holding Joint Stock Company temporarily does not require the Company to repay the borrowing of VND 30,000,000,000 within 02 years from the date of signing the agreement minutes (see Note V.4).

(ii) Borrowing from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch to supplement working capital, with a term of 12 months and an interest rate based on the Bank's rate at the time of drawdown. This loan is secured by the mortgage of real estate located at Land Plot No. 54, Map Sheet No. 56 and Land Plot No. 02, Map Sheet No. 05, KV1, 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 Joint Stock Company (see Note VII.1b).

(iii) Borrowing 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 and an interest rate based on the Bank's rate at the time of drawdown. This loan is secured by the mortgage of the following assets:

- 79,705,315 shares of AAA Insurance Joint Stock Corporation owned by Bamboo Capital Holding Joint Stock Company (see Note VII.1b);
- 10,822,468 shares of AAA Insurance Joint Stock Corporation owned by BCG Financial Joint Stock Company (see Note VII.1b);
- Property rights of Helios Investment and Services Joint Stock Company arising from the documents transferring shophouse sale and purchase contracts between Gia Khang Trading and Services Investment Joint Stock Company (transferor) and Helios Investment and Services Joint Stock Company (transferee), including the contracts for 08 shophouse units with 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);
- Property rights of Orchid Investment and Services Joint Stock Company arising from the sale and purchase contracts for 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).

Details of movements in short-term borrowings and finance lease liabilities are presented in the attached Appendix 1.

18b. Long-term borrowings and finance lease liabilities

	Closing balance	Opening balance
Long-term bank borrowings	109,447,750,000	112,164,250,000
Borrowing from Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch(i)	*81,947,750,000*	*84,664,250,000*
Borrowing from Tien Phong Commercial Joint Stock Bank – Ben Thanh Branch (ii)	*27,500,000,000*	*27,500,000,000*
Long-term ordinary bonds	984,719,633,333	984,719,633,333
Par value (iii)	*990,000,000,000*	*990,000,000,000*
Bond issuance costs	*(5,280,366,667)*	*(5,280,366,667)*
Total	**1,094,167,383,333**	**1,096,883,883,333**

(i) Borrowing 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 exploitation and business 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; and the Certificate of land use rights, ownership of houses and other land-attached assets No. DP322635, certificate registration No. CT22267, issued by the Department of Natural Resources and Environment of Binh Thuan Province on 17 June 2024; Land 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 m2, land used for the production of construction materials and pottery with a term of use until 05 May 2049, owned by Da Suoi Kiet One Member Company Limited (see Note VII.1b).

(ii) Borrowing 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

Company Limited to implement the Malibu Hoi An Resort and Tourism Services project at 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 Company Limited (see Note V.2b). In addition, Orchid Investment and Services Joint Stock Company has also pledged the property rights arising from the sale and purchase contracts for 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, as collateral for this loan.

(iii) Ordinary secured bonds with a term of 60 months, par value of VND 100,000,000 per bond, and an interest rate of 11% per annum for the first 4 interest periods; subsequent interest periods bear interest at 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 borrowings and/or pay the Company's expenses, including but not limited to bond-related expenses. The collateral includes:

- Shares owned by shareholders in Son Long Investment and Development Joint Stock Company, together with the rights, interests, dividend benefits and distributions related to the shares (see Notes V.2c and VII.1b);
- Property rights arising in connection with the Bai Chay Project owned by Son Long Investment and Development Joint Stock Company (see Note VII.1b);
- Land use rights and land-attached assets of the Bai Chay Project owned by Son Long Investment and Development Joint Stock Company (see Note VII.1b).

The Company's bonds were registered and assigned the 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 otherwise agreed between the bondholders' representative and the Company.

The bonds were issued with Tien Phong Securities Joint Stock Company acting as registration and depository agent. This bond lot has been suspended from trading under Notice No. 1161/TB-SGDHN dated 19 March 2025 of the Hanoi Stock Exchange (HNX) with effect from 20 March 2025.

Board of Directors' Resolution No. 29/2025/NQ-HĐQT-TCD dated 19 May 2025 approved the early repurchase of the TCDH2227002 Bonds, to be implemented from May 2025 to 31 December 2025. On 03 June 2026, the Board of Directors approved Resolution No. 10/2026/NQ-HĐQT-TCD requesting Tien Phong Securities Joint Stock Company to organise the collection of opinions from holders of the TCDH2227002 Bonds to approve the bond settlement plan.

