FICO CORPORATION - JSC

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 234/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.

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 16:16:50 +07'00'

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

FICO CORPORATION - JSC

REVIEWED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

Ho Chi Minh City, August 2026

TABLE OF CONTENTS

CONTENTS **Page(s)**

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 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 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 approved to be publicly traded in UpCOM with 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 financial statements for the period ended 30 June 2026.

AUDITORS

The Corporation's interim 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 financial statements, which give a true and fair view of the interim financial position of the Corporation as at 30 June 2026 as well as of its interim 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 financial statements. In preparing these interim 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 financial statements;
- Design, execute and maintain an effective internal control related to the appropriate preparation and presentation of the interim financial statements to obtain reasonable assurance that the interim financial statements are free of material misstatements caused by even frauds and errors; and
- Prepare the interim 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 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 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 financial statements.

For and on behalf of the Board of Management,

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

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.: 211/2026/BCSX-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 Financial Statements of FiCO Corporation - JSC as set out on pages 05 to pages 56, 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 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 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 financial statements, and for the internal control as the Board of Management determines is necessary to enable the preparation of interim 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 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 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 financial statements.

M.S.D.N: 0101917417
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

Form No. B 01a - DN
Issued under Circular No. 99/2025/TT-BTC
Dated 27 October 2025 by the Ministry of Finance

INTERIM 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**		**1,079,335,972,411**	**1,264,164,015,791**
I.	**Cash and cash equivalents**	**110**	**5.1**	**99,863,812,354**	**82,921,830,967**
1.	Cash	111		29,863,812,354	82,921,830,967
2.	Cash equivalents	112		70,000,000,000	-
II.	**Short-term financial investments**	**120**	**5.2**	**300,398,837,807**	**404,670,238,355**
1.	Short-term investments held to maturity	123		300,398,837,807	404,670,238,355
III.	**Short-term receivables**	**130**		**438,093,692,132**	**517,082,221,506**
1.	Short-term receivables from customers	131	5.3	287,666,742,604	366,971,599,614
2.	Short-term repayments to suppliers	132	5.4	222,432,414,514	222,987,499,415
3.	Other short-term receivables	135	5.5	71,675,783,869	70,804,371,332
4.	Short-term allowances for doubtful debts	136	5.6	(145,771,632,977)	(145,771,632,977)
5.	Shortage of assets awaiting resolution	137	5.7	2,090,384,122	2,090,384,122
IV.	**Inventories**	**140**	**5.9**	**239,621,274,034**	**258,568,505,600**
1.	Inventories	141		246,377,323,755	278,635,854,395
2.	Allowances for devaluation of inventories	142		(6,756,049,721)	(20,067,348,795)
VI.	**Other current assets**	**160**		**1,358,356,084**	**921,219,363**
1.	Short-term deferred expenses	161	5.10	1,047,919,119	610,782,398
2.	Taxes and receivables from State Budget	163	5.19	310,436,965	310,436,965
B -	**LONG-TERM ASSETS (200 = 210+220+240+250+260+270)**	**200**		**1,094,558,278,444**	**1,095,178,485,124**
I.	**Long-term receivables**	**210**		**1,398,872,688**	**2,519,420,115**
1.	Other long-term receivables	215	5.5	1,398,872,688	2,519,420,115
II.	**Fixed assets**	**220**		**22,842,817,769**	**24,735,479,091**
1.	Tangible fixed assets	221	5.11	9,915,738,104	10,760,257,836
-	*Historical costs*	*222*		*58,066,330,539*	*58,066,330,539*
-	*Accumulated depreciation*	*223*		*(48,150,592,435)*	*(47,306,072,703)*
2.	Intangible fixed assets	227	5.12	12,927,079,665	13,975,221,255
-	*Historical costs*	*228*		*25,898,352,618*	*25,898,352,618*
-	*Accumulated amortization*	*229*		*(12,971,272,953)*	*(11,923,131,363)*
IV.	**Investment properties**	**240**	**5.13**	**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**		**3,293,864,688**	**6,197,976,540**
1.	Construction in progress	252	5.8	3,293,864,688	6,197,976,540
VI.	**Long-term investments**	**260**	**5.2**	**1,017,883,463,584**	**1,013,960,503,584**
1.	Investments in subsidiaries	261		282,659,586,870	282,659,586,870
2.	Investments in joint ventures and associates	262		769,645,336,457	763,722,376,457
3.	Investments in equity of other entities	263		54,433,569,518	56,433,569,518
4.	Allowance for impairment of long-term investments in other entities	264		(88,855,029,261)	(88,855,029,261)
VII.	**Other Long-term assets**	**270**		**40,690,418,119**	**38,640,855,124**
1.	Long-term deferred expenses	271	5.10	40,690,418,119	38,640,855,124
	TOTAL ASSETS (280 = 100+200)	**280**		**2,173,894,250,855**	**2,359,342,500,915**

