FICO CORPORATION - JSC

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 235 CBTT-FiCO

Ho Chi Minh City, 28/8/2026

REGULAR DISCLOSURE OF INFORMATION ON FINANCIAL REPORTS

To: Hanoi Stock Exchange

Implementing the regulations in Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, FiCO Corporation - JSC announce the Financial Statements for the First Half of 2026 with the Hanoi Stock Exchange as follows:

1. Organization name:
   - Stock code: FIC
   - Address: 15th Floor Sailing Tower, 111a Pasteur, Sai Gon Ward, Ho Chi Minh City
   - Tel: 028 38 212 960 Fax: 028 38 213 233
   - Email: dung.nguyen@fico.com.vn
   - Website: fico.com.vn
2. Content of published information:

- Financial Statements for the First Half of 2026
  + Separate financial statements (listed company have no subsidiaries and superior accounting units have affiliated units); ☐
  + Consolidated financial statements (Listed company with subsidiaries); ☑
  + General financial statements (Listed company have an affiliated accounting unit and organize their own accounting apparatus). ☐
- Cases subject to explanation of reasons:
  + The auditing organization gives an opinion that is not a full acceptance opinion on the financial statements (for reviewed/audited financial statements.......):

    Yes ☐ No ☐

    Explanatory text in case of "yes":

    Yes ☐ No ☐
  + Profit after tax in the reporting period has a difference of 5% or more before and after audit, moving from loss to profit or vice versa:

    Yes ☐ No ☐

    Explanatory text in case of "yes":

    Yes ☐ No ☐

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period report of the previous year:

Yes ☑ No ☐

Explanatory text in case of "yes":

Yes ☑ No ☐

+ Profit after tax in the reporting period is at a loss, changing from profit in the same period last year to loss in this period or vice versa:

Yes ☐ No ☐

Explanatory text in case of "yes":

Yes ☐ No ☐

This information was announced on the company's website on 30/07/2026 at the link: https://www.fico.com.vn/co-dong

Attached documents:

- Financial Statements for the First Half of 2026;
- Explanatory text.

FICO CORPORATION - JSC

M.S.D.N: 0300402493 - C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Lê Dung

TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN

Digitally signed by TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
Date: 2026.08.28 16:18:13 +07'00'

FICO CORPORATION - JSC

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30 June 2026

Ho Chi Minh City, August 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of FiCO Corporation - JSC presents this report together with the Corporation's reviewed the interim consolidated financial statements for the period ended 30 June 2026.

THE CORPORATION

FiCO Corporation - JSC ("the Corporation") formerly known as Building Materials Corporation No.1, was incorporated according to Decision No. 90/TTg dated 07 March 1994 and Decision No. 997/BXD-TCLD dated 20 November 1995 issued by the Minister of Construction.

In accordance with the Decision No. 2438/QD-BXD dated 30 December 2005 issued by the Minister of Construction, Building Materials Corporation No.1 was re-organized and operated under the Parent-Subsidiary Corporation model. Business Registration Certificate of State-owned enterprise was re-registered for the first time of the Corporation with No. 4106000303 by Department of Planning and Investment of Ho Chi Minh City dated 06 September 2006.

In accordance with the Decision No. 614/QD-BXD dated 10 June 2010 issued by the Minister of Construction, the Corporation was transformed into One member Limited Corporation and operating under Enterprises Law.

In accordance with Decision No. 1874/QD-TTg dated 3 November 2015 issued by the Prime Minister, the Corporation's equitization plan was approved and the Corporation was officially transformed into a Joint Stock Company. The Corporation has been operating under Business Registration Certificate No. 0300402493, issued on 1 October 2016 by the Ho Chi Minh City Department of Planning and Investment (now the Ho Chi Minh City Department of Finance), and subsequently amended from time to time. The 13th amendment dated 4 August 2025 was made to reflect the change in business address in accordance with administrative boundary adjustments.

The charter capital as stipulated in the Business Registration Certificate No. 0300402493 amended on the 13th time on 4 August 2025 is VND 1,270,000,000,000 (*In words: One thousand, two hundred and seventy billion Vietnamese Dongs*).

Abbreviated Corporation name: FICO.

The Corporation's shares are traded on the UPCoM market under the stock code FIC.

The Corporation's headquarter is located on Floor 15, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.

BOARDS OF DIRECTORS, SUPERVISORS AND MANAGEMENT

Members of the Boards of Directors, Supervisors and Management who held the Corporation during the period and at the date of this report are as follows:

Board of Directors

Ms.	Do Thi Hieu	Chairman (Elected on 21 April 2026; Term of office: 2026 - 2031)
Mr.	Cao Truong Thu	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)
Mr.	Pham Viet Thang	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)
Mr.	Nguyen Xuan Thang	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)
Mr.	Nguyen Ngoc Vu Chuong	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)

Board of Supervisors

Mr.	Dao Quang Son	Head of the Board (Elected on 21 April 2026; Term of office: 2026 - 2031)
Ms.	Tran Linh Chi	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)
Ms.	Pham Thi My Van	Member (Elected on 21 April 2026; Term of office: 2026 - 2031)
Mr.	Le Van Huy	Former Member (Dismissed on 21 April 2026)

Board of Management

Mr.	Cao Truong Thu	General Director
Mr.	Pham Viet Thang	Deputy General Director
Mr.	Nguyen Duc Loi	Deputy General Director

STATEMENT OF THE BOARD OF MANAGEMENT (CONTINUED)

SUBSEQUENT EVENTS

According to the Board of Management, in all material respects, there have been no other significant events occurring after the balance sheet date, affecting the financial position and operation of the Corporation which would require adjustments to or disclosures to be made in the interim consolidated financial statements for the period ended 30 June 2026.

AUDITORS

The Corporation's interim consolidated financial statements for the period ended 30 June 2026 have been reviewed by CPA VIETNAM Auditing Company Limited - An Independent Member Firm of INPACT.

THE BOARD OF MANAGEMENT'S RESPONSIBILITY

The Corporation's Board of Management is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the interim consolidated financial position of the Corporation as at 30 June 2026 as well as of its interim consolidated income and cash flows statements for the period then ended, complying with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements. In preparing these interim consolidated financial statements, the Board of Management is required to:

- Select appropriate accounting policies and apply them consistently
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Corporation are followed or not, and all the material differences from these standards are disclosed and explained in the interim consolidated financial statements;
- Design, execute and maintain an effective internal control related to the appropriate preparation and presentation of the interim consolidated financial statements to obtain reasonable assurance that the interim consolidated financial statements are free of material misstatements caused by even frauds and errors; and
- Prepare the interim consolidated financial statements of the Corporation on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate;

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Corporation and to ensure that the interim consolidated financial statements comply with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements. The Board of Management is also responsible for safeguarding the assets of the Corporation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that the Corporation has complied with the above requirements in preparing the interim consolidated financial statements.

For and on behalf of the Board of Management,

M.S.D.N: 0300412493 - C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

Cao Truong Thu
General Director
Ho Chi Minh City, 26 August 2026

CPA VIETNAM

CPA VIETNAM AUDITING COMPANY LIMITED

Head Office in Hanoi:
8th floor, VG Building, No. 235 Nguyen Trai Str.,
Thanh Xuan Dist., Hanoi, Vietnam
+84 (24) 3 783 2121 info@cpavietnam.vn
+84 (24) 3 783 2122 www.cpavietnam.vn

INPACT MEMBER

No.: 214/2026/BCSXHN-CPA VIETNAM-HCM

REVIEW REPORT OF THE INTERIM FINANCIAL INFORMATION

To: **Shareholders**
Boards of Directors, Supervisors and Management
FiCO Corporation - JSC

We have reviewed the accompanying Interim consolidated financial statements of FiCO Corporation - JSC as set out on pages 05 to pages 67, prepared on 26 August 2026, including the Interim Financial Position statement as at 30th June 2026, the Interim Income Statement, and Interim Cash Flows Statement for the period then ended, and Notes to the Interim consolidated financial statements.

Responsibility of the Board of Management

The Corporation's Board of Management is responsible for the true and fair preparation and presentation of these interim consolidated financial statements in compliance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements, and for the internal control as the Board of Management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnam Standards on Review Engagements No. 2410 - Review of Interim Financial Information performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Opinion of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements, in all material respects, does not give a true and fair view of the financial position of the FiCO Corporation - JSC as at 30 June 2026 and the results of operations and its cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements.

CÔNG TY TNHH KIỂM TOÁN CPA VIETNAM
THÀNH PHỐ HÀ NỘI - VIỆT NAM

Bui Thi Thuy
Deputy General Director
Audit Practising Registration Certificate
No: 0580-2023-137-1
Letter of Authorization No. 04/2026/UQ-CPA VIETNAM dated 02 January 2026 of Chairman
For and on behalf of
CPA VIETNAM AUDITING COMPANY LIMITED
An Independent Member Firm of INPACT
Ha Noi, 26 August 2026

INTERIM CONSOLIDATED FINANCIAL POSITION STATEMENT

As at 30th June 2026

	ASSETS	Code	Notes	30/6/2026 VND	01/01/2026 VND (Re-stated)
A -	**CURRENT ASSETS (100=110+120+130+140+160)**	**100**		**1,341,231,985,493**	**1,523,502,998,002**
I.	**Cash and cash equivalents**	**110**	**5.1**	**128,946,141,230**	**157,793,762,797**
1.	Cash	111		55,446,141,230	114,742,516,221
2.	Cash equivalents	112		73,500,000,000	43,051,246,576
II.	**Short-term financial investments**	**120**	**5.2**	**561,408,968,994**	**632,171,491,234**
1.	Trading securities	121	5.2a	11,427,575,701	11,427,575,701
2.	Allowances for decline in value of trading securities	122	5.2b	(7,824,185,701)	(7,652,595,701)
3.	Short-term investments held to maturity	123		557,805,578,994	628,396,511,234
III.	**Short-term receivables**	**130**		**165,690,734,917**	**238,826,765,465**
1.	Short-term receivables from customers	131	5.3	234,157,069,586	308,153,414,146
2.	Short-term repayments to suppliers	132	5.4	8,484,647,816	9,587,378,908
3.	Other short-term receivables	135	5.5	83,216,566,940	80,603,521,836
4.	Short-term allowances for doubtful debts	136	5.6	(162,257,933,547)	(161,607,933,547)
5.	Shortage of assets awaiting resolution	137	5.7	2,090,384,122	2,090,384,122
IV.	**Inventories**	**140**	**5.9**	**451,329,632,951**	**485,418,698,256**
1.	Inventories	141		460,335,662,252	533,501,564,333
2.	Allowances for devaluation of inventories	142		(9,006,029,301)	(48,082,866,077)
VI.	**Other current assets**	**160**		**33,856,507,401**	**9,292,280,250**
1.	Short-term deferred expenses	161	5.11	31,765,504,173	4,904,977,318
2.	Deductible value added tax	162		428,503,720	1,484,636,410
3.	Taxes and receivables from State Budget	163	5.21	1,662,499,508	2,902,666,522

INTERIM CONSOLIDATED FINANCIAL POSITION STATEMENT (CONTINUED)

As at 30th June 2026

		Code	Notes	30/6/2026 VND	01/01/2026 VND (Re-stated)
B -	**LONG-TERM ASSETS (200 = 210+220+240+250+260+270)**	**200**		**1,330,420,112,578**	**1,304,872,729,877**
I.	**Long-term receivables**	**210**		**11,749,562,979**	**10,911,482,131**
1.	Other long-term receivables	215	5.5	11,749,562,979	10,911,482,131
II.	**Fixed assets**	**220**		**204,144,328,843**	**218,556,085,811**
1.	Tangible fixed assets	221	5.12	147,118,826,246	159,970,075,437
-	*Historical costs*	*222*		*797,006,365,786*	*829,274,580,101*
-	*Accumulated depreciation*	*223*		*(649,887,539,540)*	*(669,304,504,664)*
2.	Finance lease fixed assets	224	5.15	-	229,294,095
-	*Historical Costs*	*225*		-	*1,572,302,368*
-	*Accumulated depreciation*	*226*		-	*(1,343,008,273)*
3.	Intangible fixed assets	227	5.13	57,025,502,597	58,356,716,279
-	*Historical costs*	*228*		*86,611,158,453*	*86,611,158,453*
-	*Accumulated amortization*	*229*		*(29,585,655,856)*	*(28,254,442,174)*
IV.	**Investment properties**	**240**	**5.14**	**8,448,841,596**	**9,124,250,670**
1.	Historical costs	241		31,597,726,547	31,597,726,547
2.	Accumulated depreciation	242		(23,148,884,951)	(22,473,475,877)
V.	**Long-term assets in progress**	**250**		**31,152,576,915**	**26,253,185,834**
1.	Construction in progress	252	5.8	31,152,576,915	26,253,185,834
VI.	**Long-term investments**	**260**	**5.2**	**1,008,693,828,792**	**969,600,706,833**
1.	Investments in joint ventures and associates	262	5.2c	953,654,880,935	912,561,758,976
2.	Investments in equity of other entities	263	5.2d	55,435,569,518	57,435,569,518
3.	Allowance for impairment of long-term investments in other entities	264	5.2d	(396,621,661)	(396,621,661)
VII.	**Other long-term assets**	**270**		**66,230,973,453**	**70,427,018,598**
1.	Long-term deferred expenses	271	5.11	52,693,394,677	53,765,383,180
2.	Goodwill	279	5.10	13,537,578,776	16,661,635,418
	TOTAL ASSETS (280 = 100+200)	**280**		**2,671,652,098,071**	**2,828,375,727,879**

INTERIM CONSOLIDATED FINANCIAL POSITION STATEMENT (CONTINUED)
As at 30th June 2026

	RESOURCES	Code	Notes	30/6/2026 VND	01/01/2026 VND (Re-stated)
C -	**LIABILITIES (300=310+330)**	**300**		**998,056,903,579**	**1,215,415,268,437**
I.	**Short-term liabilities**	**310**		**944,145,194,015**	**1,162,599,615,874**
1.	Short-term trade payables	311	5.16	75,029,043,866	75,917,748,708
2.	Short-term prepayments from customers	312	5.17	102,543,785,296	110,811,395,675
3.	Dividends and profit payables	313	5.18	384,829,018	220,949,316
4.	Short-term taxes and payables to the State Budget	314	5.21	31,204,976,017	12,651,060,306
5.	Payables to employees	315		22,475,810,449	35,189,157,842
6.	Short-term accrued expenses	316	5.19	19,123,410,117	18,324,751,203
7.	Short-term unearned revenues	319		-	94,000,000
8.	Other short-term payables	320	5.20	34,733,730,472	34,205,155,277
9.	Short-term borrowings and finance lease	321	5.22	645,056,508,308	862,417,781,738
10.	Bonus and welfare funds	323		13,593,100,472	12,767,615,809
II.	**Long-term liabilities**	**330**		**53,911,709,564**	**52,815,652,563**
1.	Other long-term payables	338	5.20	26,082,508,166	26,440,925,716
2.	Long-term borrowings and finance lease liabilities	339	5.22	5,127,000,000	5,493,000,000
3.	Deferred income tax payables	342	5.23	15,671,938,008	14,212,247,717
4.	Long-term provisions	343	5.24	7,030,263,390	6,669,479,130
D -	**OWNERS' EQUITY**	**400**	**5.25**	**1,673,595,194,492**	**1,612,960,459,442**
1.	Contributed capital	411		1,270,000,000,000	1,270,000,000,000
	- Ordinary shares with voting rights	*411a*		*1,270,000,000,000*	*1,270,000,000,000*
2.	Other capital	414		44,350,938,000	44,320,988,000
3.	Differences upon asset revaluation	416		(201,803,855,880)	(201,803,855,880)
4.	Development and investment funds	418		79,905,503,489	70,356,787,628
5.	Undistributed profit after tax	420		463,322,135,918	425,344,380,937
	- Undistributed profit after tax brought forward	*420a*		*377,768,991,695*	*306,707,323,356*
	- Undistributed profit after tax for the current period	*420b*		*85,553,144,223*	*118,637,057,581*
6.	Non-controlling interests	429		17,820,472,965	4,742,158,757
	TOTAL RESOURCES (440 = 300+400)	**440**		**2,671,652,098,071**	**2,828,375,727,879**