The Company is able to repay its long-term borrowings.

The repayment schedule of long-term borrowings and finance lease liabilities is as follows:

	Total debt	1 year or less	Over 1 year to 5 years	Over 5 years
Closing balance				
Long-term borrowings from organisations	30,076,239,000	30,076,239,000	-	-
Long-term bank borrowings	140,550,000,000	31,102,250,000	61,038,995,600	48,408,754,400
Ordinary bonds	984,719,633,333	-	984,719,633,333	-
Total	**1,155,345,872,333**	**61,178,489,000**	**1,045,758,628,933**	**48,408,754,400**
Opening balance				
Long-term borrowings	45,076,239,000	45,076,239,000	-	-

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Total debt	1 year or less	Over 1 year to 5 years	Over 5 years
from organisations				
Long-term bank borrowings	140,550,000,000	28,385,750,000	58,122,561,200	54,041,688,800
Ordinary bonds	984,719,633,333	-	984,719,633,333	-
Total	**1,170,345,872,333**	**73,461,989,000**	**1,042,842,194,533**	**54,041,688,800**

Details of movements in long-term borrowings and finance lease liabilities are presented in the attached Appendix 2.

18c. Overdue unpaid borrowings

As at 30 September 2026, the Company had the following overdue unpaid borrowings:

	Closing balance	Opening balance
Borrowing from Vietnam Prosperity Joint Stock Commercial Bank - Ben Thanh Branch	247,135,851,599	247,135,851,599
Borrowing from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch	100,500,000,000	95,500,000,000
Borrowing 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**

On 28 February 2025, the Investigation Police Agency of the Ministry of Public Security initiated criminal proceedings against the Vice Chairman of the Company's Board of Directors to investigate and verify certain violations related to a case of fraud and appropriation of property that occurred at Bamboo Capital Holding Joint Stock Company. The case is currently under investigation and no official conclusion has been reached. This matter has caused significant difficulties in the business operations of the Company and other companies of Bamboo Capital Holding Joint Stock Company; receivables that have fallen due are unlikely to be recovered, resulting in a lack of funds to settle debts as they fall due.

19. Owners' equity

19a. Reconciliation of movements in owners' equity

	Owners' contributed capital	Share premium share premium	Investment and development fund	Undistributed profit after tax	Total
Balance at the beginning of the previous year	3,358,206,410,000	244,421,087,982	584,650,517	(1,326,256,813,577)	2,276,955,334,922
Profit for the previous period	-	-	-	(357,678,134,444)	(357,678,134,444)
Balance at the end of the previous period	**3,358,206,410,000**	**244,421,087,982**	**584,650,517**	**(1,683,934,948,021)**	**1,919,277,200,478**
Balance at the beginning of the current year	3,358,206,410,000	244,421,087,982	584,650,517	(1,725,609,829,081)	1,877,602,319,418
Profit for the current period	-	-	-	7,155,412,767	7,155,412,767
Balance at the end of the current period	**3,358,206,410,000**	**244,421,087,982**	**584,650,517**	**(1,718,454,416,314)**	**1,884,757,732,185**

19b. Details of owners' contributed capital

	Closing balance	Opening balance
Bamboo Capital Holding Joint Stock Company	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**

19c. Shares

	Closing balance	Opening balance

	Closing balance	Opening balance
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 shares outstanding	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 of the Company's shares owned by Bamboo Capital Holding Joint Stock Company have been used as collateral for the Company's loan at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch. However, as the Company's loans at this Bank are overdue, these shares are being foreclosed under Asset Offering Notice No. 1151/2025/TB-AMC dated 11 March 2025 of Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province (see Note VII.1b).

20. Off-Interim Statement of Financial Position items

20a. Foreign currencies

As at the end of the accounting period, the Company's cash includes:

	Closing balance	Opening balance
US Dollar (USD)	7,794.07	7,860.07
Euro (EUR)	606.95	606.95
Monetary gold	8,846,710	8,846,710

20b. Bad debts written off

	Closing balance	Opening balance
Fujisan Company Limited	48,297,080,000	48,297,080,000
Bao Minh Tien Trading and Services Company Limited	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**

Bad debts written off due to irrecoverability.