INTERIM 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**		**747,519,608,383**	**923,366,898,381**
I.	**Short-term liabilities**	**310**		**723,584,730,897**	**898,247,020,895**
1.	Short-term trade payables	311	5.14	195,816,329,406	202,699,627,750
2.	Short-term prepayments from customers	312	5.15	105,325,666,242	113,377,205,752
3.	Dividends and profit payables	313	5.16	133,111,719	106,003,992
4.	Short-term taxes and payables to the State Budget	314	5.19	1,700,133,900	2,942,073,836
5.	Payables to employees	315		7,028,754,790	11,501,055,460
6.	Short-term accrued expenses	316	5.17	2,232,674,915	849,514,581
7.	Other short-term payables	320	5.18	1,211,397,117	1,251,039,904
8.	Short-term borrowings and finance lease liabilities	321	5.20	400,711,105,367	557,533,951,574
9.	Bonus and welfare funds	323		9,425,557,441	7,986,548,046
II.	**Long-term liabilities**	**330**		**23,934,877,486**	**25,119,877,486**
1.	Other long-term payables	338	5.18	23,934,877,486	25,119,877,486
D -	**OWNERS' EQUITY**	**400**	**5.21**	**1,426,374,642,472**	**1,435,975,602,534**
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		13,325,940,000	13,295,990,000
3.	Development and investment funds	418		71,395,760,470	61,847,044,609
4.	Undistributed profit after tax	420		71,652,942,002	90,832,567,925
	- Undistributed profit after tax brought forward	*420a*		*6,381,340,703*	*-*
	- Undistributed profit after tax for the current period	*420b*		*65,271,601,299*	*90,832,567,925*
	TOTAL RESOURCES (440 = 300+400)	**440**		**2,173,894,250,855**	**2,359,342,500,915**

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	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
Issued under Circular No. 99/2025/TT-BTC
Dated 27 October 2025 by the Ministry of Finance

INTERIM 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 services	**01**	**6.1**	**511,690,968,589**	**677,766,957,871**
2. Revenue deductions	02	6.2	2,173,660,211	1,833,921,875
3. Net revenues from sale of goods and provision of services (10 = 01-02)	**10**	**6.3**	**509,517,308,378**	**675,933,035,996**
4. Cost of goods sold	11	6.4	469,208,448,192	645,570,052,981
5. Gross profit from sale of goods and provision of services (20 = 10-11)	**20**		**40,308,860,186**	**30,362,983,015**
6. Financial income	22	6.5	58,773,501,603	52,959,631,027
7. Financial expenses	23	6.6	13,513,643,430	9,566,540,961
In which: interest expenses	*24*		13,498,411,801	9,561,929,582
8. Selling expenses	25	6.7	1,647,052,025	1,987,126,312
9. General and administrative expenses	26	6.7	19,536,339,044	22,161,256,125
10. Net profit from operating activities {30 = 20+21+(22-23)-(25+26)+27}	**30**		**64,385,327,290**	**49,607,690,644**
11. Other income	31	6.8	1,412,702,777	1,621,575,611
12. Other expenses	32	6.9	526,428,768	680,496,772
13. Other profit (40 = 31-32)	**40**		**886,274,009**	**941,078,839**
14. Accounting profit before income tax (50 = 30+40)	**50**		**65,271,601,299**	**50,548,769,483**
15. Current corporate income tax expenses	51	6.10	-	-
16. Deferred corporate income tax expenses	52		-	-
17. Profit after corporate income tax (60 = 50-51-52)	**60**		**65,271,601,299**	**50,548,769,483**
18. Profit after tax of Parent Company	**61**		**65,271,601,299**	**50,548,769,483**