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu

M.S.D.N: 0300402493 - C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

FICO CORPORATION - JSC
Floor 15, Sailing Tower, 111A Pasteur Street,
Ben Nghe Ward, District 1, Ho Chi Minh City

Form No. B 02a - DN/HN
Issued under Circular No. 43/2026/TT-BTC
Dated 20 April 2026 by the Ministry of Finance

INTERIM CONSOLIDATED INCOME STATEMENT

For the period ended 30 June 2026

	ITEMS	Code	Notes	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
1.	**Revenues from sale of goods and provision of**	**01**	**6.1**	**444,878,906,962**	**628,018,371,855**
2.	Revenue deductions	02	6.2	3,978,713,642	5,024,450,429
3.	**Net revenues from sale of goods and provision of services (10 = 01-02)**	**10**	**6.3**	**440,900,193,320**	**622,993,921,426**
4.	Cost of goods sold	11	6.4	325,100,415,781	511,132,131,011
5.	**Gross profit from sale of goods and provision of services (20 = 10-11)**	**20**		**115,799,777,539**	**111,861,790,415**
6.	Financial income	22	6.5	21,778,641,206	8,480,257,853
7.	Financial expenses	23	6.6	21,247,625,394	16,275,924,125
	In which: interest expenses	*24*		*21,046,784,498*	*16,090,165,500*
8.	Selling expenses	25	6.7	7,988,935,678	11,339,980,539
9.	General and administrative expenses	26	6.7	46,784,702,861	54,987,777,283
10.	Shares of profit or loss from joint ventures, associates	27	6.8	39,766,032,210	36,575,153,904
11.	**Net profit from operating activities {30 = 20+21+(22-23)-(25+26)+27}**	**30**		**101,323,187,022**	**74,313,520,225**
12.	Other income	31	6.9	28,264,953,231	24,850,130,095
13.	Other expenses	32	6.10	15,628,345,812	18,951,037,036
14.	**Other profit (40 = 31-32)**	**40**		**12,636,607,419**	**5,899,093,059**
15.	**Accounting profit before income tax (50 = 30+40)**	**50**		**113,959,794,441**	**80,212,613,284**
16.	Current corporate income tax expenses	51	6.11	11,146,729,940	8,297,661,752
17.	Deferred corporate income tax expenses	52	6.12	999,103,959	873,216,550
18.	**Profit after corporate income tax (60 = 50-51-52)**	**60**		**101,813,960,542**	**71,041,734,982**
19.	**Profit after tax of Parent Company**	**61**		**85,553,144,223**	**62,291,311,206**
20.	**Profit after tax attributable to Non-controlling interests**	**62**		**16,260,816,319**	**8,750,423,776**
21.	**Basic earnings per share**	**70**	**6.13**	**674**	**471**

Ho Chi Minh City, 26 August 2026

Preparer	**Chief Accountant**	**General Director**
Nguyen Thi Ngan	**Nguyen Xuan Hung**	**Cao Truong Thu**

M.S.D.N: 0300402493-C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

FICO CORPORATION - JSC
Floor 15, Sailing Tower, 111A Pasteur Street,
Sai Gon Ward, Ho Chi Minh City

Form No. B 03a - DN/HN
Issued under Circular No. 43/2026/TT-BTC
Dated 20 April 2026 by the Ministry of Finance

INTERIM CONSOLIDATED CASH FLOWS STATEMENT

(Indirect method)

For the period ended 30 June 2026

	ITEMS	Code	Notes	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
I.	**Net cash flows from operating activities**				
1.	***Profit before tax***	***01***		***113,959,794,441***	***80,212,613,284***
2.	***Adjustments for***				
	- Depreciation of fixed assets and investment properties	02		16,519,088,100	21,754,786,637
	- Provisions	03		(37,894,462,516)	370,718,109
	- Gains, losses on exchange rate differences from revaluation of accounts derived from foreign currencies	04		262,239	(5,963,209)
	- Gains, losses on investing activities	05		(31,630,781,519)	(8,997,203,256)
	- Borrowings cost	06		21,046,784,498	16,090,165,500
3.	***Operating profit before changes in working capital***	***08***		***82,000,685,243***	***109,425,117,065***
	- Increase, decrease in receivables	09		73,973,152,178	(6,357,572,262)
	- Increase, decrease in inventories	10		73,165,902,081	79,374,721,610
	- Increase, decrease in payables	11		(4,511,562,854)	19,412,392,276
	- Increase, decrease defered expenses	12		(25,788,538,352)	(5,441,349,853)
	- Borrowings cost paid	14		(20,982,981,706)	(16,283,899,479)
	- Corporate income tax paid	15		(3,665,670,837)	(5,878,817,017)
	- Other payments on operating activities	17		(4,751,450,966)	(6,295,278,894)
	Net cash flows from operating activities	***20***		***169,439,534,787***	***167,955,313,446***
II.	**Cash flows from investing activities**				
1.	Expenditures on purchase and construction of fixed assets and long-term assets	21		(8,068,009,866)	(4,069,568,282)
2.	Proceeds from disposal or transfer of fixed assets and other long-term assets	22		11,700,542,755	746,045,455
3.	Expenditures on loans and purchase of debt instruments from other entities	23		(472,783,598,290)	(168,630,000,000)
4.	Proceeds from lending or repurchase of debt instruments from other entities	24		544,234,000,000	163,602,230,009
5.	Expenditures on equity investments in other entities	25		(5,922,960,000)	-
6.	Proceeds from equity investment in other entities	26		2,000,000,000	-
7.	Proceeds from interests, dividends and distributed profits	27		20,850,607,892	7,177,395,253
	Net cash flow from investing activities	***30***		***92,010,582,491***	***(1,173,897,565)***

INTERIM CONSOLIDATED CASH FLOWS STATEMENT (CONTINUED)

(Indirect method)
For the period ended 30 June 2026

	ITEMS	Code	Notes	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
III.	**Cash flows from financing activities**				
1.	Proceeds from borrowings	33		768,967,367,072	901,471,369,006
2.	Repayment of financial principal	34		(986,540,640,509)	(1,056,809,031,932)
3.	Payment for finance leasing debts	35		(153,999,993)	(154,000,002)
4.	Dividends and profits paid to the owner	36		(72,570,551,298)	(64,623,051,634)
	Net cash flow from financing activities	***40***		***(290,297,824,728)***	***(220,114,714,562)***
	Net cash flow during the period (50 = 20+30+40)	**50**		**(28,847,707,450)**	**(53,333,298,681)**
	Cash and cash equivalents at beginning of period	**60**	**5.1**	**157,793,762,797**	**223,142,986,686**
	Effect of exchange rate fluctuations	*61*		*85,883*	*12,710,310*
	Cash and cash equivalents at end of period (70 = 50+60+61)	**70**	**5.1**	**128,946,141,230**	**169,822,398,315**

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu

M.S.D.N: 0300402493 - C.T.
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30 June 2026

1. CORPORATION INFORMATION

1.1 Structure of ownership

FiCO Corporation - JSC formerly known as Building Materials Corporation No.1, was incorporated according to Decision No. 90/TTg dated 07 March 1994 and Decision No. 997/BXD-TCLD dated 20 November 1995 issued by the Minister of Construction.

In accordance with the Decision No. 2438/QĐ-BXD dated 30 December 2005 issued by the Minister of Construction, Building Materials Corporation No.1 was re-organized and operated under the Parent-Subsidiary Corporation model. Business Registration Certificate of State-owned enterprise was re-registered for the first time of the Corporation with No. 4106000303 by Department of Planning and Investment of Ho Chi Minh City dated 06 September 2006.

In accordance with the Decision No. 614/QD-BXD dated 10 June 2010 issued by the Minister of Construction, the Corporation was transformed into One member Limited Corporation and operating under Enterprises Law.

In accordance with Decision No. 1874/QĐ-TTg dated 3 November 2015 issued by the Prime Minister, the Corporation's equitization plan was approved and the Corporation was officially transformed into a Joint Stock Company. The Corporation has been operating under Business Registration Certificate No. 0300402493, issued on 1 October 2016 by the Ho Chi Minh City Department of Planning and Investment (now the Ho Chi Minh City Department of Finance), and subsequently amended from time to time. The 13th amendment dated 4 August 2025 was made to reflect the change in business address in accordance with administrative boundary adjustments.

The charter capital as stipulated in the Business Registration Certificate No. 0300402493 amended on the 13th time on 4 August 2025 is VND 1,270,000,000,000 (*In words: One thousand, two hundred and seventy billion Vietnamese Dongs*).

Abbreviated Corporation name: FICO.

The Corporation's shares are traded on the UPCoM market under the stock code FIC.

The Corporation's headquarter is located on Floor 15, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.

Total number of employees of the Corporation and its subsidiaries as at 30 June 2026 is 362 (as at 31 December 2025 is 356 employees).

1.2 Operating industries and principal activities

The operating industries of the Corporation include:

- Consulting, brokerage, auction real estate, auction of land use rights (Real estate business services: real estate brokerage, real estate valuation, delivery floor real estate consultancy, real estate consultancy, real estate auction, real estate advertising, real estate management);
- Manufacture of spare parts and accessories for motor vehicles and engines (Manufacture of spare parts, specialized motor vehicles for the construction industry, production of building materials);
- Wholesaling materials, installation equipment in construction (Trading, importing, and exporting building materials, materials, materials, and products for the construction industry, building materials);
- Sale of spare parts and auxiliary parts of automobiles and other motor vehicles (Trading, import, and export of spare parts, equipment, specialized motor vehicles for construction industry, production of building materials);

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

1.2 Operating industries and principal activities (Continued)

- Wholesaling automobiles and other motor vehicles (Trading, importing, and exporting specialized motor vehicles for the construction industry, building materials production);
- Other mining (Mining and processing minerals, raw materials, and additives for construction);
- Building all kinds of houses (Civil and industrial construction);
- Constructing other civil engineering works (Construction of irrigation works, hydroelectricity, residential areas, industrial parks, export processing zones);
- Architectural and engineering consultancy services (Design of civil engineering works, design of urban technical infrastructure works, supervision of construction and completion of civil works Consultancy on investment in production of raw materials, building materials, surveying maps);
- Consultancy on management of application and transfer of technologies for production of raw materials and construction materials;
- Vocational education (Human resource training);
- Trading the port, renting premises, offices, workshops, warehouses;
- Freight transport by road; short stay (Hotel business - not working in the office);
- Restaurant and Catering Services (Restaurant-Not at the Headquarters);
- Activities of sports facilities (Activities of aesthetic club);
- Other production (Production of construction materials, materials, materials and products for the construction industry, production of construction materials - not produced at the head office);
- Manufacture of other special-purpose machines (Specialized motor vehicles for construction industry, construction materials production - Not produced at the head office); Exploiting stone, sand, gravel, clay (Not produced at the head office);
- Construction of railway and road works (Construction of transport works, urban technical infrastructure);
- Other specialized construction activities (Foundation and infrastructure treatment, weak soil); Freight inland waterway;
- Wholesale of solid, liquid, and gaseous fuels and related products (Wholesale of coal, lignite, peat, charcoal, coke, fuel diesel, fuel oil).

The principal activities of the Corporation during of the period: Wholesale of materials, equipment installed in the construction, exploitation of stone, sand, gravel, clay; Construction of civil engineering works, real estate business.

1.3 Normal operating cycle

The Corporation's normal operating cycle is 12 months.

1.4 The Corporation structure

As at 30 June 2026, The Corporation has subsidiaries, associates and dependent units as follows:

No.	Name	Address	Main activities	Voting interest	Equity interest
A.	**Subsidiaries**				
1	FiCO Commerce Product One Member Company Limited	Floor 15, Sailing Tower, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City	Trading of FiCO products	100.00%	100.00%
2	Phuoc Hoa FiCO Joint Stock	76 Ho Dac Di, Tan Phuoc Ward, Ho Chi Minh City	Production and trading of construction stone	73.90%	73.90%
3	Tan Dinh FiCO Mechanical Construction Joint Stock Company	Lot E, Road 2B, Dong An IP, Binh Hoa Ward, Ho Chi Minh City	Mechanical processing; trading of materials	64.24%	64.24%
4	Thanh Thanh Ceramic Tiles Joint Stock Company	Road 1, Bien Hoa 1 IP, Tran Bien Ward, Dong Nai Province	Manufacturing and trading of bricks	51.00%	51.00%
5	Cam Ranh FiCOSand Company Limited	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa Province	Manufacturing and trading of sand	100.00%	100.00%
6	FiCO Trading Building Materials Company Limited	Floor 15, Sailing Tower, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City	Trading of construction materials	100.00%	100.00%
7	Asean Tiles Corporation	Plot No. 257, Map No. 17, Quarter 9, Chanh Phu Hoa Ward, Ho Chi Minh City	Manufacturing and trading of bricks	51.00%	51.00%
B.	**Associates**				
1	FiCO Tay Ninh Cement Joint Stock Company	No. 433, 30/4 Boulevard, Tan Ninh Ward, Tay Ninh Province	Cement manufacturing	25.84%	25.84%
2	Hoa An Joint Stock Company	20C Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	Mining and processing of minerals and construction materials	23.43%	23.43%
3	Vitaly Joint Stock Company	Road N1, Binh Chuan Production and Trade Zone, Thuan Giao Ward, Ho Chi Minh City	Manufacturing and trading of construction materials; real estate business	30.75%	30.75%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

1.4 The Corporation structure (Continued)

No.	Name	Address	Main activities	Voting interest	Equity interest
4	Havali FiCO Joint Stock Company	No. 65, Street 3, Chu Van An Residence, Binh Thanh Ward, Ho Chi Minh City	Manufacturing of glass, glass products	20.00%	20.00%
5	FiCO - Corea Construction Company Limited	Floor M (mezzanine), Block C, Van Do Apartment, 348 Ben Van Don, Vinh Hoi Ward, Ho Chi Minh City	Providing technical services for soft ground treatment	49.50%	49.50%
6	Tan Bach Viet Construction Investment	No. 01 Bach Dang, Tan Son Hoa Ward, Ho Chi Minh City	Construction of civil and industrial works	29.00%	29.00%
7	FiCO High Technology Joint Stock Company	102 Phung Van Cung, Cau Kieu Ward, Ho Chi Minh City	Manufacturing of bricks; ready-mixed concrete	45.00%	45.00%
8	FiCO Pan - United Concrete Joint Stock Company	No. 60 Truong Son, Tan Son Hoa Ward, Ho Chi Minh City	Manufacturing of ready-mixed concrete	45.00%	45.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

1.4 The Corporation structure (Continued)

C. Dependent units:

No.	Name of Branches	Address
1	Branch of FiCO Corporation - JSC - Thong Nhat Construction Stone Enterprise	Hamlet 3, Trang Bom Commune, Dong Nai Province
2	Branch of FiCO Corporation - JSC - FiCO Hanoi Branch	No. 56, Nguyen Du Street, Nguyen Du Ward, Hanoi City
3	Branch of FiCO Corporation - JSC - FiCO Building Materials Trading Company	Floor 15, Sailing Tower, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City
4	Branch of FiCO Corporation - JSC - FiCO Dong Nai Branch	No. 5, Street 16A, Bien Hoa Industrial Zone 2, Tran Bien Ward, Dong Nai Province
5	Branch of FiCO Corporation - JSC - FiCO Binh Duong Branch	Lot F, Road 2B, Dong An IP, Binh Hoa Ward, Binh Duong Province
6	Branch of FiCO Corporation - JSC - Cam Ranh FiCOSand Company	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa Province

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

1.5 Statement of information comparability on the interim consolidated financial statements

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC guiding the Vietnamese Enterprise Accounting System, which replaces the Vietnamese Enterprise Accounting System issued under Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016. The Circular is effective for financial years beginning on or after 1 January 2026.