20c. Pledged and mortgaged assets

	Carrying amount		Pledge/mortgage period	Pledgee/Mortgagee
	Closing balance	Opening balance		
Held-to-maturity investments (see Note V.2b)	***170,000,000,000***	***170,000,000,000***		
Bonds of Helios Investment and Services Joint Stock Company	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

	Carrying amount		Pledge/mortgage period	Pledgee/Mortgagee
	Closing balance	Opening balance		
Indochina Hoi An Beach Villas Company Limited – 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 Joint Stock Company	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 Company Limited	117,600,000,000	117,600,000,000	Until the secured obligations are fully settled	Tien Phong Commercial Joint Stock Bank
Equity investments in other entities (see Note V.2c)	**434,000,000,000**	**434,000,000,000**		
BCG Land Joint Stock Company	434,000,000,000	434,000,000,000	Until the secured obligations are fully settled	Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch
Total	**1,691,955,000,000**	**1,691,955,000,000**		

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

1. Revenue from sales of goods and rendering of services

1a. Total revenue

Revenue from construction contracts.

1b. Revenue from sales of goods and rendering of services to related parties

Sales of goods and rendering of services to related parties are presented in Note VII.1b.

2. Cost of goods sold

Cost of construction contracts comprises subcontracting costs and staff salary costs. Details are as follows:

	Accumulated from the beginning of the year to the end of this period	
	Current year	Previous year
Cost of goods sold	-	-
Cost of construction contracts	176,142,698,297	115,544,341,895
Total	**176,142,698,297**	**115,544,341,895**

3. Financial income

	Accumulated from the beginning of the year to the end of this period

	Current year	Previous year
Interest on bank deposits	42,169,141	76,371,746
Interest on loans	-	1,117,808,219
Profit shared	53,042,282,303	12,714,216,590
Foreign exchange gains from revaluation of monetary items denominated in foreign currencies	755,492,825	-
Total	**53,839,944,269**	**13,908,396,555**

4. Financial expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Borrowing costs	17,570,712,328	47,690,974,126
Provision/(Reversal of provision) for investment losses	(4,457,105,435)	10,293,479,781
Foreign exchange losses from revaluation of monetary items denominated in foreign currencies	-	6,392,141,682
Other financial expenses	-	827,221,212
Total	**13,113,606,893**	**63,998,806,882**

5. General and administrative expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Staff costs	5,193,929,998	9,891,085,151
Office supplies	33,001,572	471,814,843
Depreciation of fixed assets	130,832,865	1,604,353,659
Taxes, fees and charges	208,849,840	666,517,305
Provision/(Reversal of provision) for doubtful debts	(7,979,134,205)	273,669,992,994
Outside services	11,185,517,165	7,902,799,349
Total	**8,772,997,235**	**294,206,563,301**

6. Other income

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Gains on disposal of fixed assets	386,363,636	272,613,038
Income from settlement of long-outstanding project costs	8,625,131,458	-
Income from construction electricity and water charged to subcontractors	-	-
Penalties collected from third parties	-	26,105,864
Other income	547,114,267	750,437,136
Total	**9,558,609,361**	**1,049,156,038**

7. Other expenses

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Tax penalties and tax arrears	5,700,638	1,312,878,195
Penalties on overdue principal and interest	43,247,800,792	-
Costs of settling long-outstanding projects	990,722,764	-
Value added tax expenses	-	-
Other expenses	8,000,000	2,227,596,759
Total	**44,252,224,194**	**3,540,474,954**

8. Earnings per share

Information on earnings per share is presented in the Interim Consolidated Financial Statements.

9. Production and business costs by nature

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Raw material costs	7,671,569,830	14,174,678,810
Labour costs	6,471,969,806	11,339,084,853
Depreciation of fixed assets	130,832,865	1,604,353,659
Outside services	31,137,231,422	249,033,580,666
Other expenses	-	275,836,510,299
Total	**45,411,603,923**	**551,988,208,287**

VII. OTHER INFORMATION

1. Transactions and balances with related parties

Related parties of the Company 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 comprise members of the Board of Directors, the Board of General Directors and the Supervisory Board. 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 Company had no sales of goods or rendering of services, or other transactions, with key management personnel or individuals related to key management personnel.