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	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
Issued under Circular No. 99/2025/TT-BTC
Dated 27 October 2025 by the Ministry of Finance

INTERIM 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*		***65,271,601,299***	***50,548,769,483***
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		2,568,070,396	2,306,020,369
- Provisions	03		(13,311,299,074)	(243,651,154)
- Gains, losses on exchange rate differences from revaluation of accounts derived from foreign currencies	04		(85,883)	-
- Gains, losses on investing activities	05		(58,739,579,861)	(53,303,848,730)
- Borrowing costs	06		13,498,411,801	9,561,929,582
3. Operating profit before changes in working capital	*08*		***9,287,118,678***	***8,869,219,550***
- Increase, decrease in receivables	09		80,109,076,801	49,556,684,303
- Increase, decrease in inventories	10		32,258,530,640	1,018,106,697
- Increase, decrease in payables	11		(17,463,006,410)	71,471,035,013
- Increase, decrease defered expenses	12		(2,486,699,716)	656,043,476
- Borrowing costs paid	14		(13,445,051,519)	(9,745,079,305)
- Other payments on operating activities	17		(3,583,551,966)	(1,079,351,200)
Net cash flows from operating activities	*20*		***84,676,416,508***	***120,746,658,534***
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(176,802,933)	(4,039,568,282)
2. Proceeds from disposal or transfer of fixed assets and other long-term assets	22		14,185,185	567,354,546
3. Expenditures on loans and purchase of debt instruments from other entities	23		(201,000,000,000)	(130,500,000,000)
4. Proceeds from lending or repurchase of debt instruments from other entities	24		305,000,000,000	120,000,000,000
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		58,996,795,224	52,111,275,828
Net cashflow from investing activities	*30*		***158,911,217,476***	***38,139,062,092***
III. Cash flows from financing activities				
1. Proceeds from borrowings	33		472,335,878,138	592,972,635,443
2. Repayment of financial principal	34		(629,158,724,345)	(728,496,952,116)
3. Dividends and profits paid to the owner	36		(69,822,892,273)	(63,469,163,475)
Net cashflow from financing activities	*40*		***(226,645,738,480)***	***(198,993,480,148)***
Net cashflow during the period (50 = 20+30+40)	50		**16,941,895,504**	**(40,107,759,522)**
Cash and cash equivalents at beginning of period	60	5.1	**82,921,830,967**	**145,502,093,129**
Effect of exchange rate fluctuations	*61*		*85,883*	-
Cash and cash equivalents at end of period (70 = 50+60+61)	70	5.1	**99,863,812,354**	**105,394,333,607**

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	Nguyen Xuan Hung	Cao Truong Thu

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

NOTES TO THE INTERIM 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 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 approved to be publicly traded in UpCOM with 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 the Corporation's employees as at 30 June 2026 is 70 (as at 31 December 2025 is 71 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);

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.

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

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 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
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%
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%

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

1.5 Statement of information comparability on the interim 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.

The Corporation adopted Circular No. 99/2025/TT-BTC from 1 January 2026. Where the adoption of the Circular affects the presentation of the 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 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 financial statements starts on 1 January and ends on 31 December of the solar year.

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

Accounting currency

The accompanying interim 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 financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Basis of preparation the interim financial statements

The attached interim 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 financial statements.