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC, amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements. Circular No. 43 takes effect from the date of issuance and applies to the preparation and presentation of consolidated financial statements for financial years beginning on or after 1 January 2026.

The Corporation adopted Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC from 1 January 2026. Where the adoption of the Circular affects the presentation of the interim consolidated financial statements, comparative information has been restated or reclassified, as appropriate, in accordance with its requirements. Consequently, the accounting information and amounts presented in these interim consolidated financial statements are comparable, having been prepared and presented consistently.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

Fiscal year

The Corporation's fiscal year applicable for the preparation of its interim consolidated financial statements starts on 1 January and ends on 31 December of the solar year.

The Corporation's interim consolidated financial statements are prepared for the period ended 30 June 2026.

Accounting currency

The accompanying interim consolidated financial statements are expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

Accounting System

The Company applied the Vietnamese Enterprise Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025, issued by the Ministry of Finance.

Statements for the compliance with Accounting Standards and System

The Board of Management ensures to follow all the requirements of the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Below are the major accounting policies adopted by the Corporation in the preparation of the interim consolidated financial statements:

Basis of preparation the interim consolidated financial statements

The attached interim consolidated financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements.

The Corporation's interim consolidated financial statements have been prepared in accordance with Circular No. 202/2014/TT-BTC dated 22 December 2014, as amended and supplemented by Circular No. 43/2026/TT-BTC dated 20 April 2026, issued by the Ministry of Finance, which provides guidance on the preparation and presentation of consolidated financial statements, specifically as follows:

The interim consolidated financial statements are prepared based on the interim aggregated financial statements of the Corporation and the interim financial statements of the companies controlled by the Corporation (its subsidiaries) for the period ended 30 June 2026. This control is achieved when the Corporation is able to control the financial and operating policies of the investee companies in order to derive benefits from their operations.

The operation results of subsidiaries that were purchased or sold in the financial period are presented in the Corporate' interim consolidated financial statements from the day they were purchased to the day the investment in those subsidiaries was sold.

In case of necessity, the interim consolidated financial statements of the subsidiaries are adjusted so that the accounting policies applied at the Corporation and other subsidiaries are the same.

All inter-company transactions and balances are eliminated on consolidation.

Non-controlling interests in the net assets of consolidated subsidiaries are presented as a separate component of equity attributable to the owners of the parent. Non-controlling interests comprise the amount of non-controlling interests recognized at the date of the initial business combination (as further disclosed below) and the non-controlling interests' share of changes in total equity since the date of the business combination. Losses incurred by a subsidiary are allocated to non-controlling interests in proportion to their ownership interests, even when such losses exceed the non-controlling interests' share of the subsidiary's net assets.

The accompanying interim consolidated financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdiction other than Vietnam.

Business consolidation

The assets, liabilities, and contingent liabilities of the Subsidiary are determined at their fair values at the date of acquisition of the subsidiary. Any additional amount between the purchase price and the total fair value of the acquired asset is recognized as business advantages. Any deficit between the purchase price and the total fair value of the acquired asset is recognized in the consolidated income statement of the accounting period in which the acquisition of the subsidiary occurred.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Goodwill

Goodwill represents the excess of the cost of acquisition over the Corporation's interest in the net fair value of the identifiable assets, liabilities, and contingent liabilities of a subsidiary, associates or jointly controlled entity at the date of acquisition. Goodwill is recognized as an asset and is amortized over its estimated useful life of 10 years.

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

Finalization of equitization

The Corporation has carried out the procedures as prescribed by provisions of law and submitted the finalization dossier of the value of the State capital at the time of official transfer to the Joint Stock Corporation to the Ministry of Construction. Up to the date of issue of this report, the Corporation has not received the decision approving the finalization of the value of the State capital at the time of official transformation into a Joint Stock Corporation.

Accounting estimates

The preparation of the interim consolidated financial statements in conformity with Vietnamese Accounting Standards requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets, and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results may differ from those estimates and assumptions.

The type of exchange rates applied in accounting

For transactions in foreign currencies:

Transactions denominated in currencies other than VND arising during the period are translated into VND at the actual exchange rates prevailing on the transaction dates.

Monetary assets and liabilities denominated in currencies other than VND, except for demand deposits, are translated into VND at the average telegraphic transfer buying and selling exchange rates quoted by the commercial bank with which the Corporation principally transacts. The Corporation does not retranslate all or part of foreign currency-denominated receivables for which an allowance for doubtful debts has been recognized.

Foreign currency-denominated demand deposits are translated into VND at the average telegraphic transfer buying and selling exchange rates quoted by the commercial bank at which the Corporation maintains its bank accounts as at the end of the reporting period.

Exchange differences arising from the translation of foreign currency-denominated monetary items are recognized in the income statement for the period and presented on a net basis in the interim consolidated income statement.

Cash and cash equivalents

Cash comprises cash on hand, demand deposits and cash equivalents.

Cash on hand and cash in bank are recognized based on actual cash receipts and payments.

Cash equivalents comprise short-term deposits and highly liquid investments with an original maturity of less than 3 months that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value at the reporting date.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments

Trading securities

Trading securities are financial instruments held by the Corporation for trading purposes or classified as trading securities in accordance with prevailing regulations.

At initial recognition, trading securities are recognized at the fair value of the consideration at the transaction date. Transaction costs directly attributable to the acquisition of trading securities are recognized as finance costs in the period.

Subsequent to initial recognition, trading securities are measured at fair value at the reporting date. Any gains or losses arising from changes in fair value are recognized in finance income or finance expenses in the period.

Held to maturity investments

Held-to-maturity investments comprise investments that the Company has the intention and ability to hold to maturity, including term deposits with original maturities of more than 03 months and loans.

Held-to-maturity investments are initially recognised at purchase cost, including transaction costs directly attributable to the acquisition. Subsequent to initial recognition, held-to-maturity investments are measured at their carrying amount, comprising principal and interest accrued up to the reporting date, less any allowance for impairment, if any. Interest income arising from held-to-maturity investments after the acquisition date is recognised in the Income Statement on an accrual basis. Interest accrued prior to the Corporation's acquisition of the investments is deducted from the cost of the investments at the acquisition date.

An allowance for impairment of held-to-maturity investments is recognized in accordance with the current accounting regulations.

Investments in subsidiaries, associates, and other entities

Investments in subsidiaries over which the Corporation has control, investments in associates, and joint ventures over which the Corporation has significant influence are stated at cost method in the interim consolidated financial statements.

Profit distributions that the Corporation received from the accumulated profits of the subsidiaries after the Corporation obtains control rights are recognized in the Income Statement. Other distributions are considered a recovery of investment and are deducted from the investment value.

Profit distributions that the Corporation received from the accumulated profits of the associates after the Corporation obtains control rights are recognized in the Income Statement. Other distributions are considered a recovery of investment and are deducted from the investment value.

Investments in subsidiaries, associates, and other investments are presented at cost less allowance for diminution in value (if any) in the interim financial position statement.

Other investments: are recorded at cost, including purchase price plus directly attributable acquisition costs. After the initial recognition, these investments are measured at cost less allowance for diminution in value of investments.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Business cooperation contract (BCC)

The Corporation as capital contributor

Cash and asset contributions under BCC are recognized as a receivables in the interim consolidated financial statements.

Allowance for loss of investments

Allowance for losses of investments in subsidiaries, contributions to joint ventures, investments in associates, and investments in equity instruments of other entities is made when there is apparent evidence for impairment in the value of the investments as at the balance sheet date.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy, or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions.

The cost of inventories is determined in accordance with the weighted average method.

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling, and distribution.

The Corporation's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the historical cost of inventories.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of a tangible fixed asset comprises the purchase price and all other costs directly attributable to bringing the asset to the location and condition necessary for it to operate in the manner intended by the Corporation.

Tangible fixed assets have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state-owned capital as of 31 December 2013. Accordingly, the historical cost of tangible fixed assets is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. Since 01 October 2016 (The Corporation officially operates as a joint-stock Corporation), the depreciation value of fixed assets in the year is calculated by the residual value of the assets as at 01 October 2016 divided by the remaining depreciation period of the asset, details are as follows:

	Years
Buildings and structures	08 - 25
Machinery and equipment	06 - 10
Transportation means	05 - 08
Office equipment	03 - 05
Others	08 - 20

When a tangible fixed asset is sold or otherwise disposed of, its cost and accumulated depreciation are derecognized, and any resulting gain or loss is recognized in other income or other expenses for the period.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Intangible fixed assets and Amortization

The Corporation's intangible assets are land use rights and rights of stone reserve exploration dill are stated at historical cost less accumulated amortization.

The cost of an intangible fixed asset comprises all costs incurred by the Corporation to acquire the asset up to the time it is brought to the location and condition necessary for it to operate in the manner intended by the Corporation.

Intangible fixed assets have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state-owned capital as of 31 December 2013. Accordingly, the historical cost of intangible fixed assets is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

Intangible fixed assets are land-use rights for a definite term, which are amortized on a straight-line basis over the validity period of the land use right certificates.

Investment properties

Investment properties include land use rights and buildings, and structures held by the Corporation to earn rentals or await higher price, which is stated at cost less accumulated depreciation.

The historical cost of investment property includes all expenses (cash and cash equivalents) paid by the Corporation, or the fair value of other amounts exchanged to acquire the investment property by the time of purchase or construction of the investment property.

Investment properties have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state-owned capital as of 31 December 2013. Accordingly, the historical cost of investment property is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

Expenditure incurred subsequent to the initial recognition of investment property is recognized as an expense in the period in which it is incurred, unless it is probable that the expenditure will result in future economic benefits in excess of the originally assessed standard of performance of the investment property, in which case such expenditure is capitalized as part of the cost of the investment property.

Investment property held for rental is depreciated using the straight-line method over its estimated useful lives, ranging from 2 to 27 years.

Liquidation: Gains and losses from disposal of investment property are measured by the difference between net proceeds from disposal and the remaining amount of the investment property and are recognized as income or expense in the interim consolidated income statement.

Prepaid expenses

Prepaid expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Corporation's prepaid expenses include:

Tools and supplies

Tools and supplies are recorded as expenses and depreciated on a straight-line basis with a useful life of not exceeding 3 years.

Prepaid office rent

The prepaid office rent represents the rent paid for the area the Corporation is using. Prepaid rent is amortized on a straight-line basis over the lease period (36 years).

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Prepaid expenses (Continued)

Land lease rent

Prepaid land rent represents the land rent paid for the land the Corporation is using. Prepaid land rent is amortized to expenses on a straight-line basis over the lease period.

Cost of mineral mining rights

The cost of mineral mining rights represents the amount paid according to the notice of payment for the grant of mining rights and the mining license. Expenses for granting mining rights are amortized to expenses on a straight-line basis over 12 months.

Cost of opening a mining site

Mining site opening costs represent the initial cost of opening a mine for mining and are amortized to costs on a straight-line basis over the mining period.

Repairs expenses

Expenses for the repair of large-value one-time assets are amortized to expenses on a straight-line basis within 1 year to 2 years.

Good-will

Commercial advantages arise in the event that business consolidation does not result in a parent-subsidiary relationship allocated to the cost in a straight-line method for 10 years.

Construction in progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees and interest fees to the Corporation's accounting policies. Depreciation of these assets is the same as the other assets, commencing from these assets are ready for their intended use.

Payables

The account payables are monitored in detail by payable terms, payable parties, original currency, and other factors depending on the Corporation's management requirement.

The account payables include payables such as trade payables, loans payable, and other payables which are determined almost certainly by the recorded value and term, which is not carried less than the amount to be paid. They are classified as follows:

- Trade payables: Reflect payables of commercial nature arising from the purchase of goods, services, or assets, payables for import through trustees of which the seller is an independent entity with the Corporation; and
- Other payables: Reflect payables of non-commercial nature and irrelevant to purchase, sales of goods, or provisions of services.

Dividend and profit distribution payables

Dividends are recognized as a liability when the Board of Directors, under the authority delegated by the General Meeting of Shareholders, issues the dividend declaration and the dividend record date is announced by the Vietnam Securities Depository and Clearing Corporation.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Borrowings

Borrowings include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Corporation monitors loan amounts in det by each type and classifies them into short-term and long-term according to repayment terms.

Expenses directly related to the loan are recognized as financial expenses, except for expenses incurred from a loan for investment, construction, or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Recognition and capitalization of Borrowing costs

All other borrowing costs are recognised in the interim income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period but not paid to ensure that when these expenses occur, they will not have a significant influence on operating expenses based on the matching principle between income and expenses.

The Corporation recognizes Accrued expenses as follows:

- Mineral rights expenses: Advance deduction according to the mining reserves and the unit price for calculating the fee for granting mineral mining rights;
- Other expenses: Prepaid according to the volume of work done.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

Other capital represents the amount transferred by the Corporation from the development investment fund for the acquisition of fixed assets.

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Corporation's Charter as well as the provisions of law and approved by the General Meeting of Shareholders.

Assets revaluation reserve is the difference between the revaluation value at the time of equitization and the history cost of the investment in the joint venture.

Revenue and other income

The Corporation's revenue includes revenue from sales of products and goods construction, revenue from services,...

Revenue from sale of goods and products

Revenue from the sale of goods shall be recognized when it satisfies all the five (5) conditions below:

- The Corporation has transferred to the buyer the significant risks and reward of ownership of the goods;
- The Corporation retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Corporation; and
- Costs related to transactions can be determined.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue and other income (Continued)

Revenue from services:

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the financial position statement of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Corporation;
- Identify the completed work as at the interim consolidated financial position statement; and
- Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Rental revenue of operating lease assets

Revenue of operating lease is recognized on a straight-line basis over the lease term. Rental payments received in advance of many periods are recognized to revenue in accordance with the lease term.

Revenue from interest income, dividends and profits received, and other income:

The revenue is recognized when the Corporation can obtain economic benefits from the above activities and when it is reliably measured.

Revenue deductions

Revenue deductions include:

- Trade discount: Is a reduction for customers having bulk purchasing, excluding commercial discounts for buyers shown in VAT invoices or sales invoices;
- Sales allowances: Is the deduction for customers who purchase defective products, low-quality and deteriorated goods, or goods with incorrect specifications as stated in economic contracts; excluding sales discounts for customers presented in VAT or sales invoices;
- Returned goods: Due to violation of commitments, economic contracts, low quality, or incorrect types and specifications.

In case goods sold or services provided in the previous period but sales discounts, sales allowances, sales returns incur in the following period, the Corporation recognizes the following principles:

- If incurred before issuance of interim consolidated financial statements: Reducing revenue in the interim consolidated financial statements of the reporting period;
- If incurred after issuance of interim consolidated financial statements: Reducing the revenue of the occurrence period.

Cost of goods sold

Cost of goods sold or services rendered including the cost of products, goods, services, and investment property sold during the period is recorded corresponding to revenue.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial expenses

Financial expenses reflect expenses incurred during the period, which mainly include borrowing costs, payment discounts, deferred purchase interest, and loss of foreign exchange rates.