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

The Company has no balances with key management personnel or individuals related to key management personnel.

Remuneration of key management personnel

	Accumulated from the beginning of the year to the end of this period

	Position	Current year	Previous year
Mr. Nguyen Thanh Hung	Chairman of the Board of Directors	279,392,517	410,235,586
Ms. Huynh Thi Kim Tuyen	Vice Chairwoman of the Board of Directors (dismissed from 01 July 2025)	-	6,000,000
Mr. Nguyen Van Bac	Deputy General Director cum Chief Financial Officer	420,000,000	433,000,000
Mr. Le Thanh Tung	Member of the Board of Directors (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 Board of Directors (dismissed from 01 July 2025)	-	212,571,429
Mr. Tomas Sven Jaehnig	Independent Member of the Board of Directors (dismissed from 01 July 2025)	-	12,000,000
Mr. Duong Anh Van	Independent Member of the Board of Directors (dismissed on 16 January 2026)	-	18,000,000
Mr. Nguyen Trung Kien	Member of the Board of Directors	180,000,000	176,595,239
Mr. Le Huynh Thuong Minh	Member of the Board of Directors cum General Director (dismissed as Member of the Board of Directors from 23 December 2025)	270,000,000	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 from 11 April 2025)	195,000,000	130,000,000
Mr. Nguyen Viet Cuong	Head of the Supervisory Board (dismissed on 16 January 2026)	9,000,000	78,500,000
Mr. Hoang Quoc Trung	Member of the Supervisory Board (appointed on 01/07/2025)		6,000,000
Mr. Vo Van Hoa	Member of the Supervisory Board (appointed on 01/07/2025)		6,000,000
Ms. Huynh Thi Thao	Member of the Supervisory Board (dismissed from 01 July 2025)	-	11,480,000
Mr. Nguyen Dang Hai	Member of the Supervisory Board (dismissed from 01 July 2025)	-	6,540,000
Ms. Nguyen Thi Anh Tuyet	Company Secretary	-	85,736,172
Ms. Le Nguyen Phuong Thao	Secretary to the Board of Directors	18,000,000	12,000,000
Total		**1,371,392,517**	**2,582,563,665**

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

1b. Transactions and balances with other related parties

Other related parties of the Company include:

Other related party	Relationship
Bamboo Capital Holding Joint Stock Company ("BCG")	Ultimate parent company
TCD Plus Joint Stock Company	Subsidiary
EcoBuild Construction Trading Company Limited	Subsidiary
Vietnam Taxi Company	Subsidiary
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited	Subsidiary
Life Purity Clean Water Joint Stock Company	Subsidiaries
Son Long Investment and Development Joint Stock Company	Associate
Thanh Nguyen Energy Investment and Development Company Limited	Associate
BCG Land Joint Stock Company ("BCG Land")	Associate
Shuaa Investment and Trading Joint Stock Company	Member of BCG Holding
BCG Energy Joint Stock Company ("BCG Energy")	Member of BCG Holding
Skylar Joint Stock Company	Member of BCG Holding
BCG Vinh Long Joint Stock Company	Member of BCG Holding
Sao Sang Sai Gon Joint Stock Company	Member of BCG Holding
Herb Solar Joint Stock Company	Member of BCG Holding
Orchid Solar Joint Stock Company	Member of BCG Holding
Nguyen Hoang Development Joint Stock Company	Member of BCG Holding
BCG Financial Joint Stock Company	Member of BCG Holding
AAA Insurance Joint Stock Corporation	Member of BCG Holding
BCG Cat Trinh Industrial Park Joint Stock Company	Member of BCG Holding
Tipharco Pharmaceutical Joint Stock Company	Member of BCG Holding
Casa Marina Resort Tourism Joint Stock Company	Member of BCG Holding
Con Bap Eco-Tourism Company Limited	Member of BCG Holding
Indochina Hoi An Beach Villas Company Limited	Member of BCG Holding
Aton Joint Stock Company	Member of BCG Holding
Aurai Wind Energy Joint Stock Company	Member of BCG Holding
BCG Dien Bien Dong Wind Power Joint Stock Company	Member of BCG Holding
BCG ECO Joint Stock Company	Member of BCG Holding
BCG Gaia Joint Stock Company	Member of BCG Holding
BCG Wind Soc Trang Joint Stock Company	Member of BCG Holding
BCG Bang Duong Energy Joint Stock Company	Member of BCG Holding
BCG Thanh Hoa Energy Joint Stock Company	Member of BCG Holding
Hanwha - BCG Bang Duong Energy Joint Stock Company	Member of BCG Holding
Gia Huy Power Development Joint Stock Company	Member of BCG Holding
Clean Energy Vision Development Joint Stock Company	Member of BCG Holding
Tapiotek Joint Stock Company	Member of BCG Holding
Thanh Phuc Joint Stock Company	Member of BCG Holding
Vxperia Trading Joint Stock Company	Member of BCG Holding
Violet Solar Joint Stock Company	Member of BCG Holding
Dong Thanh 1 Wind Power Company Limited	Member of BCG Holding
Dong Thanh 2 Wind Power Company Limited	Member of BCG Holding
Phoenix Mountain Company Limited	Member of BCG Holding
BCG Foundation Joint Stock Company	Member of BCG Holding
Helios Village One Member Company Limited	Associate of BCG
B.O.T DT 830 Company Limited	Associate of BCG
An Giang Real Estate Joint Stock Company	Associate of BCG