The interim financial statements of the Corporation are prepared on the basis of the summary of the interim financial statements of the dependent units and the interim financial statements of the Office of the Corporation. All transactions and balances between the Office of the Corporation and its dependent units as well as between the dependent units have been eliminated when preparing and presenting the Corporation's interim financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of preparation the interim financial statements (Continued)

The accompanying interim financial statements are the Corporation's ones, therefore, they do not include the interim financial statements of subsidiaries. Users of the interim financial statements should read them together with the Corporation's interim consolidated financial statements for the period ended 30 June 2026 to obtain full information of the Corporation's financial position as well as the results of operations and cash flows during the reporting period.

The accompanying interim 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.

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 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 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 Income Statement.

Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments

Held to maturity investments

Held to maturity investments are those that the Corporation has intention and ability to hold until maturity. Held to maturity investments includes: Term bank deposits with original maturities of more than 03 months.

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 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.

Business cooperation contract (BCC)

The Corporation as capital contributor

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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
Motor vehicles	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 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)

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.

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.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Owners' equity

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

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.

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.

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 balance sheet date 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 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.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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

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.

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.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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.

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
Cash on hand	360,879,481	145,928,497
Demand deposits (i)	29,502,932,873	82,775,902,470
Cash equivalents (ii)	70,000,000,000	-
Total	**99,863,812,354**	**82,921,830,967**

(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	6,358,432,214	60,849,453,088
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	125,296,681	10,356,260,254
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	11,411,186,569	1,147,855,202
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch	2,490,713,782	1,116,736,171
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	1,929,050,582	7,205,342
Branch of Bao Viet Securities Joint Stock Company	7,154,741,129	43,933,902
Vietnam Prosperity JSC Bank	11,565,542	11,507,181
Total	**29,502,932,873**	**82,775,902,470**

(ii) Cash equivalents	30/6/2026 VND	01/01/2026 VND
Commercial Joint Stock Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	70,000,000,000	-
Total	**70,000,000,000**	-

(ii) A term deposit with an original maturity of one month, bearning interest at the applicable interest rate from time to time.

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

5.2 Financial investments

a) Investments held to maturity

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Allowance	Original cost	Recoverable amount	Allowance
Demand deposit (i)	**300,398,837,807**	**300,398,837,807**	-	**404,670,238,355**	**404,670,238,355**	-
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	1,000,000,000	1,000,000,000	-	-	-	-
Vietnam Prosperity JSC Bank	130,000,000,000	130,000,000,000	-	195,000,000,000	195,000,000,000	-
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	-	-	-	50,000,000,000	50,000,000,000	-
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	130,000,000,000	130,000,000,000	-	120,000,000,000	120,000,000,000	-
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	-	-	-	20,000,000,000	20,000,000,000	-
Bank's accrued interest	6,098,837,807	6,098,837,807	-	6,370,238,355	6,370,238,355	-
Total	**300,398,837,807**	**300,398,837,807**	-	**404,670,238,355**	**404,670,238,355**	-

Term deposits with original maturities of not more than 06 months held at banks, bearing interest at rates applicable from time to time.

(i) Term deposits with original maturities of not more than 06 months held at banks, bearing interest at rates applicable from time to time. As at 30 June 2026, the balance of time deposits pledged as collateral for borrowings amounted to VND 1,000,000,000.