Current corporate income tax expense and deferred corporate income tax expense

Corporate income tax expenses (or corporate income tax income): Are total current income tax expenses in determining the profit or loss of a period.

Current income tax expenses: Are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. The difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.

The Corporation has an obligation to pay corporate income tax at the rate of 20% on taxable profits.

The determination of the Corporation's income tax is based on current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the examination results of the competent tax authorities.

Basic earnings per share

Basic earnings per share are calculated by dividing net profit (loss) after tax for the period attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period.

Related parties

A party is considered a related party of the Corporation in case that party can control the Corporation or cause material effects on the financial decisions as well as the operations of the Corporation. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of the relationship is focused more than its legal form.

Segments reporting

A business segment is a distinguishable component of the Corporation that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Board of Management confirms that the main activity of the Corporation is trading in building materials and mainly operates in a geographical segment of Vietnam. Therefore, the Company does not present segment reports by business segments and by geographical segments in accordance with Vietnamese Accounting Standard No. 28 - Segment Reporting.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE INTERIM FINANCIAL POSITION STATEMENT

5.1 Cash and cash equivalents

	30/6/2026 VND	01/01/2026 VND (Re-stated)
Cash on hand	7,406,365,314	7,602,065,918
Demand deposits (i)	48,039,775,916	107,140,450,303
Cash equivalents (ii)	73,500,000,000	43,051,246,576
Total	**128,946,141,230**	**157,793,762,797**

(i) Demand deposits	30/6/2026 VND	01/01/2026 VND
Commercial Joint Stock Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	6,515,892,189	60,902,936,515
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	3,267,632,515	15,428,631,658
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch	12,336,873	8,739,906,475
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	9,609,501	503,044,855
Vietnam Bank for Agriculture and Rural Development - Branch 5	11,975,137,474	4,117,093,758
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch	3,221,402,879	2,930,344,504
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	1,996,041,651	192,778,854
Branch of Bao Viet Securities Joint Stock Company	7,154,741,129	43,933,902
Vietnam Prosperity JSC Bank	3,145,980,899	2,984,912,223
Commercial Joint Stock Bank for Investment and Development of Vietnam - Phu My Branch	353,693,520	992,898,168
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Phu My Branch	4,306,757,465	727,676,620
Others Bank	6,080,549,821	9,576,292,771
Total	**48,039,775,916**	**107,140,450,303**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.1 Cash and cash equivalents (Continued)

(ii) Cash equivalents	**30/6/2026 VND**	**01/01/2026 VND (Re-stated)**
Commercial Joint Stock Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	70,000,000,000	-
Commercial Joint Stock Bank for Investment and Development of Vietnam - Dong Nai Branch - Principal	-	15,000,000,000
Commercial Joint Stock Bank for Investment and Development of Vietnam - Phu My Branch	2,500,000,000	7,000,000,000
Vietnam Bank for Agriculture and Rural Development - Branch 5	-	10,000,000,000
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Phu My Branch	1,000,000,000	11,000,000,000
Commercial Joint Stock Bank for Investment and Development of Vietnam - Dong Nai Branch - Interest	-	51,246,576
Total	**73,500,000,000**	**43,051,246,576**

(ii) Term deposits with original maturities of 01 months, bearing interest at rates applicable from time to time.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.2 Financial investments

a) Trading securities

	30/06/2026 (VND)			01/01/2026 (VND)		
	Original cost	**Fair value**	**Allowance**	**Original cost**	**Fair value**	**Provision**
Shares	**11,427,575,701**	**3,603,390,000**	**(7,824,185,701)**	**11,427,575,701**	**3,774,980,000**	**(7,652,595,701)**
Vitaly Jointstock Company - Stock code: VTA	11,427,575,701	3,603,390,000	(7,824,185,701)	11,427,575,701	3,774,980,000	(7,652,595,701)
Total	**11,427,575,701**	**3,603,390,000**	**(7,824,185,701)**	**11,427,575,701**	**3,774,980,000**	**(7,652,595,701)**

Shares of Vitaly Joint Stock Company are traded on the Hanoi Stock Exchange under the stock code VTA on the UPCoM market. The fair value of the investment Is determined based on the closing price as of 30 June 2026, as published by the Hanoi Stock Exchange.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.2 Financial investments (Continued)

b) Investments held to maturity

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original cost	**Recoverable amount**	**Allowance**	**Original cost**	**Recoverable amount**	**Allowance**
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	33,300,000,000	33,300,000,000	-	13,300,000,000	13,300,000,000	-
Vietnam Bank for Agriculture and Rural Development - Branch 5	11,200,000,000	11,200,000,000	-	10,200,000,000	10,200,000,000	-
Vietnam Prosperity Joint Stock Commercial Bank	209,400,000,000	209,400,000,000	-	276,400,000,000	276,400,000,000	-
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	10,000,000,000	10,000,000,000	-	87,700,000,000	87,700,000,000	-
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	137,400,000,000	137,400,000,000	-	127,100,000,000	127,100,000,000	-
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	-	-	-	20,000,000,000	20,000,000,000	-
Commercial Joint Stock Bank for Investment and Development of Vietnam - Dong Nai Branch	75,000,000,000	75,000,000,000	-	75,000,000,000	75,000,000,000	-
Vietnam Export Import Commercial Joint Stock Bank - Dong Nai Branch	20,000,000,000	20,000,000,000	-	5,000,000,000	5,000,000,000	-
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Phu My Branch	36,463,550,000	36,463,550,000	-	200,000,000	200,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade - Khanh Hoa Branch	10,000,000,000	10,000,000,000	-	-	-	-
Other banks	5,150,048,290	5,150,048,290	-	4,464,000,000	4,464,000,000	-
Bank's accrued interest	9,891,980,704	9,891,980,794	-	9,032,511,234	9,032,511,234	-
Total	**557,805,578,994**	**557,805,579,084**	-	**628,396,511,234**	**628,396,511,234**	-

Term deposits with original maturities of not more than 06 months held at banks, bearing interest at rates applicable from time to time. Of which, the entire balance of the term deposit at Vietnam Bank for Agriculture and Rural Development - Branch 5, amounting to VND 10,200,000,000, is pledged as collateral for a loan.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.2 Financial investments (Continued)

c) Investments in subsidiaries and joint-venture

	Rate		30/06/2026 (VND)			01/01/2026 (VND)		
Investment target	Equity owned	Voting rights	Value re-assessed after equitization	Value accounted for using equity method	Fair value	Value re-assessed after equitization	Value accounted for using equity method	Fair value
Investments in joint-venture, associates			**606,514,858,680**	**953,654,880,935**	-	**607,040,223,480**	**912,561,758,976**	-
FiCO Tay Ninh Cement Joint Stock Company (iii)	25.84%	25.84%	451,750,000,000	715,763,913,000	-	451,750,000,000	692,206,392,155	-
Hoa An Joint Stock Company (i), (ii)	23.43%	23.43%	48,276,382,900	124,260,040,352	-	48,801,747,700	110,485,694,374	-
Vitaly Joint Stock Company	30.75%	30.75%	7,588,086,720	-	-	7,588,086,720	-	-
Havali - FiCO Joint Stock Company	20.00%	20.00%	600,000,000	-	-	600,000,000	-	-
FiCO - Corea Construction Company Limited	49.50%	49.50%	17,391,654,060	15,077,094,919	-	17,391,654,060	15,355,545,683	-
Tan Bach Viet Construction Investment Company	29.00%	29.00%	22,988,735,000	27,163,814,419	-	22,988,735,000	27,163,814,419	-
FiCO High Technology Joint Stock Company	45.00%	45.00%	2,000,000,000	-	-	2,000,000,000	-	-
FiCO Pan-United Concrete Joint Stock Company	45.00%	45.00%	54,000,000,000	71,390,018,245	-	54,000,000,000	67,350,312,345	-
Packaging and Minerals No.1 Joint Stock Company	24.00%	24.00%	1,920,000,000	-	-	1,920,000,000	-	-
Total			**606,514,858,680**	**953,654,880,935**	-	**607,040,223,480**	**912,561,758,976**	-

(i) Pursuant to Submission No. 1005/TTr dated 10 May 2026, issued by the Investment Division regarding the purchase and sale of shares of Hoa An Joint Stock Company through order matching, and submitted to the General Director for approval.

(ii) Pursuant to Notice No. 295/TB-FiCO dated 20 October 2025, issued by FiCO Corporation - JSC regarding the notification of transactions in shares by an internal person and related persons of an internal person. The Corporation pledged 3,058,343 shares of Hoa An Joint Stock Company (stock code: DHA) and 3,056,097 shares of Thanh Thanh Ceramic Tile Joint Stock Company (stock code: TTC) as collateral for loans from Vietnam International Commercial Joint Stock Bank (VIB) - Head Office under Mortgage Agreement No. 5082839.24 dated 15 April 2024.

(iii) The Corporation has pledged 64,600,250 shares of FiCO Tay Ninh Cement Joint Stock Company as security for its short-term loan from the Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.2 Financial investments (Continued)

d) Investments in equity of other entities

Investment target	Ratio		30/6/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investments in other entities			**55,435,569,518**	**55,038,947,857**	**(396,621,661)**	**57,435,569,518**	**56,936,947,857**	**(396,621,661)**
SaiGon Materials and Construction Joint Stock Company			293,330,739	293,330,739	-	293,330,739	293,330,739	-
Packaging and Minerals No.1 Joint Stock Company	10.00%	10.00%	1,041,450,787	1,041,450,787	-	1,041,450,787	1,041,450,787	-
General Construction Consultant Joint Stock	5.33%	5.33%	2,300,016,674	2,300,016,674	-	2,300,016,674	2,300,016,674	-
FiCO Investment Joint Stock Company	13.16%	13.16%	19,743,750,000	19,743,750,000	-	19,743,750,000	19,743,750,000	-
FiCO Binh Dinh Energy Investment	1.28%	1.28%	6,581,250,000	6,581,250,000	-	6,581,250,000	6,581,250,000	-
FiCO Tay Ninh Mineral Joint Stock Company	4.03%	4.03%	4,096,610,711	4,096,610,711	-	4,096,610,711	4,096,610,711	-
Xuan Thien Securities Joint Stock Company	0.45%	0.45%	3,093,151,670	2,798,530,009	(294,621,661)	3,093,151,670	2,798,530,009	(294,621,661)
Truong Thanh Furniture Corporation			2,444	2,444	-	2,444	2,444	-
Thua Thien Hue Ceramic Tiles & Minerals Joint Stock Company	3.33%	3.33%	102,000,000	-	(102,000,000)	102,000,000	(102,000,000)	(102,000,000)
FiCO High Technology Joint Stock Company	15.00%	15.00%	900,000,000	900,000,000	-	900,000,000	900,000,000	-
FiCO Building Materials Trading and Investment Joint Stock Company (BMT)	13.48%	13.48%	7,298,882,365	7,298,882,365	-	7,298,882,365	7,298,882,365	-
BT20 - Cuu Long Joint Stock Company	8.88%	8.88%	9,985,124,128	9,985,124,128	-	11,985,124,128	11,985,124,128	-
Total			**55,435,569,518**	**55,038,947,857**	**(396,621,661)**	**57,435,569,518**	**56,936,947,857**	**(396,621,661)**

The principal purchases, sales, other transactions and balances with related parties are presented in detail in Note 7.2.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.3 Short-term receivables from customers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowance**	**Book value**	**Allowance**
Minh Long Material Business Joint Stock Company	-	-	70,639,994,984	-
Hoang Dung Construction Trading Company Limited	15,862,179,158	(15,862,179,158)	15,862,179,158	(15,862,179,158)
Dong Me Kong Co., Ltd (Highway 20)	14,248,147,377	(14,248,147,377)	14,248,147,377	(14,248,147,377)
Vitaly Joint Stock Company	13,390,003,889	(6,745,001,945)	13,522,608,095	(6,745,001,945)
Phu My Ultra Clear Float Glass Co., Ltd	-	-	7,182,490,715	-
Beton 6 Joint Stock Company	11,932,519,621	(11,932,519,621)	11,932,519,621	(11,932,519,621)
Cuong Phat Trading Service Import Export Company Limited	16,230,566,261	-	15,902,000,125	-
Others	162,493,653,280	(60,104,640,017)	158,863,474,071	(59,238,694,080)
Total	**234,157,069,586**	**(108,892,488,118)**	**308,153,414,146**	**(108,026,542,181)**
In which: Trade receivables from related parties	***19,177,583,877***	***(6,921,803,225)***	***21,464,907,537***	***(6,921,803,225)***

(Details in Note 7.2)

5.4 Short-term repayments to suppliers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowance**	**Book value**	**Allowance**
Nambo Geology Corporation	866,401,735	-	866,401,735	-
Others	7,618,246,081	(4,321,082,717)	8,720,977,173	(4,537,028,654)
Total	**8,484,647,816**	**(4,321,082,717)**	**9,587,378,908**	**(4,537,028,654)**
In which: Repayments to suppliers from related parties	***27,976,650***	-	***27,976,650***	-

(Details in Note 7.2)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.5 Other receivables

	30/06/2026 (VND)		01/01/2026 (VND) (Re-stated)	
	Book value	**Allowance**	**Book value**	**Allowance**
a) Short-term	**83,216,566,940**	**(49,044,362,712)**	**80,603,521,836**	**(49,044,362,712)**
Dividends and profit distributions receivable	430,040,000	-	430,040,000	-
Receivables to employees	4,093,070,525	(17,386,780)	3,130,516,784	(17,386,780)
Deposits	540,289,995	-	792,784,414	-
Other receivables	78,153,166,420	(49,026,975,932)	76,250,180,638	(49,026,975,932)
Xuan Cau Investment Joint Stock Company - overdue interest	*5,923,054,795*	-	*5,923,054,795*	-
Vitaly Joint Stock Company - receivables from equitization deposits and others	*25,305,660,435*	*(25,305,660,435)*	*25,305,660,435*	*(25,305,660,435)*
Truong An - Viwaseen JSC - loan for enterprise restructuring support	*1,846,506,273*	*(1,846,506,273)*	*1,846,506,273*	*(1,846,506,273)*
Havali FiCO Joint Stock Company - loans and capital contributions	*5,462,296,435*	*(5,462,296,435)*	*5,462,296,435*	*(5,462,296,435)*
Receivables for financial support for compensation of Project for Neighborhoods 4, 5, 6, Tan Dinh Ward, District 1	*5,118,888,000*	*(5,118,888,000)*	*5,118,888,000*	*(5,118,888,000)*
BT 20 - Cuu Long Joint Stock Company - management and administration expenses	*8,210,292,645*	*(8,210,292,645)*	*8,210,292,645*	*(8,210,292,645)*
FiCO Investment Joint Stock Company - receivable for reimbursement of apartment maintenance fees	*11,319,000,000*	-	*11,444,000,000*	-
Mr. Tran Thanh Hai (i)	*7,911,266,047*	-	*7,911,266,047*	-
Other receivables - remaining balance	*7,056,201,790*	*(3,083,332,144)*	*5,028,216,008*	*(3,083,332,144)*
b) Long-term	**11,749,562,979**	-	**10,911,482,131**	-
Deposits	11,023,846,957	-	10,902,280,109	-
Others	725,716,022	-	9,202,022	-
Total	**94,966,129,919**	**(49,044,362,712)**	**91,515,003,967**	**(49,044,362,712)**
In which: Other receivables from related parties	***36,712,208,413***	***(30,767,956,870)***	***36,712,208,413***	***(30,767,956,870)***