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

Other related party	Relationship
Thang Phuong Joint Stock Company	Common member of the Executive Board
White Magnolia Joint Stock Company	Common member of the Executive Board
Pegas Company Limited	Common member of the Executive Board
Da Suoi Kiet One Member Company Limited	Common member of the Executive Board
Trading Investment and Development Joint Stock Company	Common key management personnel
Tesla Pharmaceutical Joint Stock Company	Common key management personnel
Saigon Architecture - Construction Engineering Joint Stock Company	Common key management personnel
Le Bao Minh Joint Stock Company	Common key management personnel
Da Lat Coffee Import-Export Joint Stock Company	Common key management personnel
Indoba - GmbH – Dresden	Common key management personnel
Thanh An An Company Limited	Common key management personnel
Nguyen Hoang Education Holding	Common key management personnel
IEC Quang Ngai International School	Common key management personnel
Nam Cuong Sai Gon Company Limited	Common key management personnel
BCG Alliance Company Limited	Common key management personnel

Transactions with other related parties

The Company had the following sales of goods, rendering of services and other transactions with other related parties:

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Bamboo Capital Holding Joint Stock Company		
Consulting fees	-	2,400,000,000
Payment of consulting fees	1,036,800,000	2,848,800,000
Borrowings	-	6,685,739,000
Repayment of borrowings	34,500,000,000	14,044,000,000
Interest payable	275,834,862	4,670,613,318
Payment of interest	6,190,518,147	2,298,404,832
Shuaa Investment and Trading Joint Stock Company		
Construction revenue	-	1,165,174,050
Purchase of raw materials	-	1,435,350,000
Construction costs	-	11,229,928,005
Payment for construction works	-	224,424,600
Construction advances	-	1,180,000,000
Settlement of construction advances	-	-
Provision of other services	-	13,388,506
Debt offsetting	-	53,500,000,000
Truong Thanh Dai Nam Security Services Company Limited		
Service fees	566,148,148	540,000,000
Debt offsetting	344,316,984	738,720,000

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
Payment of service fees	569,036,955	-
Helios Investment and Services Joint Stock Company		
Collection of BCC interest and bond interest	6,368,615,346	3,000,000,000
Provision of other services	-	48,440,021
Gia Khang Trading and Services Investment Joint Stock Company		
Receipt of construction advances	-	60,540,000,000
Debt offsetting	1,271,657,508,752	-
Discounts	5,613,786,588	
Construction volume	176,662,933,669	
Con Bap Eco-Tourism Company Limited		
Refund of construction advances	-	12,500,000,000
AAA Insurance Joint Stock Corporation		
Insurance premiums	8,650,845	37,255,525
Payment of insurance premiums	610,100	62,446,925
Herb Solar Joint Stock Company		
Cash collected	-	145,000,000
Debt offsetting	-	577,231,371
Orchid Solar Joint Stock Company		
Cash collected	-	205,000,000
Thang Phuong Joint Stock Company		
Debt offsetting	308,702,502,793	-
B.O.T DT 830 Company Limited		
Revenue from road construction and maintenance	680,602,148	-
Collection of station maintenance fees	1,617,193,936	1,473,211,343
Skylar Joint Stock Company		
Cash collected	170,000,000	880,555,528
Da Suoi Kiet One Member Company Limited		
Debt offsetting	-	53,500,000,000
Collection of BCC capital contributions	-	2,550,000,000
Tracodi Labour Export Joint Stock Company		
Provision of other services	2,000,000,000	-
BCG Foundation Joint Stock Company		
Fund transfers	200,000,000	200,000,000