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

5.2 Financial investments (Continued)

b) Investments in subsidiaries and joint-venture

	Ratio		30/6/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investment in Subsidiaries			**282,659,586,870**	**213,096,716,777**	**(69,562,870,093)**	**282,659,586,870**	**213,096,716,777**	**(69,562,870,093)**
FiCO Commerce Product One Member Company Limited	100.00%	100.00%	41,600,000,000	41,312,459,004	(287,540,996)	41,600,000,000	41,312,459,004	(287,540,996)
Phuoc Hoa FiCO Joint Stock Company	73.90%	73.90%	41,930,515,510	41,930,515,510	-	41,930,515,510	41,930,515,510	-
Tan Dinh FiCO Construction Mechanics Joint Stock Company	64.24%	64.24%	-	-	-	-	-	-
Thanh Thanh Ceramic Tiles Joint Stock Company (iv)	51.00%	51.00%	66,579,071,360	66,579,071,360	-	66,579,071,360	66,579,071,360	-
Cam Ranh FiCOSand Company Limited (v)	100.00%	100.00%	30,000,000,000	30,000,000,000	-	30,000,000,000	30,000,000,000	-
FiCO Trading Building Materials Company Limited	100.00%	100.00%	100,000,000,000	33,274,670,903	(66,725,329,097)	100,000,000,000	33,274,670,903	(66,725,329,097)
Asean Tiles Corporation	51.00%	51.00%	2,550,000,000	-	(2,550,000,000)	2,550,000,000	-	(2,550,000,000)
Investments in joint-venture, associates			**769,645,336,457**	**751,689,249,737**	**(17,956,086,720)**	**763,722,376,457**	**745,766,289,737**	**(17,956,086,720)**
FiCO Tay Ninh Cement Joint Stock Company	25.84%	25.84%	536,779,257,818	536,779,257,818	-	536,779,257,818	536,779,257,818	-
Hoa An Joint Stock Company (iii), (iv)	23.43%	23.43%	135,744,992,700	135,744,992,700	-	129,822,032,700	129,822,032,700	-
Vitaly Joint Stock Company	30.75%	30.75%	17,956,086,720	-	(17,956,086,720)	17,956,086,720	-	(17,956,086,720)
Havali - FiCO Joint Stock Company	20.00%	20.00%	-	-	-	-	-	-
FiCO - Corea Construction Company Limited	49.50%	49.50%	-	-	-	-	-	-
Tan Bach Viet Construction Investment Company Limited	29.00%	29.00%	21,512,337,231	21,512,337,231	-	21,512,337,231	21,512,337,231	-
FiCO High Technology Joint Stock Company	45.00%	45.00%	-	-	-	-	-	-
FiCO Pan-United Concrete Joint Stock Company	45.00%	45.00%	57,652,661,988	57,652,661,988	-	57,652,661,988	57,652,661,988	-

(iii) 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.

(iv) 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.

(v) The Corporation pledged its contributed capital in Cam Ranh FiCOSand Company Limited as collateral for the Corporation's loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.2 Financial investments (Continued)

c) Investments in equity of other entities

	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			**54,433,569,518**	**53,097,497,070**	**(1,336,072,448)**	**56,433,569,518**	**55,097,497,070**	**(1,336,072,448)**
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 Joint Stock Company	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 (v)	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	-
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			**1,106,738,492,845**	**1,017,883,463,584**	**(88,855,029,261)**	**1,102,815,532,845**	**1,013,960,503,584**	**(88,855,029,261)**

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

5.3 Short-term receivables from customers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowance**	**Book value**	**Allowance**
FiCO Commerce Product One Member Company Limited	133,109,813,331	-	135,088,032,418	-
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)
Tan Dinh FiCO Mechanical Construction Joint Stock Company	11,310,433,947	-	11,181,213,947	-
Phu My Ultra Clear Float Glass Co., Ltd	-	-	7,182,490,715	-
Asean Tiles Corporation	-	-	45,114,206	-
Beton 6 Joint Stock Company	11,932,519,621	(11,932,519,621)	11,932,519,621	(11,932,519,621)
Others	87,813,645,281	(47,197,813,569)	87,269,299,093	(47,197,813,569)
Total	**287,666,742,604**	**(95,985,661,670)**	**366,971,599,614**	**(95,985,661,670)**
In which: Trade receivables from related parties	***164,488,810,366***	-	***168,805,017,602***	-

(Details in Note 7.2)

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

5.4 Short-term repayments to suppliers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowance**	**Book value**	**Allowance**
Asean Tiles Corporation	219,592,596,670	-	219,859,926,085	-
Others	2,839,817,844	(2,001,268,827)	3,127,573,330	(2,001,268,827)
Total	**222,432,414,514**	**(2,001,268,827)**	**222,987,499,415**	**(2,001,268,827)**
In which: Repayments to suppliers from related parties	***219,620,573,320***	-	***219,887,902,735***	-

(Details in Note 7.2)