(Details in Note 7.2)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.6 Bad debts

	30/6/2026 (VND)				01/01/2026 (VND)			
	Overdue periods	Original value	Allowance (-)	Recoverable amount	Overdue periods	Original value	Allowance (-)	Recoverable amount
1. Short-term receivables from customers		**118,445,837,197**	**(108,892,488,118)**	**9,553,349,079**		**118,229,891,260**	**(108,026,542,181)**	**10,203,349,079**
Hoang Dung Construction Trading	> 3 years	15,862,179,158	(15,862,179,158)	-	> 3 years	15,862,179,158	(15,862,179,158)	-
Dong Me Kong Co., Ltd (Highway 20)	> 3 years	14,248,147,377	(14,248,147,377)	-	> 3 years	14,248,147,377	(14,248,147,377)	-
Vitaly Joint Stock Company	> 3 years	13,490,003,889	(6,745,001,945)	6,745,001,944	> 3 years	13,490,003,889	(6,745,001,945)	6,745,001,944
Beton 6 Joint Stock Company	> 3 years	11,932,519,621	(11,932,519,621)	-	> 3 years	11,932,519,621	(11,932,519,621)	-
Others	> 3 years	62,912,987,152	(60,104,640,017)	2,808,347,135	> 3 years	62,697,041,215	(59,238,694,080)	3,458,347,135
2. Short-term repayments to suppliers		**4,321,082,717**	**(4,321,082,717)**	-		**4,537,028,654**	**(4,537,028,654)**	-
Sagen Constructive Design Consultancy Joint Stock Company	> 3 years	631,215,000	(631,215,000)	-	> 3 years	631,215,000	(631,215,000)	-
Lixil Vietnam Corporation	> 3 years	559,330,130	(559,330,130)	-	> 3 years	559,330,130	(559,330,130)	-
SPL Corporation	> 3 years	245,000,000	(245,000,000)	-	> 3 years	245,000,000	(245,000,000)	-
Others	> 3 years	2,885,537,587	(2,885,537,587)	-	> 3 years	3,101,483,524	(3,101,483,524)	-
3. Other short-term receivables		**49,044,362,712**	**(49,044,362,712)**	-		**49,044,362,712**	**(49,044,362,712)**	-
Vitaly Joint Stock Company	> 3 years	25,305,660,435	(25,305,660,435)	-	> 3 years	25,305,660,435	(25,305,660,435)	-
BT20 - Cuu Long Joint Stock Company	> 3 years	8,210,292,645	(8,210,292,645)	-	> 3 years	8,210,292,645	(8,210,292,645)	-
Havali FiCO Joint Stock Company	> 3 years	5,462,296,435	(5,462,296,435)	-	> 3 years	5,462,296,435	(5,462,296,435)	-
Project of Neighborhoods 4, 5, 6, Tan Dinh Ward, District 1	> 3 years	5,118,888,000	(5,118,888,000)	-	> 3 years	5,118,888,000	(5,118,888,000)	-
Ms. Duong Thi Mai Lien - advance	> 3 years	9,000,000	(9,000,000)	-	> 3 years	9,000,000	(9,000,000)	-
Mr. Pham Hung Nam - advance	> 3 years	-	-	-	> 3 years	-	-	-
Mr. Vu Hoang Long - advance	> 3 years	8,386,780	(8,386,780)	-	> 3 years	8,386,780	(8,386,780)	-
Others	> 3 years	4,929,838,417	(4,929,838,417)	-	> 3 years	4,929,838,417	(4,929,838,417)	-
Total		**171,811,282,626**	**(162,257,933,547)**	**9,553,349,079**		**171,811,282,626**	**(161,607,933,547)**	**10,203,349,079**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.7 Shortage of assets awaiting resolution

	30/06/2026 (VND)		01/01/2026 (VND)	
	Quantity	Value	Quantity	Value
Goods	-	2,090,384,122	-	2,090,384,122
Total	**-**	**2,090,384,122**	**-**	**2,090,384,122**

5.8 Construction in progress

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Silica factory's expenses	3,131,766,995	3,131,766,995	3,131,766,995	3,131,766,995
Construction in progress - Phan Huy Ich Project	162,097,693	162,097,693	3,066,209,545	3,066,209,545
Mine production capacity expansion project (Phase 2)	365,273,805	365,273,805	365,273,805	365,273,805
Consultancy costs for preparation of documentation for the office area, container yard and employee accommodation	4,340,568,373	4,340,568,373	4,176,495,956	4,176,495,956
Landfilling and site restoration project for the mining area	1,119,846,541	1,119,846,541	1,119,846,541	1,119,846,541
Site restoration using fill soil	3,197,816,436	3,197,816,436	3,293,559,314	3,293,559,314
Legal consultancy on land use	1,757,707,073	1,757,707,073	1,757,707,073	1,757,707,073
Value of land use rights acquired through transfer	3,790,000,000	3,790,000,000	3,790,000,000	3,790,000,000
Renovation of fixed assets	2,254,814,815	2,254,814,815	32,407,408	32,407,408
Construction and renovation of the wastewater treatment system and waste storage facility, and preparation of environmental licensing documents	3,880,300,000	3,880,300,000	-	-
Others	7,152,385,184	7,152,385,184	5,519,919,197	5,519,919,197
Total	**31,152,576,915**	**31,152,576,915**	**26,253,185,834**	**26,253,185,834**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.9 Inventories

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	**Allowance**	**Original value**	**Allowance**
Raw material	36,029,349,004	-	30,627,905,762	(1,056,472,316)
Tool, supplies	10,885,243,769	-	8,746,079,835	-
Work in progress (1)	218,479,715,965	-	218,382,419,686	-
Finished goods	94,994,623,859	(1,805,015,364)	134,137,784,137	(26,087,173,478)
Goods	79,984,166,255	(7,201,013,937)	120,580,545,086	(20,939,220,283)
Real estate goods	19,962,563,400	-	19,962,563,400	-
Goods in transit for sale	-	-	1,064,266,427	-
Total (i)	**460,335,662,252**	**(9,006,029,301)**	**533,501,564,333**	**(48,082,866,077)**

(i) Of which, the Corporation pledged inventories held in the ordinary course of business and land use rights at No. 2/34 Phan Huy Ich Street, Tan Son Ward, Ho Chi Minh City, as collateral for the Corporation's loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch.

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	**Recoverable amount**	**Original value**	**Recoverable amount**
FiCO Star Project (1)	218,297,958,941	218,297,958,941	218,297,958,941	218,297,958,941
Others	181,757,024	181,757,024	84,460,745	84,460,745
Total	**218,479,715,965**	**218,479,715,965**	**218,382,419,686**	**218,382,419,686**

5.9 Inventories (Continued)

(1) Information related to the project as at 30 June 2026:

- Name of the project: Apartment house with commercial-service combination, kindergarten, and townhouse with garden at the land area of 2/34 Phan Huy Ich Street, Tan Binh Ward, Ho Chi Minh City;
- Investor: FiCO Corporation - JSC;
- Total construction investment amount: VND 744.2 billion;
- Project implementation period: 03 years (since the time of investment acceptance, 2016);
- Implementation progress: The project has entered the construction investment phase, completed the infrastructure items, signed and implemented the deposit contract for the transfer of the adjacent area, and collected deposits from customers. On 4 June 2024, the Ministry of Construction issued Official Letter No. 3337/BXD-KHTC to the People's Committee of Ho Chi Minh City, requesting that "to enable the Ministry of Construction to complete the capital handover settlement from Building Materials Corporation No.1 - One Member Limited Liability Company to FiCO Corporation - JSC, the People's Committee of Ho Chi Minh City is requested to organize an official land valuation and determine other financial obligations in accordance with legal regulations". On 24 March 2026, the Ho Chi Minh City People's Committee issued Official Letter No. 2241/UBND-DT to the Ministry of Finance regarding issues related to the determination of specific land prices in cases where a State-owned enterprise is converted into a joint stock company. Currently, the Corporation is awaiting responses from the Ministry of Finance, the Ho Chi Minh City People's Committee and relevant authorities to coordinate and proceed with the official land valuation and determination of other financial obligations in accordance with applicable laws and regulations.

5.10 Goodwill

	30/6/2026 VND	01/01/2026 VND
Goodwill from long-term investment in Asean Tiles Corporation	62,481,132,834	62,481,132,834
Goodwill from long-term investment in Phuoc Hoa FiCO Joint Stock Company	1,268,633,495	1,268,633,495
Total	**63,749,766,329**	**63,749,766,329**
Allocated to accumulated expenses as of the end of the previous period	47,088,130,911	40,840,017,628
Allocated to expenses during the period	3,124,056,642	6,248,113,283
Remaining goodwill to be amortized by the end of the period	**13,537,578,776**	**16,661,635,418**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.11 Deferred expenses

	30/6/2026 VND	01/01/2026 VND
Short-term	**31,765,504,173**	**4,904,977,318**
Tools and supplies	3,584,953,769	1,767,258,403
Repair expenses	1,390,103,389	730,121,036
Insurance expense	7,150,003	21,450,001
Roller-compacted concrete expense	401,917,020	401,917,020
Land lease expenses	14,177,764,022	-
Compensation and support expenses	1,155,757,575	202,878,787
Mineral exploitation right fee expenses	8,353,730,501	1,357,446,000
Other deferred expenses	2,694,127,894	423,906,071
Long-term	**52,693,394,677**	**53,765,383,180**
Tools and supplies	13,998,788,403	12,542,248,470
Land lease expenses	122,874,073	126,635,521
Sailing Tower office rental expenses (i)	36,439,954,051	37,374,311,845
Design and interior construction expenses for Phan Huy Ich showroom	669,652,779	830,369,445
Repair expenses	257,676,234	1,350,278,252
Landfilling and site restoration expenses	949,610,850	1,530,816,522
Other deferred expenses	254,838,287	10,723,125
Total	**84,458,898,850**	**58,670,360,498**

(i) The Corporation has pledged these assets as collateral for its short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.12 Tangible fixed assets

Unit: VND

	Buildings and Structures	Machinery, equipment	Transportation means	Office equipment	Others	Total
HISTORICAL COST						
As at 01/01/2026	**283,933,604,225**	**486,522,717,027**	**54,167,558,403**	**4,370,071,447**	**280,628,999**	**829,274,580,101**
Construction in progress completed	54,440,000	-	-	-	-	54,440,000
Increase arising from finance leases	-	-	1,605,566,368	-	-	1,605,566,368
Reclassification	1,278,137,519	2,463,215,112	(3,332,468,871)	(128,254,761)	(280,628,999)	-
Disposal	(25,328,736,587)	(8,493,227,896)	-	(106,256,200)	-	(33,928,220,683)
As at 30/6/2026	**259,937,445,157**	**480,492,704,243**	**52,440,655,900**	**4,135,560,486**	**-**	**797,006,365,786**
ACCUMULATED DEPRECIATION						
As at 01/01/2026	**138,903,869,734**	**480,877,089,828**	**45,251,622,650**	**4,248,536,702**	**23,385,750**	**669,304,504,664**
Depreciation	4,467,605,923	5,724,451,067	985,936,221	112,146,594	-	11,290,139,805
Increase arising from finance leases	-	-	1,441,277,156	-	-	1,441,277,156
Reclassification	27,054,129,781	(23,491,879,262)	(3,168,672,254)	(370,192,515)	(23,385,750)	-
Disposal	(24,107,138,419)	(7,971,190,666)	-	(70,053,000)	-	(32,148,382,085)
As at 30/6/2026	**146,318,467,019**	**455,138,470,967**	**44,510,163,773**	**3,920,437,781**	**-**	**649,887,539,540**
NET BOOK VALUE						
As at 01/01/2026	**145,029,734,491**	**5,645,627,199**	**8,915,935,753**	**121,534,745**	**257,243,249**	**159,970,075,437**
As at 30/6/2026	**113,618,978,138**	**25,354,233,276**	**7,930,492,127**	**215,122,705**	**-**	**147,118,826,246**

- The historical cost of tangible fixed assets which were fully depreciated but still in use amounted to VND 460,959,420,387 as at 30 June 2026 (as at 1 January 2026: VND 484,259,238,760).
- Net book value of tangible fixed assets pledged as security for loans amounted to VND 76,994,019,537 as at 30 June 2026 (as at 01 January 2026: VND 81,363,012,687).

5.13 Intangible fixed assets

a) Intangible fixed assets

Unit: VND

	Land use rights	Software	Other	Total
HISTORICAL COST				
As at 01/01/2026	**53,027,637,548**	**451,071,228**	**33,132,449,677**	**86,611,158,453**
As at 30/6/2026	**53,027,637,548**	**451,071,228**	**33,132,449,677**	**86,611,158,453**
ACCUMULATED AMORTIZATION				
As at 01/01/2026	**21,587,788,109**	**384,556,493**	**6,282,097,572**	**28,254,442,174**
Amortization	1,318,742,172	12,471,510	-	1,331,213,682
As at 30/6/2026	**22,906,530,281**	**397,028,003**	**6,282,097,572**	**29,585,655,856**
NET BOOK VALUE				
As at 01/01/2026	**31,439,849,439**	**66,514,735**	**26,850,352,105**	**58,356,716,279**
As at 30/6/2026	**30,121,107,267**	**54,043,225**	**26,850,352,105**	**57,025,502,597**

- The historical cost of intangible fixed assets which were fully amortized but still in use amounted to VND 6,201,559,711 as at 30 June 2026 (as at 1 January 2026: VND 6,459,765,711).
- Net book value of intangible fixed assets used to secure bank loans amounted to VND 30,793,961,488 as at 30 June 2026 (as at 01 January 2026: VND 43,902,397,174).

b) Individual intangible fixed assets with a carrying amount representing 10% or more of the total intangible fixed assets are as follows:

	30/6/2026 (VND)			01/01/2026 (VND)		
Description	**Historical cost**	**Accumulated amortization**	**Net book value**	**Historical cost**	**Accumulated amortization**	**Net book value**
Land use rights	**43,773,111,716**	**13,420,191,844**	**30,352,919,872**	**43,773,111,716**	**12,979,150,228**	**30,793,961,488**
	43,773,111,716	13,420,191,844	30,352,919,872	43,773,111,716	12,979,150,228	30,793,961,488

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.14 Investment properties

a) Investment properties

	01/01/2026 VND	Increase VND	Decrease VND	30/6/2026 VND
A. Historical cost	**31,597,726,547**	-	-	**31,597,726,547**
Commercial and service floor at Apartment Building No. 17 Ho Hao Hon	5,546,280,685	-	-	5,546,280,685
Office at Van Do Apartment	1,748,530,392	-	-	1,748,530,392
Real Estate Trading Floor at Van Do Apartment Building	1,067,851,400	-	-	1,067,851,400
Commercial and service area at Van Do Apartment Building	10,832,417,430	-	-	10,832,417,430
Commercial and service area at Horizon Apartment Building	3,247,061,227	-	-	3,247,061,227
Rolling mill	6,424,310,413	-	-	6,424,310,413
Land rental in Rolling mill	2,731,275,000	-	-	2,731,275,000
B. Accumulated depreciation	**22,473,475,877**	**675,409,074**	-	**23,148,884,951**
Commercial and service floor at Apartment Building No. 17 Ho Hao Hon	4,437,024,564	277,314,030	-	4,714,338,594
Office at Van Do Apartment Building	1,079,378,968	37,688,580	-	1,117,067,548
Real Estate Trading Floor at Van Do Apartment Building	663,524,123	23,197,458	-	686,721,581
Commercial and service area at Van Do Apartment Building	6,916,602,793	216,648,348	-	7,133,251,141
Commercial and service area at Horizon Apartment Building	1,750,548,808	64,822,830	-	1,815,371,638
Rolling mill	6,404,510,413	19,800,000	-	6,424,310,413
Land rental in Rolling mill	1,221,886,208	35,937,828	-	1,257,824,036
C. Net book value	**9,124,250,670**	-	**675,409,074**	**8,448,841,596**
Commercial and service floor at Apartment Building No. 17 Ho Hao Hon	1,109,256,121	-	277,314,030	831,942,091
Office at Van Do Apartment Building	669,151,424	-	37,688,580	631,462,844
Real Estate Trading Floor at Van Do Apartment Building	404,327,277	-	23,197,458	381,129,819
Commercial and service area at Van Do Apartment Building	3,915,814,637	-	216,648,348	3,699,166,289
Commercial and service area at Horizon Apartment Building	1,496,512,419	-	64,822,830	1,431,689,589
Rolling mill	19,800,000	-	19,800,000	-
Land rental in Rolling mill	1,509,388,792	-	35,937,828	1,473,450,964