These notes form an integral part of and should be read in conjunction with the Financial Statements for the first nine months of the year

	Accumulated from the beginning of the year to the end of this period	
	Current year	**Previous year**
EcoBuild Construction Trading Company Limited		
Payment for construction works	200,000,000	20,064,810,588
Construction advances	-	1,030,000,000
Settlement of construction advances	-	5,800,000,000
Purchase of raw materials	-	3,636,351,122
Construction costs	-	2,528,329,532
Vietnam Taxi Company		
Receipt of construction advances		-
Purchase of services	126,829,934	6,426,481
Payment of service fees	126,829,934	35,782,840
An Giang Construction Materials Exploitation and Processing Joint Venture Company Limited		
Profit distribution	53,042,282,303	-
Refund of distributed profit	-	2,839,348,410
Receipt of distributed profit	62,329,122,778	-
Debt offsetting	12,329,122,778	16,238,067,745
Service fees	78,706,000	-
Purchase of goods	458,065,000	-
Purchase of raw materials	384,408,130	-
Thanh Nguyen Energy Investment and Development Company Limited		
Cash collected	-	2,000,000,000

The 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 used: its entire shareholding in Thanh Nguyen Energy Investment and Development Company Limited as collateral for the bonds issued by Thanh Nguyen Energy Investment and Development Company Limited; and 35,600,000 shares held in BCG Land Joint Stock Company as collateral for the loan of Nam Cuong Sai Gon Company Limited at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch (see Note V.2c).

Bamboo Capital Holding Joint Stock Company has used 6,300,000 shares of the Company, 22,000,000 shares of BCG Land Joint Stock Company, 4,600,000 shares of BCG Energy Joint Stock Company and its entire capital contribution in Phoenix Mountain Company Limited; Mr. Nguyen Ho Nam has used 7,000,000 shares of Bamboo Capital Holding Joint Stock Company; Ms. Huynh Thi Kim Tuyen has used 1,000,000 shares of Bamboo Capital Holding Joint Stock Company; Casa Marina Resort Tourism Joint Stock Company has used its entire capital contribution in Phoenix Mountain Company Limited; and Helios Investment and Services Joint Stock Company has used Term Deposit Contract No. 281-HĐTG/2023/TTKD in the amount of VND 24,000,000,000 as collateral for the Company's loan at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch. In 2025, the short-term loan at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch became overdue; therefore, these mortgaged assets are being foreclosed under Asset Offering Notice No.

1151/2025/TB-AMC dated 11 March 2025 and Notice on Handling of Mortgaged Assets No. 468/2025/TB-AMC dated 28 May 2025 of Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province.

At the same time, this loan has been transferred to Nam A Commercial Joint Stock Bank Asset Management One Member Company Limited – Binh Dinh Province (see Note V.17a).

Bamboo Capital Holding Joint Stock Company and BCG Financial Joint Stock Company have used 79,705,315 shares and 10,822,468 shares of AAA Insurance Joint Stock Corporation, respectively, as collateral for the Company's loan at Tien Phong Commercial Joint Stock Bank – Ben Thanh Branch (see Note V.18a).

Helios Investment and Services Joint Stock Company has used the documents transferring shophouse sale and purchase contracts from Gia Khang Trading and Services Investment Joint Stock Company to Helios Investment and Services Joint Stock Company 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, costs, penalties, damages and other obligations under all loan contracts signed with this Bank (see Note V.18a).

Mr. Nguyen Ho Nam has irrevocably guaranteed all of the Company's payment obligations at Tien Phong Commercial Joint Stock Bank – Ben Thanh Branch (see Note V.18a).