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

5.5 Other receivables

	30/6/2026 (VND)		01/01/2026 (VND) (Re-stated)	
	Book value	**Allowance**	**Book value**	**Allowance**
a) Short-term	**71,675,783,869**	**(47,784,702,480)**	**70,804,371,332**	**(47,784,702,480)**
Dividends and profit distributions receivable	430,040,000	-	430,040,000	-
Receivables to employees	2,515,414,458	(17,386,780)	1,731,321,547	(17,386,780)
Deposits	440,874,795	-	443,343,214	-
Other receivables	68,289,454,616	(47,767,315,700)	68,199,666,571	(47,767,315,700)
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 Trading Building Materials Company Limited - Danang Branch - transferred receivables	*2,695,985,621*	-	*2,695,985,621*	-
FiCO Investment Joint Stock Company - receivable for reimbursement of apartment maintenance fees	*11,319,000,000*	-	*11,444,000,000*	-
Asean Tiles Corporation - advance for material purchases	*298,000,000*	-	*298,000,000*	-
Other receivables - remaining balance	*2,109,770,412*	(1,823,671,912)	*1,894,982,367*	*(1,823,671,912)*
b) Long-term	**1,398,872,688**	-	**2,519,420,115**	-
Deposits	1,398,872,688	-	2,519,420,115	-
Total	**73,074,656,557**	**(47,784,702,480)**	**73,323,791,447**	**(47,784,702,480)**
In which: Other receivables from related parties	***40,206,194,034***	-	***41,391,194,034***	-

(Details in Note 7.2)

NOTES TO THE INTERIM 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		**103,066,693,079**	**(95,985,661,670)**	**7,081,031,409**		**103,066,693,079**	**(95,985,661,670)**	**7,081,031,409**
Hoang Dung Construction Trading Company Limited	> 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	47,533,843,034	(47,197,813,569)	336,029,465	> 3 years	47,533,843,034	(47,197,813,569)	336,029,465
2. Short-term repayments to suppliers		**2,001,268,827**	**(2,001,268,827)**	-		**2,001,268,827**	**(2,001,268,827)**	-
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	565,723,697	(565,723,697)	-	> 3 years	565,723,697	(565,723,697)	-
3. Other short-term receivables		**47,784,702,480**	**(47,784,702,480)**	-		**47,784,702,480**	**(47,784,702,480)**	-
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	> 3 years	9,000,000	(9,000,000)	-	> 3 years	9,000,000	(9,000,000)	-
Mr. Vu Hoang Long	> 3 years	8,386,780	(8,386,780)	-	> 3 years	8,386,780	(8,386,780)	-
Others	> 3 years	3,670,178,185	(3,670,178,185)	-	> 3 years	3,670,178,185	(3,670,178,185)	-
Total		**152,852,664,386**	**(145,771,632,977)**	**7,081,031,409**		**152,852,664,386**	**(145,771,632,977)**	**7,081,031,409**

5.7 Shortage of assets awaiting resolution

	30/6/2026 (VND)		01/01/2026 (VND)	
	Amount	**Value**	**Amount**	**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
Total	**3,293,864,688**	**3,293,864,688**	**6,197,976,540**	**6,197,976,540**

5.9 Inventories

	30/6/2026 (VND)		01/01/2026 (VND)	
	Original value	**Allowance**	**Original value**	**Allowance**
Work in-progress (i)	218,297,958,941	-	218,297,958,941	-
Goods	8,116,801,414	(6,756,049,721)	40,375,332,054	(20,067,348,795)
Real estate goods	19,962,563,400	-	19,962,563,400	-
Total (i)	**246,377,323,755**	**(6,756,049,721)**	**278,635,854,395**	**(20,067,348,795)**
FiCO Star Project (1)	218,297,958,941	218,297,958,941	218,297,958,941	218,297,958,941
Total	**218,297,958,941**	**218,297,958,941**	**218,297,958,941**	**218,297,958,941**

(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.