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.14 Investment properties (Continued)

b) Individual investment property with a carrying amount representing 10% or more of the total investment property are as follows:

	30/6/2026 (VND)			01/01/2026 (VND)		
Description	**Historical cost**	**Accumulated depreciation**	**Net book value**	**Historical cost**	**Accumulated depreciation**	**Net book value**
Buildings and land use rights	**20,419,661,166**	**15,888,552,786**	**4,531,108,380**	**20,419,661,166**	**15,374,790,408**	**5,044,870,758**
Service area of Van Do Apartment Building - No. 348 Ben Van Don Street, Ward 1, District 4, Ho Chi Minh City	10,832,417,430	7,133,251,141	3,699,166,289	10,832,417,430	6,916,602,793	3,915,814,637
Mezzanine commercial and service floor (235.1 m²), Apartment Building No. 17 Ho Hao Hon, District 1	5,546,280,685	4,714,338,594	831,942,091	5,546,280,685	4,437,024,564	1,109,256,121
Factory purchased from FiCO Construction Mechanics Joint Stock Company	4,040,963,051	4,040,963,051	-	4,040,963,051	4,021,163,051	19,800,000
Total	**20,419,661,166**	**15,888,552,786**	**4,531,108,380**	**20,419,661,166**	**15,374,790,408**	**5,044,870,758**

The Corporation's investment properties comprise office buildings and certain other structures at No. 17 Ho Hao Hon Street, Cau Ong Lanh Ward, Ho Chi Minh City; No. 348 Ben Van Don Street, Vinh Hoi Ward, Ho Chi Minh City; No. 214 Tran Quang Khai Street, Tan Dinh Ward, Ho Chi Minh City; and Lot C, Street No. 2, Dong An Industrial Park, Binh Hoa Ward, Ho Chi Minh City, which are held by the Corporation for rental purposes.

The historical cost of investment properties which were fully depreciated but still being leased amounted to VND 2,383,347,362 as at 30 June 2026 (as at 01 January 2026: VND 2,383,347,362).

Revenue and cost of sales related to investment properties held for rental purposes during the period amounted to VND 7,716,334,552 and VND 2,754,132,876, respectively.

In accordance with Vietnamese Accounting Standard No. 05 - Investment Properties, the fair value of investment properties as at 30 June 2026 is required to be disclosed. As at the reporting date, the Corporation has not determined the fair value of its investment properties because it does not have sufficient information to determine such fair value, and the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System currently do not provide guidance on the use of valuation techniques to determine the fair value of investment properties.

5.15 Finance lease fixed assets

Unit: VND

	Transportation means	Total
HISTORICAL COST		
As at 01/01/2026	**1,572,302,368**	**1,572,302,368**
Purchase of finance lease assets	(1,572,302,368)	(1,572,302,368)
As at 30/6/2026	-	-
ACCUMULATED DEPRECIATION		
As at 01/01/2026	**1,343,008,273**	**1,343,008,273**
Depreciation	98,268,897	98,268,897
Purchase of finance lease assets	(1,441,277,170)	(1,441,277,170)
As at 30/6/2026	-	-
NET BOOK VALUE		
As at 01/01/2026	**229,294,095**	**229,294,095**
As at 30/6/2026	-	-

5.16 Short-term trade payables

	30/6/2026 VND	01/01/2026 VND
Bui Duc Production and Trading Co., Ltd	13,908,996,000	6,867,050,400
Cuong Phat Trading Service Import Export Co., Ltd	16,230,566,261	15,902,000,125
Dai Vuong Thanh Trading and Services One Member Co., Ltd	11,217,281,643	11,926,347,787
Chin Phuoc Co., Ltd	10,091,760,753	6,029,960,376
Ngoc Thien Import-Export Service Trading Co., Ltd	2,189,146,220	4,938,540,192
Hung Trong Coal Co., Ltd	6,648,045,840	6,511,104,000
Hai Tung Co., Ltd	5,354,692,200	4,814,457,120
Others	9,388,554,949	18,928,288,708
Total	**75,029,043,866**	**75,917,748,708**
In which: Trade payables from related parties	***1,644,049,541***	***158,938,225***

(Details in Note 7.2)

5.17 Short-term prepayments from customers

	30/6/2026 VND	01/01/2026 VND
Song Ngoc Trading and Service Co., Ltd (i)	97,234,945,500	97,234,945,500
Loc Vang Co., Ltd	-	5,814,504,668
Others	5,308,839,796	7,761,945,507
Total	**102,543,785,296**	**110,811,395,675**

(i) This amount represents advances received for the execution of land transfer deposit contracts for adjacent land plots from customers. Currently, the Corporation is awaiting feedback from the People's Committee of Ho Chi Minh City and relevant authorities to coordinate and carry out the official land valuation and determination of other financial obligations as prescribed by law, in order to complete the issuance of land use rights certificates (Pink Books) to the buyers.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.18 Dividends and profit payable

	30/6/2026 VND	01/01/2026 VND (Re-stated)
Dividends and profit payable	384,829,018	220,949,316

5.19 Short-term accrued expenses

	30/6/2026 VND	01/01/2026 VND
Accrued interest expense	857,978,183	794,175,391
Accrued electricity expenses	1,010,746,050	1,201,797,139
Accrued expenses for processing quarry stone	10,124,119,338	11,750,420,344
Accrued expenses for landfilling and site restoration of the mining area	1,224,252,180	2,154,268,642
Accrued support and sales discount expenses	930,887,653	-
Others	4,975,426,713	2,424,089,687
Total	**19,123,410,117**	**18,324,751,203**

5.20 Others payables

	30/6/2026 VND	01/01/2026 VND (Re-stated)
Short-term	**34,733,730,472**	**34,205,155,277**
Trade Union fees	168,981,250	56,718,700
Social insurance	371,466,399	5,560,771
Health insurance	50,735,079	43,969,329
Unemployment insurance	11,636,494	8,741,494
Deposits received	27,939,754,952	27,868,422,637
Other payables	6,191,156,298	6,221,742,346
Remuneration for Boards of Directors and Supervisors	*430,580,798*	*714,580,798*
Other payables	*5,760,575,500*	*5,507,161,548*
Long-term	**26,082,508,166**	**26,440,925,716**
Deposits received	8,267,324,179	8,625,741,729
Others	17,815,183,987	17,815,183,987
FiCO Tower Project - Tan Bach Viet Construction Investment Company Limited (i)	*17,815,183,987*	*17,815,183,987*
Total	**60,816,238,638**	**60,646,080,993**
In which: ***Other payables from customers from related parties*** *(Details in Note 7.2)*	***17,815,183,987***	***17,815,183,987***

(i) Accounts payable to Tan Bach Viet Construction Investment Corporation Limited for the FiCO Tower project at No. 927 Tran Hung Dao Street, Cho Quan Ward, Ho Chi Minh City. The Corporation will make the final settlement after the final settlement of the project is completed.

FICO CORPORATION - JSC
Floor 15, Sailing Tower, 111A Pasteur Street,
Sai Gon Ward, Ho Chi Minh City

Form No. B 09a - DN
Issued under Circular No. 99/2025/TT-BTC
Dated 27 October 2025 by the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.21 Taxes and receivables from, payables to the State Budget

	01/01/2026 VND	Additions VND	Paid VND	Amounts refunded or deducted VND	Other changes in receivables/payables VND	30/06/2026 VND
a) Payables	**12,651,060,306**	**85,542,257,310**	**65,869,614,471**	-	**1,118,727,128**	**31,204,976,017**
Value added tax	5,205,536,776	18,939,453,182	20,785,766,634	-	-	3,359,223,324
Corporate income tax	1,634,168,938	11,146,729,940	3,665,670,837	-	-	9,115,228,041
Personal income tax	414,631,738	3,092,034,615	3,158,513,678	-	-	348,152,675
Resource tax	3,798,613,506	9,830,547,684	10,380,057,233	-	-	3,249,103,957
Land tax, Land rental charges	-	24,790,631,526	14,617,808,174	-	-	10,172,823,352
Other tax	-	68,438	68,438		-	-
Fees, Charges and Other Payables	1,598,109,348	17,742,791,925	13,261,729,477	-	1,118,727,128	4,960,444,668
b) Receivables	**2,902,666,522**	**205,734,485**	**80,342,839**	**131,387,818**	**1,246,163,186**	**1,662,499,508**
Import and Export Duties	62,205,568	-	-	-	-	62,205,568
Corporate income tax	2,178,630,592	-	-	-	1,246,163,186	932,467,406
Personal income tax	144,617,653	95,610,420	80,328,137	-	-	129,335,370
Land and Housing Tax	110,109,363	110,109,363	-	-	-	-
Fees, Charges and Other Payables	407,103,346	14,702	14,702	131,387,818	-	538,491,164

5.22 Borrowings and finance lease liabilities

	30/6/2026 VND	Increase in period VND	Decrease in period VND	01/01/2026 VND
a) Short-term borrowings and finance lease liabilities	**645,056,508,308**	**768,967,367,072**	**986,328,640,502**	**862,417,781,738**
a1) Short-term borrowings	***645,056,508,308***	***768,967,367,066***	***986,174,640,509***	***862,263,781,751***
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch (1)	320,372,317,880	368,227,222,823	507,231,319,897	459,376,414,954
Vietnam Bank for Agriculture and Rural Development - Branch 5 (3)	89,900,000,000	158,340,263,217	164,934,891,839	96,494,628,622
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch (2)	164,722,046,708	186,950,746,105	206,670,960,172	184,442,260,775
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office (4)	30,400,000,000	43,400,000,000	99,797,190,560	86,797,190,560
Vietnam Prosperity Joint Stock Commercial Bank (5)	7,000,000,000	12,000,000,000	7,500,000,000	2,500,000,000
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Corporate credit card	11,459,000	49,134,921	40,278,041	2,602,120
Loans from individuals (6)	32,650,684,720	-	-	32,650,684,720
a2) Current portion of long-term finance lease obligations	-	***6***	***153,999,993***	***153,999,987***
CHAILEASE International One Member Limited Financial Leasing Company (7)	-	6	153,999,993	153,999,987
b) Long-term borrowings and finance lease liabilities	**5,127,000,000**	-	**366,000,000**	**5,493,000,000**
b1) Long-term borrowings	**5,127,000,000**	-	**366,000,000**	**5,493,000,000**
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch (2)	5,127,000,000	-	366,000,000	5,493,000,000
Total	**650,183,508,308**	**768,967,367,072**	**986,694,640,502**	**867,910,781,738**

5.22 Borrowings and finance lease liabilities (Continued)

(1) Borrowing from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch

(01a) Credit Agreement	:	No. 01/2026/77158/HDTD dated 7 January 2026.
Credit line	:	VND 500,000,000,000.
Maturity of the contract	:	Until the end of 31 December 2026.
Borrowing purpose	:	Adding working capital, opening L/C, and guarantees for the Corporation's business activities.
Interest rate	:	According to each credit contract and indebtedness receipt.
Method of security	:	The right to lease property is real estate under the Mortgage Agreement No. 52/2015/77158/HDTC dated 02 November 2015 and amending Appendix No. 52/2015/77158/HDTC-PL1 dated 24 March 2017; Mortgage Agreement No. 01/2020/77158/HDBD dated 18 May 2020; Mortgage Agreement No. 03/2020/77158/HDBD dated 18 May 2020, Mortgage Agreement No. 04/2020/77158/HDBD dated 18 May 2020 and No. 08/2021/77158/HDBD dated 30 November 2021; Deposit Pledge Agreement No. 01/2025/77158/HDBD dated 25 March 2025 and Amendment No. 01/2025/77158/HDBD-PL1 to the Mortgage Agreement dated 16 January 2026.
Principle balance as at 30 June 2026	**:**	**VND 320,326,049,880**

(01b) Credit Agreement	:	No. 114/2025/77158/HDTD dated 15 September 2025;
Availability period:	:	VND 1,500,000,000;
Principal balance as at 30 June 2026	**:**	**VND 46,268,000.**

(2) Borrowing from Joint Stock Commercial Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch

(2.1) FiCO Corporation - JSC:

Credit Agreement	:	No. 038A25/HM-QLN dated 5 November 2025
Credit line	:	VND 50,000,000,000.
Maturity of the contract	:	Until 14 November 2026; The maximum loan term for each debt receipt is 06 months;
Borrowing purpose	:	Adding working capital for the Corporation's business activities;
Interest rate	:	According to each indebtedness receipt;
Method of security	:	Minimum inventory levels pledged as security under Mortgage Agreement No. 004TC22-QLN dated 17 May 2022, as amended by Amendment No. 03/004TC22-QLN dated 5 November 2025; and Agreement on the Mortgage of Property Rights Arising from Contract No. 007TC22-QLN dated 17 May 2022, as amended by Amendment No. 03/007TC-QLN dated 5 November 2025.
Principal balance as at 30 June 2026	**:**	**VND 40,338,787,487.**

5.22 Borrowings and finance lease liabilities (Continued)

(2) Borrowing from Joint Stock Commercial Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch (Continued)

(2.2) Asean Tiles Corporation:

Credit Agreement	:	No. 042A25/BBD-QLN dated 18 November 2025.
Credit line	:	VND 140,000,000,000.
Maturity of the contract	:	1 year from the disbursement date.
Borrowing purpose	:	Supplementing working capital to support production and business activities.
Interest rate	:	The interest rate is determined in each specific case.
Method of security	:	Mortgage of assets owned by the Company, including:

+ Mortgage of assets including land use rights and assets attached to the land under the Land Use Rights Mortgage Agreement; Attached assets No. 005TT22-QLN signed on 21 March 2022.

+ Mortgage of assets including land use rights under the Land Use Rights Mortgage Agreement No. 006TT22-QLN signed on 21 March 2022.

+ Mortgage of assets including machinery and equipment under the Machinery and Equipment Mortgage Agreement for Production Line 1, according to the Asset Mortgage Agreement No. 023TC22 signed on 17 October 2022.

+ Mortgage of assets including machinery and equipment under the Machinery and Equipment Mortgage Agreement for Production Line 2, according to the Asset Mortgage Agreement No. 036TC20-QLN signed on 29 October 2020.

+ Mortgage of assets including machinery and equipment under the Machinery and Equipment Mortgage Agreement for Production Line 3, according to the Asset Mortgage Agreement No. 024TC22 signed on 17 October 2022.

+ Mortgage of assets including machinery and equipment according to the Asset Mortgage Agreement No. 025TC17 signed on 17 October 2022.

+ Mortgage of assets including machinery and equipment according to the Asset Mortgage Agreement No. 041TC23 signed on 24 October 2023.