The shareholders of Son Long Investment and Development Joint Stock Company have used their entire shareholdings together with the rights, interests, dividend benefits and distributions related to their shares in Son Long Investment and Development Joint Stock Company, and Son Long Investment and Development Joint Stock Company has used the property rights arising in connection with the Bai Chay Project and the land use rights and land-attached assets of the Bai Chay Project owned by it, as collateral for the Company's bond issuance with bond code TCDH2227002 (see Note V.18b).

Da Suoi Kiet One Member Company Limited has used the exploitation and business 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, ownership of houses and other land-attached assets 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; Land 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 m2, land use purpose: production of construction materials and pottery, term of use until 05 May 2049, as collateral for the Company's long-term loan at Nam A Commercial Joint Stock Bank – Ho Chi Minh City Branch (see Note V.18b).

Casa Marina Resort Tourism Joint Stock Company has used the real estate located at Land Plot No. 54, Map Sheet No. 56 and Land Plot No. 02, Map Sheet No. 05, KV1, Ghenh Rang Ward, Quy Nhon City, Binh Dinh Province (now Quy Nhon Nam Ward, Gia Lai Province) as collateral for the Company's loan at Vietnam Prosperity Joint Stock Commercial Bank – Ben Thanh Branch (see Note V.18a).

Balances with other related parties
Balances with other related parties are presented in Notes V.2b, V.3a, V.3b, V.4, V.5, V.12a, V.13, V.16, V.17 and V.18a.

Receivables from other related parties are unsecured and will be settled in cash. Allowances are made based on the assessment of recoverability, payment methods and debt offsetting. Other than the allowances made for related parties presented in Note V.6, no allowance for doubtful debts has been made for receivables from other related parties.

2. Segment information

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

2a. Business segment information

The Company's principal business segments are:

- Construction: construction of high-rise buildings, bridges, roads, etc.
- Trading of construction materials: supply of sand, stone, construction materials, etc.

Information on business results, fixed assets and other non-current assets, and significant non-cash expenses of the Company's business segments is presented in the attached Appendix 3.

2b. Geographical segment information

All of the Company's business activities take place within the territory of Vietnam.

3. Comparative figures

The accounting period from 01 January 2026 to 31 December 2026 is the first annual accounting period in which the Company applies the Corporate Accounting System under Circular 99, which replaces Circular 200.

The application of the new accounting system has no material impact on the comparative figures. The Company 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 6 months of the fiscal year ending 31 December 2026 under Circular 99. The re-presented items are as follows:

	Code	Figures before adjustment	Adjustments	Figures after adjustment	Notes
Interim Statement of Financial Position					
Short-term financial investments	120	100,451,655,840	1,444,261,826,863	1,544,713,482,703	
Held-to-maturity investments	123	100,000,000,000	1,481,257,771,069	1,581,257,771,069	(i)
Provision for short-term held-to-maturity investments	124	-	(144,190,889,971)	(144,190,889,971)	(ii)
Other short-term investments	125	-	107,194,945,765	107,194,945,765	(iii)
Short-term receivables	130	4,829,112,223,284	(1,444,261,826,863)	3,384,850,396,421	
Other short-term receivables	135	1,743,612,050,612	(1,588,452,716,834)	155,159,333,778	(i), (iii)
Allowance for short-term doubtful debts	136	(950,683,383,532)	144,190,889,971	(806,492,493,561)	(ii)
Long-term receivables	210	234,180,255,494	(230,500,000,000)	3,680,255,494	
Other long-term receivables	215	420,330,000,000	(420,330,000,000)	-	(iv)
Allowance for long-term doubtful debts	216	(189,830,000,000)	189,830,000,000	-	(v)
Long-term financial investments	260	1,314,811,194,782	230,500,000,000	1,545,311,194,782	
Held-to-maturity investments	265	-	420,330,000,000	420,330,000,000	(iv)
Provision for long-term held-	266	-	(189,830,000,000)	(189,830,000,000)	(v)

	Code	Figures before adjustment	Adjustments	Figures after adjustment	Notes
to-maturity investments					
Interim Income Statement					
Financial expenses	23	63,998,806,882	28,873,723,069	92,872,529,951	(vi)
General and administrative expenses	26	290,687,183,870	(28,873,723,069)	261,813,460,801	(vi)