+ Mortgage of Ford Everest Titanium car with plate number 61A-673.09 under the road vehicle mortgage contract number 014TC19-QLN dated 1 October 2019;

+ Mortgage of assets including land use rights according to the Land Use Rights Certificate, Home Ownership, and Other Assets Attached to the Land No. CS 890929, with registration number in the issuance book GCN CS 13562, issued by the Department of Natural Resources and Environment of Binh Duong Province on 26 November 2019, and signed by the Bank, Mr. Quan Trong Hung, and Mrs. Le Thi Thu Hien on 29 September 2020.

+ The collateral asset also includes inventory as specified in the Mortgage Agreement No. 020TC21-QLN dated 23 August 2021.

+ Machinery and equipment comprising the fire protection system pledged as security under Mortgage Agreement No. 017TC25-QLN dated 17 June 2025.

Short-term principal balance as at 30 June 2026	**:**	**VND 124,383,259,221.**
Long-term principal balance as at 30 June 2026	**:**	**VND 5,127,000,000.**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.22 Borrowings and finance lease liabilities (Continued)

(3) Borrowing from Vietnam Bank for Agriculture and Rural Development - Branch 5

(03a) Credit Agreement	:	No. 6222-LAV-202500600 dated 16 Octorber 2025.
Credit line	:	VND 40,000,000,000.
Maturity of the contract	:	36 months from the signing date. The bank will review the credit limit grant annually.
Borrowing purpose	:	Adding working capital; Issue guarantees, and open letters of credit (L/Cs) for the purchase of goods and raw materials to support business operations.
Interest rate	:	Floating rate; interest adjustment periods are specifically stipulated in each Disbursement Request cum Debt Acknowledgment or as stated in written notices from the Bank.
Method of security	:	Mortgage of land use rights and assets attached to land under Mortgage Agreement No. 6222-LCP-202500276 dated 16 October 2025;
Principal balance as at 30 June 2026	**:**	**VND 40,000,000,000.**
(03b) Credit Agreement	:	No. 6222-LAV-202500601 dated 16 October 2025;
Credit line	:	VND 50,000,000,000.
Maturity of the contract	:	36 months from the signing date;
Borrowing purpose	:	Supplementing working capital to finance the tile production and business operations.
Interest rate	:	The interest rate on the borrowing is determined for each promissory note; The interest rate at the time of signing is 7.5% per annum; The interest rate applicable to overdue principal balances is 150% of the interest rate on the loan during the term at the time the loan becomes overdue.
Method of security	:	The collateral agreements entered into by the Corporation with the Bank, including the Corporation 's term deposit agreements.
Principal balance as at 30 June 2026	**:**	**VND 49,900,000,000.**

(4) Borrowing from Vietnam International Commercial Joint Stock Bank (VIB) Head Office

Credit Agreement	:	No. 1027070.26 dated 24 April 2026;
Credit line	:	VND 100,000,000,000 for short-term loans, VND 100,000,000,000 for documentary credit (L/C).
Maturity of the contract	:	12 months from the signing date.
Borrowing purpose	:	Adding working capital; Issue guarantees, and open letters of credit (L/Cs) for the purchase of construction materials.
Interest rate	:	The floating lending interest rate is determined for each disbursement request cum debt acknowledgment contract.
Method of security	:	The loan is secured by the guarantee of FiCO Corporation - JSC (the parent company) for all repayment obligations of the Company, comprising: + 3,058,343 shares of Hoa An Joint Stock Company (stock code: DHA) owned by FiCO Corporation - JSC; + 3,056,097 shares of Thanh Thanh Ceramic Tiles Joint Stock Company (stock code: TTC) owned by FiCO Corporation - JSC; + Term deposits of the Company.
Principal balance as at 30 June 2026	**:**	**VND 30,400,000,000.**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.22 Borrowings and finance lease liabilities (Continued)

(5) Borrowing from Vietnam Prosperity Joint Stock Commercial Bank

Credit Agreement	:	No. BCLC-4328-01 dated 03 March 2025.
Credit line	:	VND 100,000,000,000.
Maturity of the contract	:	12 months from the date of this agreement, but not exceeding the term of the Parent Company's Credit Agreement.
Borrowing purpose	:	Supplementing working capital to support the production and business activities of construction materials (including rolled steel) and coal.
Interest rate	:	The loan interest rate and the mechanism for adjusting the interest rate will be mutually agreed upon by the bank and the customer based on market supply and demand, the borrowing needs, and the creditworthiness of the customer, and will be specifically stipulated in the loan agreements or related documents signed between the bank and the Corporation.
Method of security	:	Pledged by the right to collect receivables/revolving receivables to secure the loan balance and equivalent borrowings, up to a maximum of VND 100,000,000,000;
Principal balance as at 30 June 2026	**:**	**VND 7,000,000,000.**

(6) Borrowings from other parties under the following agreements:

(6.1) Borrowings from Haphon Trading and Construction Co., Ltd

- The company has short-term borrowings according to the Loan Agreement Minutes dated 27 May 2015; The loan amount is VND 2,000,000,000; The loan term is 3 months from the date of signing the agreement; The interest rate is 7.5%. This loan is unsecured. The outstanding loan balance as of 31 December 2025, is VND 2,000,000,000.
- The company has short-term borrowings according to the Loan Agreement dated 09 March 2018; The loan amount is VND 12,200,000,000; The loan term is 6 months starting from 09 March 2018; The interest rate is in accordance with the rate offered by Joint Stock Commercial Bank for Industry and Trade of Vietnam - Ward 12 Branch, to Haphon Trading and Construction Co., Ltd. This loan is unsecured. The outstanding loan balance as of 31 December 2025, is VND 10,700,000,000.
- Both parties are discussing and agreeing to extend the above-mentioned loan agreements in accordance with the provisions outlined in the Appendix of the Share Transfer Agreement No. 277/FICO/HĐCN-ASEAN dated 29 August 2018, regarding the transfer of 51% of the shares of Asean Tiles Corporation to the FiCO Corporation - JSC.

(6.2) Borrowings from G7 World Joint Stock Company

- According to the Loan Agreement dated 10 May 2018; The loan amount is VND 19,950,684,720; The loan term is 1 year starting from 10 May 2018; The interest rate is in accordance with the rate offered by Joint Stock Commercial Bank for Industry and Trade of Vietnam - Thu Duc Branch to G7 World Joint Stock Company. This loan is unsecured. The outstanding loan balance as of 30 June 2026, is VND 19,950,684,720.
- Both parties are discussing and agreeing to extend the above-mentioned loan agreements in accordance with the provisions outlined in the Appendix of the Share Transfer Agreement No. 277/FICO/HDCN-ASEAN dated 29 August 29, regarding the transfer of 51% of the shares of Asean Tiles Corporation to the FiCO Corporation - JSC.

5.22 Borrowings and finance lease liabilities (Continued)

(7) Financial leasing at Chailease International Leasing Company Limited

- Financial lease Agreements No. B220607603 dated 09 June 2022;
- Leased asset: CHL forklift (historical cost: VND 1,663,200,000);
- The purpose of using the finance leased asset: To serve business operations;
- Lease amount: VND 1,330,560,000 (including 10% VAT and 70% of total property value);
- Advance payment: VND 332,640,000 (equivalent to 20% of the total asset value);
- Lease interest rate: Standard interest rate plus a margin of 5.22% p.a;
- Lease term: 48 months from the first transfer date by the lessor to the Corporation.

5.23 Deferred income tax assets and Deferred income tax payables

	30/6/2026 VND	01/01/2026 VND
a) Deferred income tax assets	-	-
Corporate income tax rate used to determine the value of deferred tax assets	20%	20%
Deferred income tax assets relate to temporary deductible differences	4,333,451,341	6,276,169,943
Deferred income tax assets relate to unused tax lossses	(624,811,330)	(1,249,622,657)
Offset against deferred tax liabilities	(3,708,640,011)	(5,026,547,286)
b) Deferred tax liabilities	**15,671,938,008**	**14,212,247,717**
Corporate income tax rate used to determine the value of deferred tax assets	20%	20%
Deferred tax liabilities arising from taxable temporary differences	19,380,578,019	19,238,795,003
Offset against deferred tax liabilities	(3,708,640,011)	(5,026,547,286)
Total deferred income tax liabilities	**15,671,938,008**	**14,212,247,717**

5.24 Long-term provisions

	01/01/2026 VND	Increase in period VND	Decrease in period VND	30/06/2026 VND
Environmental restoration	4,897,229,132	360,784,260	-	4,897,229,132
Site preparation and leveling	1,772,249,998	-	-	1,772,249,998
Total	**6,669,479,130**	**360,784,260**	-	**7,030,263,390**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.25 Owners' equity

a. Changes of owners' equity

Unit: VND

	Owners' equity	Other capital	Difference upon asset revaluation	Investment and Development Fund	Retained profits	Non-controlling interests	Total
As at 01/01/2025	**1,270,000,000,000**	**22,161,000,000**	**(201,803,855,880)**	**34,253,808,214**	**431,722,741,723**	**(5,405,232,618)**	**1,550,928,461,439**
Profit in the previous period	-	-	-	-	118,637,057,581	12,008,250,433	130,645,308,014
Increase in charter capital of Phuoc Hoa Joint Stock Company	-	22,159,988,000	-	(22,159,988,000)	-	3,136,002,000	3,136,002,000
Dividend distribution	-	-	-	-	(63,500,000,000)	(5,857,775,400)	(69,357,775,400)
Appropriation to Development and	-	-	-	58,262,967,414	(58,262,967,414)	-	-
Appropriation for the Board of Director and Supervisory Board Bonus Fund	-	-	-	-	(839,999,130)	(296,670,870)	(1,136,670,000)
Appropriation to Bonus Fund	-	-	-	-	(5,643,331,908)	(877,193,414)	(6,520,525,322)
Consolidation adjustment	-	-	-	-	3,230,880,085	2,034,778,626	5,265,658,711
As at 01/01/2026	**1,270,000,000,000**	**44,320,988,000**	**(201,803,855,880)**	**70,356,787,628**	**425,344,380,937**	**2,707,380,131**	**1,612,960,459,442**
Profit in this period	-	-	-	-	85,553,144,223	16,260,816,319	101,813,960,542
Increase in charter capital of Phuoc Hoa Joint Stock Company	-	29,950,000	-	(29,950,000)	-	-	-
Dividend distribution (i)	-	-	-	-	(69,850,000,000)	(2,884,431,000)	(72,734,431,000)
Appropriation to Development and	-	-	-	9,578,665,861	(9,578,665,861)	-	-
Appropriation to Bonus Fund for the Boards of Directors, Executives and Supervisors (i)	-	-	-	-	(800,000,000)	-	(800,000,000)
Appropriation to Bonus Fund (i)	-	-	-	-	(4,505,292,238)	(271,643,391)	(4,776,935,629)
Consolidation adjustment	-	-	-	-	37,158,568,857	(26,427,720)	37,132,141,137
As at 30/6/2026	**1,270,000,000,000**	**44,350,938,000**	**(201,803,855,880)**	**79,905,503,489**	**463,322,135,918**	**17,820,472,965**	**1,673,595,194,492**

The Corporation and subsidiaries distributed profits according to its Resolution of the 2025 Annual General Meeting of Shareholders of the Corporation and subsidiaries.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.25 Owners' equity (Continued)

b. Details of owners' equity

	30/6/2026 VND	01/01/2026 VND
State Capital Investment Corporation - Limited Company	509,001,000,000	509,001,000,000
Xuan Cau Investment Joint Stock Company	508,000,000,000	508,000,000,000
Others	252,999,000,000	252,999,000,000
Total	**1,270,000,000,000**	**1,270,000,000,000**

c. Capital transactions with shareholders and appropriation of profits and dividends

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
- Shareholders' capital		
Opening balance	1,270,000,000,000	1,270,000,000,000
Increased during the period	-	-
Decreased during the period	-	-
Closing balance	1,270,000,000,000	1,270,000,000,000
- Dividend, Profit distribution	**69,850,000,000**	**63,500,000,000**

d. Shares

	30/6/2026 Shares	01/01/2026 Shares
Quantity of registered shares	**127,000,000**	**127,000,000**
Quantity of issued shares	**127,000,000**	**127,000,000**
Common shares	127,000,000	127,000,000
Outstanding shares	**127,000,000**	**127,000,000**
Common shares	127,000,000	127,000,000
Par value of outstanding shares (VND/share)	10,000	10,000

5.26 Off-Balance Sheet Items in the Interim consolidated financial statements

a) Foreign currencies

	30/6/2026	01/01/2026
USD	20,366.51	20,386.31
Equivalent to VND	535,218,531	533,861,967
EUR	27.11	37.77
Equivalent to VND	958,459	1,151,834

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.26 Off-Balance Sheet Items in the Interim consolidated financial statements (Continued)

b) List of inventories, prepaid expenses, shares and investments pledged as collateral for borrowings

No.	Type of asset	30/6/2026 (VND) History cost	Accumulated depreciation	Net book value	Pledgee / Mortgagee	Purpose of security	Deadline
1	**Tangible fixed assets**	**406,395,364,913**	**329,870,137,317**	**76,525,227,596**			
	Buildings and structures	114,661,098,350	43,885,079,815	70,776,018,535	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)
	Machinery, equipment	291,734,266,563	285,985,057,502	5,749,209,061	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)
2	**Intangible fixed assets**	**43,773,111,716**	**13,420,191,844**	**30,352,919,872**			
	Land use rights	43,773,111,716	13,420,191,844	30,352,919,872	Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch		

No.	Description	Revolving value in this period (VND)	Pledgee / Mortgagee	Purpose of security	Deadline
3	**Inventories**	**218,297,958,941**			
	Work in-progress	218,297,958,941	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)

	Description	balance as at 30/6/2026 (VND)	Pledgee / Mortgagee	Purpose of security	Deadline
4	**Deferred expenses**	**36,439,954,051**			
	Long-term deferred expenses	36,439,954,051	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.26 Off-Balance Sheet Items in the Interim consolidated financial statements (Continued)

b) List of inventories, prepaid expenses, shares and investments pledged as collateral for borrowings (Continued)

	Description	30/6/2026 Shares	Pledgee / Mortgagee	Purpose of security	Deadline
5	**Shares**	**6,114,440**			
	Thanh Thanh Ceramic Tile Joint Stock Company	3,056,097	Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	(ii)	(iv)
	Hoa An Joint Stock Company	3,058,343	Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	(ii)	(iv)

	Description			Deposit balance as at 30/6/2026 (VND)	Pledgee / Mortgagee	Purpose of security	Deadline
6	**Investments held to maturity**			**10,200,000,000**			
				10,200,000,000	Vietnam Bank for Agriculture and Rural Development - Branch 5	(iii)	(iv)
	Total	**450,168,476,629**	**343,290,329,161**	**371,822,174,900**			

(i) Adding working capital, opening L/C, and guarantees for the Corporation's business activities
(ii) Adding working capital for the Corporation's business activities
(iii) Adding working capital, issue guarantees and open L/Cs for the purchase of goods and raw materials for the Corporation's business operations
(iv) Upon settlement of the loan

6. ADDITIONAL INFORMATION ON THE TEMS OF THE INTERIM CONSOLIDATED INCOME STATEMENT

6.1 Revenues from sale of goods and provision of services

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Revenue from sale of goods, products	431,487,290,955	615,010,708,977
Revenue from provision of services	5,675,281,455	6,824,839,346
Revenue from real estate	7,716,334,552	6,022,625,700
Others	-	160,197,832
Total	**444,878,906,962**	**628,018,371,855**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	***10,589,899,787***	***35,123,439,253***

6.2 Revenue deductions

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Trade discounts	2,324,086,642	4,721,688,625
Sales discounts	2,314,066	295,193,935
Sales returns	1,652,312,934	7,567,869
Total	**3,978,713,642**	**5,024,450,429**
*In which: **Revenue deductions from related parties** (Details in Note 7.2)*	***902,993,219***	***792,057,533***

6.3 Net revenues from sale of goods and provision of services

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Revenue from sale of products, goods	427,508,577,313	609,986,258,548
Revenue from provision of services	5,675,281,455	6,824,839,346
Revenue from real estate	7,716,334,552	6,022,625,700
Others	-	160,197,832
Total	**440,900,193,320**	**622,993,921,426**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	***9,686,906,568***	***34,331,381,720***

6.4 Costs of goods sold

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Cost of products, goods sold	349,690,854,387	507,103,556,141
Cost of services rendered	11,732,265,294	2,105,174,915
Cost of real estates	2,754,132,876	1,320,598,690
Provision/(reversal) for inventory devaluation	(39,076,836,776)	74,149,028
Others	-	528,652,237
Total	**325,100,415,781**	**511,132,131,011**
*In which: **Purchase transactions with related parties** (Details in Note 7.2)*	***1,375,103,070***	***8,707,566,136***

6.5 Financial income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest income from deposits	21,749,652,549	7,949,157,801
Dividends and profit distributed in cash	-	302,000,000
Realized foreign exchange gain	28,902,774	223,136,843
Unrealized foreign exchange gain	85,883	5,963,209
Total	**21,778,641,206**	**8,480,257,853**

6.6 Financial expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest expenses	21,046,784,498	16,090,165,500
Realized foreign exchange losses	14,019,267	14,168,625
Unrealized foreign exchange loss	15,231,629	-
Provision for decline in value of trading securities and provision for losses on investments in other entities	171,590,000	171,590,000
Total	**21,247,625,394**	**16,275,924,125**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

6.7 Selling and General and administrative expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Selling expenses	**7,988,935,678**	**11,339,980,539**
Office supplies expenses	3,994,880,578	4,869,063,882
Materials expenses	569,257,979	493,331,647
Office supplies expenses	89,156,420	8,894,108
Amortization and Depreciation expenses	301,164,042	457,424,878
Outsourcing expenses	1,292,347,390	3,712,256,562
Other cash expenses	1,742,129,269	1,799,009,462
General and administrative expenses	**46,784,702,861**	**54,987,777,283**
Employee expenses	23,865,300,488	34,737,128,036
Materials expenses	478,055,134	834,557,920
Office supplies expenses	308,421,950	389,060,541
Amortization and Depreciation expenses	1,748,120,324	2,737,394,946
Tax and fees	245,179,093	277,905,355
Provision expense/(reversal)	650,000,000	(1,903,514,817)
Outsourcing expenses	9,209,543,652	8,132,818,472
Other cash expenses	7,156,025,578	6,658,370,188
Amortisation of goodwill	3,124,056,642	3,124,056,642
Total	**54,773,638,539**	**66,327,757,822**

6.8 Share of net profit of associates and joint ventures

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
FiCO Tay Ninh Cement Joint Stock Company	23,557,520,845	24,672,001,988
Hoa An Joint Stock Company	12,447,256,180	13,444,581,025
FiCO - Corea Construction Company Limited	(278,450,765)	134,656,694
FiCO Pan-United Concrete Joint Stock Company	4,039,705,950	(1,676,085,803)
Total	**39,766,032,210**	**36,575,153,904**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

6.9 Other income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Disposals of fixed assets	10,111,323,855	746,045,455
Income from leasing services	627,355,900	1,228,052,496
Sales of petrol, diesel and electricity and blasting services	9,447,205,670	16,077,258,950
Income from compensation and discounts received	5,985,741,024	285,494,347
Others	2,093,326,782	6,513,278,847
Total	**28,264,953,231**	**24,850,130,095**
*In which: **Other income from related parties:*** *(Details in Note 7.2)*	-	***11,384,604***

6.10 Other expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Expenses from sales of petrol, diesel and electricity and drilling and blasting services	13,606,108,149	15,731,112,579
Distributor support expenses	-	1,261,143,295
Penalties and compensation expenses	530,984,262	167,970,878
Depreciation of fixed assets and premises rental expenses	880,269,619	1,024,745,695
Others	610,983,782	766,064,589
Total	**15,628,345,812**	**18,951,037,036**

6.11 Current corporate income tax expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
FiCO Commerce Product One Member Company Limited	310,549,572	499,676,417
Phuoc Hoa FiCO Joint Stock Company	6,949,944,585	7,491,238,313
Thanh Thanh Ceramic Tiles Joint Stock Company	3,755,309,855	7,611,400
Cam Ranh FiCOSand Company Limited	-	299,135,622
FiCO Trading Building Materials Company Limited	130,925,928	-
Total	**11,146,729,940**	**8,297,661,752**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

6.12 Deferred corporate income tax expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Deferred tax expense arising from taxable temporary differences	999,103,959	873,216,550
Deferred corporate income tax expense	**999,103,959**	**873,216,550**

6.13 Basic earnings per share

	For the period ended 30/6/2026	For the period ended 30/6/2025 (Re-stated)
Profit/(loss) after corporate income tax (VND)	**85,553,144,223**	**62,291,311,206**
Decrease adjustment:	**-**	***(2,511,280,681)***
Appropriation to Bonus and welfare fund	-	*(2,111,280,681)*
Appropriation to Bonus fund for the Board of Directors, Executive Board and Supervisory Board	-	*(400,000,000)*
Earnings/(loss) per ordinary share (VND)	**85,553,144,223**	**59,780,030,525**
Weighted average number of ordinary shares outstanding during the period	127,000,000	127,000,000
Basic earnings/(loss) per share (VND/share)	**674**	**471**

(i) As of the date of this interim consolidated financial statement, the Corporation has not been able to reliably estimate the profit for the period ended 30 June 2026, that can be allocated to the Bonus and Welfare Fund, and the Executive Bonus Fund. Excluding the allocation to the Reward and Welfare Fund and the Executive Bonus Fund for the period ending 30 June 2026, the profit allocated to common shareholders will decrease, and the basic earnings per share will also decrease accordingly.

6.13 Basic earnings per share (Continued)

Restated "Basic earnings per share" for the period ended 30 June 2025:

	For the period ended 30/6/2025	For the period ended 30/6/2025 (Re-stated)	Difference
Profit/(loss) after corporate income tax (VND)	**62,291,311,206**	**62,291,311,206**	-
Decrease adjustment:	-	***(2,511,280,681)***	***(2,511,280,681)***
Appropriation to reward and welfare fund	-	*(2,111,280,681)*	*(2,111,280,681)*
Appropriation to bonus fund for the Board of Directors, Executive Board and Supervisory Board	-	*(400,000,000)*	*(400,000,000)*
Profit or loss attributable to ordinary shareholders (VND) (i)	**62,291,311,206**	**59,780,030,525**	**(2,511,280,681)**
Weighted average ordinary shares outstanding during the period (shares)	127,000,000	127,000,000	-
Basic earnings per share (VND/share)	**490**	**471**	**(20)**

(i) Basic earnings per share for the period ended 30 June 2025 have been restated following the profit distribution made in 2026 in accordance with the Resolution of the Corporation's 2026 Annual General Meeting of Shareholders. The appropriations to the Bonus and Welfare Fund and for bonuses to the Board of Directors, Supervisory Board and Executive Board amounted to VND 5,022,561,361. Accordingly, the profit attributable to ordinary shareholders used in the calculation of basic earnings per share for the period ended 30 June 2025 was reduced by one-half of the above appropriation, amounting to VND 2,511,280,681. Basic earnings per share for the period ended 30 June 2025 have therefore been restated.

6.14 Production and business expenses by factors

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Raw material expenses	125,183,147,909	168,305,661,275
Employee expenses	47,122,484,716	65,898,311,019
Amortization and Depreciation expenses	16,519,088,100	21,754,786,637
Provision expense/(reversal)	(38,806,913,897)	-
Outsourcing expenses	46,450,954,875	76,876,860,031
Other cash expenses	27,952,060,859	41,365,367,130
Total	**224,420,822,562**	**374,200,986,092**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

7. OTHER INFORMATION

7.1 Commitments

Operating lease

As at 30 June 2026, the Corporation has an irrevocable commitment to lease operations as an office lease, the lease period is 36 years from 01 January 2010, the rent is paid in advance once for the entire lease period.

Operating lease commitments

The Corporation is currently leasing warehouses, factories, part of offices, premises of commercial and service zones under the contract of revenue lease for operation lease, whereby, the operating rental price is agreed annually.

7.2 Information of related parties

List of major related parties with which the Corporation had transactions during the period:

Related Parties	Relationship
State Capital Investment Corporation - Limited Company	Significant shareholder
Xuan Cau Invesment Joint Stock Company	Significant shareholder
Tay Ninh FiCO Cement Joint Stock Company	Associate
Hoa An Joint Stock Company	Associate
Vitaly Joint Stock Company	Associate
Havali FiCO Joint Stock Company	Associate
FiCO - Corea Construction Company Limited	Associate
Tan Bach Viet Investment and Construction Limited Liability Company	Associate
FiCO High Technology Joint Stock Company	Associate
FiCO Pan-United Concrete Joint Stock Company	Associate
Mineral Packaging No. 01 Joint Stock Company	Associate of the subsidiaries
Members of the Board of Directors, Supervisors and Management, other managers and their immediate family members	Significant Influence

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

7.2 Information of related parties (Continued)

In the period, the Corporation has transactions and outstanding balances with related parties as follows:

a. Remuneration of the Boards of Directors, Supervisors, Management and other managers

Related parties	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Members of the Boards of Directors, Supervisors, Management and other managers	Salaries and remuneration	4,513,477,400	3,049,573,300

In which:

a.1 Remuneration and other benefits of the Board of Directors

Name	Position	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Ms. Do Thi Hieu	Chairman	814,985,000	617,479,000
Mr. Cao Truong Thu	Member	48,000,000	48,000,000
Mr. Nguyen Xuan Thang	Member	573,360,000	435,444,000
Mr. Pham Viet Thang	Member	48,000,000	48,000,000
Mr. Dang Minh Thua	Former Member	-	16,000,000
Mr. Nguyen Ngoc Vu Chuong	Member	143,610,000	16,533,300
Total		**1,627,955,000**	**1,181,456,300**

7.2 Information of related parties (Continued)

a.2 Remuneration and other benefits of the Board of Supervisors

Name	Position	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Mr. Dao Quang Son	Head of the Board	415,470,000	313,990,000
Ms. Tran Linh Chi	Member	61,385,000	30,000,000
Mr. Le Van Huy	Former Member (Dismissed on 21 April 2026)	49,718,000	30,000,000
Ms. Pham Thi My Van	Member (Elected on 21 April 2026)	57,167,000	-
Total		**583,740,000**	**373,990,000**

a.3 Remuneration and other benefits of the Board of Management and other managers

Name	Position	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Mr. Cao Truong Thu	General Director	724,177,000	542,021,000
Mr. Pham Viet Thang	Deputy General Director	573,318,000	418,359,000
Mr. Nguyen Duc Loi	Deputy General Director	263,236,000	-
Total		**1,560,731,000**	**960,380,000**

Name	Position	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Mr. Nguyen Xuan Hung	Chief Accountant	522,294,000	387,444,000
Ms. Nguyen Le Dung	Corporate Governance Officer	218,757,400	146,303,000
Total		**741,051,400**	**533,747,000**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

7.2 Information of related parties (Continued)

b. Transactions with related parties

Related parties	Relationship	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Purchase transactions			**1,375,103,070**	**8,707,566,136**
Vitaly Joint Stock Company	Associate	Purchase of construction materials	1,375,103,070	7,646,813,136
Mineral Packaging No. 01 Joint Stock Company	Associate	Purchase of packaging	-	1,060,753,000
Sales transactions			**10,589,899,787**	**35,123,439,253**
Tay Ninh FiCO Cement Joint Stock Company	Associate	Sale of construction materials	-	601,088,181
FiCO Pan-United Concrete Joint Stock Company	Associate	Sale of construction materials	-	15,235,891,324
Revenue deductions			**902,993,219**	**792,057,533**
FiCO - Corea Construction Company Limited	Associate	Revenue deductions	902,993,219	792,057,533
Others			-	**53,338,494**
Vitaly Joint Stock Company	Associate	Trade discount received	-	23,772,222
		Compensation income for damaged	-	11,384,604
		Sales discounts received	-	18,181,668

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

7.2 Information of related parties (Continued)

c. Balances with related parties

Related parties	Classification	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Receivables from customers			**19,177,583,877**	**21,464,907,537**
Vitaly Joint Stock Company	Short-term	Sale of goods and services	13,390,003,889	13,522,608,095
FiCO High Technology Joint Stock Company	Short-term	Sale of goods and services	176,801,280	176,801,280
FiCO Pan-United Concrete Joint Stock Company	Short-term	Sale of goods and services	-	938,634,735
FiCO - Corea Construction Company Limited	Short-term	Sale of goods and services	5,610,778,708	6,821,863,427
Mineral Packaging No. 01 Joint Stock Company	Short-term		-	5,000,000
Prepayments to sellers			**27,976,650**	**27,976,650**
FiCO High Technology Joint Stock Company	Short-term	Advance payment for goods	27,976,650	27,976,650
Other receivables			**36,712,208,413**	**36,712,208,413**
Vitaly Joint Stock Company	Short-term	Capital contribution	20,579,214,440	20,579,214,440
	Short-term	Debt before privatization	4,722,757,195	4,722,757,195
	Short-term	Others	3,688,800	3,688,800
Havali FiCO Joint Stock Company	Short-term	Debt before privatization	5,462,296,435	5,462,296,435
FiCO High Technology Joint Stock Company	Short-term	Debt before privatization	21,196,748	21,196,748
Xuan Cau Invesment Joint Stock Company	Short-term	Receivables from loan interest	5,923,054,795	5,923,054,795
Trade payables			**1,644,049,541**	**158,938,225**
Vitaly Joint Stock Company	Short-term	Payment for goods	1,644,049,541	158,938,225
Other payments			**17,815,183,987**	**17,815,183,987**
Tan Bach Viet Investment and Construction	Long-term	Other payables related to the FiCO	17,815,183,987	17,815,183,987

7.3 Comparative figures

Comparative figures on the interim consolidated financial position statement and related notes are taken from the consolidated financial statements for the year ended 31 December 2025 which have been audited by CPA VIETNAM Auditing Company Limited - An Independent Member Firm of INPACT.

Comparative figures in the interim consolidated income statement, interim consolidated cash flows statement and related notes are taken from the interim consolidated financial statements for the period ended 30 June 2025 which have been reviewed by CPA VIETNAM Auditing Company Limited - An Independent Member Firm of INPACT.

The period ended 30 June 2026 is the first accounting period in which the Corporation has applied the accounting regime promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC issued by the Minister of Finance. Accordingly, the Corporation has restated certain opening balances in its interim consolidated financial position statement as follows:

No.	Items	Code	Stated (VND)	Re-stated (VND)	Difference (VND)
1	Cash equivalents	112	123,000,000,000	43,051,246,576	(79,948,753,424)
2	Short-term investments held to maturity	123	539,364,000,000	628,396,511,234	89,032,511,234
3	Other short-term receivables	135	89,687,279,646	80,603,521,836	(9,083,757,810)
4	Dividends and profit payables	314	-	220,949,316	220,949,316
5	Other short-term payables	320	34,426,104,593	34,205,155,277	(220,949,316)

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu

M.S.D.N: 0300402493-C.T.C.P
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THÀNH PHỐ HỒ CHÍ MINH