(i) Short-term held-to-maturity investments
The adjustments include:

Reclassification of fixed-return BCC principal from other short-term receivables to loans	1,338,578,577,982
Reclassification of fixed-return BCC interest from other short-term receivables to loan interest	142,679,193,087
Total	**1,481,257,771,069**

(ii) Provision for short-term held-to-maturity investments
The adjustments include:

Reclassification of the provision for fixed-return BCC principal	114,702,973,069
Reclassification of the provision for fixed-return BCC interest	29,487,916,902
Total	**144,190,889,971**

(iii) Other short-term investments
Adjustment of the principal of the investment cooperation with Da Suoi Kiet One Member Company Limited - without joint control but with benefits dependent on the contract's profit after tax - to Other short-term investments.

(iv) Adjustment of fixed-return long-term BCC principal from other long-term receivables to long-term held-to-maturity investments.

(v) Adjustment of the allowance for long-term doubtful debts relating to fixed-return long-term BCC principal to the provision for long-term held-to-maturity investments.

(vi) Adjustment of the provision for fixed-return short-term BCC principal from general and administrative expenses to financial expenses.

4. Going concern information

Accumulated losses as at 30 September 2026 amounted to VND 1,718,454,416,314. As at 30 September 2026 and up to the date of issuance of these Interim Financial Statements, the Company has been facing certain difficulties in its business operations and financial position, specifically as follows:

- Net cash flows from operating activities for the period were negative;
- Certain receivables have fallen due but are being collected slowly;
- Certain borrowings and finance lease liabilities are overdue and have been reclassified to a different debt group by credit institutions during the period;
- The Company's shares (ticker TCD) were officially delisted from the Ho Chi Minh City Stock Exchange (HOSE) under Decision No. 590/QĐ-SGDHCM dated 8 July 2026 with effect from 15 July 2026. Subsequently, the Company's shares were registered for trading on the UPCoM market

(Unlisted Public Company Market) of the Hanoi Stock Exchange under the ticker symbol "TCD" pursuant to Decision No. 961 dated 17 July 2026 of the Hanoi Stock Exchange (see Note I.8);

- The Company's bonds with code TCDH2227002 have been suspended from trading since 20 March 2025 under Notice No. 1161/TB-SGDHN dated 19 March 2025 of the Hanoi Stock Exchange (see Note V.18b).

The above events and conditions indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern.

Nevertheless, the Board of General Directors believes that it is appropriate to prepare the Interim Financial Statements on a going concern basis, based on the following:

- In practice, the Company has continued to maintain normal business operations and to meet its principal financial obligations from 30 September 2025 up to the date of issuance of these Interim Financial Statements;
- The Board of General Directors is implementing measures to improve the financial position and cash flows, including: divesting and liquidating certain investments, accelerating the collection of receivables and working with credit institutions to restructure existing borrowings and debt classifications;
- The Board of General Directors believes that the above measures will generate the cash necessary to meet financial obligations as they fall due and to maintain the Company's business operations for at least 12 months from the date of issuance of these Interim Financial Statements.

The Company's ability to continue as a going concern depends on the successful implementation of the above measures, in particular the divestments, collection of receivables and restructuring of borrowings. Accordingly, the Interim Financial Statements have been prepared on a going concern basis and do not include any adjustments that might be necessary if the Company were unable to continue as a going concern - including the remeasurement and reclassification of assets and liabilities at their recoverable or liquidation values, as well as the recognition of additional liabilities (if any).

5. Events after the end of the accounting period

Other than the delisting of the Company's shares from the Ho Chi Minh City Stock Exchange (HOSE), their transfer to trading on the UPCoM market (Unlisted Public Company Market) of the Hanoi Stock Exchange and their placement under restricted trading from 24 July 2026, as presented in Note I.8, the Company's Board of General Directors confirms that no other significant events have occurred after the end of the accounting period up to the date the Financial Statements were approved for issuance that would require adjustment of figures or disclosure in the Interim Financial Statements.

Approved on 29 October 2026

CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG TRACODI

Nguyen Thi Kim Yen	**Nguyen Ngoc Anh**
Chief Accountant/Preparer	**General Director**
	Legal Representative