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 Deferred expenses

	30/6/2026 VND	01/01/2026 VND
Short-term	**1,047,919,119**	**610,782,398**
Compacted concrete expense	401,917,020	401,917,020
Other deferred expenses	646,002,099	208,865,378
Long-term	**40,690,418,119**	**38,640,855,124**
Tools and supplies	4,250,464,068	1,266,543,279
Sailing Tower office rental expenses (i)	36,439,954,051	37,374,311,845
Total	**41,738,337,238**	**39,251,637,522**

(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.

5.11 Tangible fixed assets

a) Tangible fixed assets

Unit: VND

	Buildings and Structures	Machinery, equipment	Transportation means	Office equipment	Total
HISTORICAL COST					
As at 01/01/2026	**36,486,853,092**	**5,824,706,592**	**15,234,367,968**	**520,402,887**	**58,066,330,539**
As at 30/6/2026	**36,486,853,092**	**5,824,706,592**	**15,234,367,968**	**520,402,887**	**58,066,330,539**
ACCUMULATED DEPRECIATION					
As at 01/01/2026	**31,277,150,812**	**839,649,928**	**14,740,585,133**	**448,686,830**	**47,306,072,703**
Depreciation	400,471,000	360,365,568	74,067,426	9,615,738	844,519,732
As at 30/6/2026	**31,677,621,812**	**1,200,015,496**	**14,814,652,559**	**458,302,568**	**48,150,592,435**
NET BOOK VALUE					
As at 01/01/2026	**5,209,702,280**	**4,985,056,664**	**493,782,835**	**71,716,057**	**10,760,257,836**
As at 30/6/2026	**4,809,231,280**	**4,624,691,096**	**419,715,409**	**62,100,319**	**9,915,738,104**

In which: The historical cost of tangible fixed assets which were fully depreciated but still in use amounted to VND 43,200,946,449 as at 30 June 2026 (as at 1 January 2026: VND 45,706,962,639).

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

	30/6/2026 (VND)			01/01/2026 (VND)		
Description	**Historical cost**	**Accumulated depreciation**	**Net book value**	**History cost**	**Accumulated depreciation**	**Net book value**
Buildings and structures	**28,440,901,780**	**23,632,866,369**	**4,808,035,411**	**28,440,901,780**	**23,243,025,663**	**5,197,876,117**
Infrastructure of the Champagne winery (permanent structures)	13,173,800,871	13,173,800,871	-	13,173,800,871	13,173,800,871	-
4th Floor, No. 9-19 Ho Tung Mau Street	7,925,100,909	7,925,100,909	-	7,925,100,909	7,925,100,909	-
Value of assets attached to land transferred under Transfer Agreement No. 797 dated 17 March 2023	7,342,000,000	2,533,964,589	4,808,035,411	7,342,000,000	2,144,123,883	5,197,876,117

5.12 Intangible fixed assets

a) Intangible fixed assets

Unit: VND

	Land use rights	Other	Total
HISTORICAL COST			
As at 01/01/2026	**25,583,824,787**	**314,527,831**	**25,898,352,618**
As at 30/6/2026	**25,583,824,787**	**314,527,831**	**25,898,352,618**
ACCUMULATED AMORTIZATION			
As at 01/01/2026	**11,608,603,532**	**314,527,831**	**11,923,131,363**
Amortization	1,048,141,590	-	1,048,141,590
As at 30/6/2026	**12,656,745,122**	**314,527,831**	**12,971,272,953**
NET BOOK VALUE			
As at 01/01/2026	**13,975,221,255**	-	**13,975,221,255**
As at 30/6/2026	**12,927,079,665**	-	**12,927,079,665**

In which: The historical cost of intangible fixed assets which were fully amortized but still in use amounted to VND 6,158,352,618 as at 30 June 2026 (as at 1 January 2026: VND 6,158,352,618).

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	**25,583,824,787**	**12,656,745,122**	**12,927,079,665**	**25,583,824,787**	**11,608,603,532**	**13,975,221,255**
Value of transferred leasehold land use rights under Transfer Agreement No. 797 dated 17 March 2023	19,740,000,000	6,812,920,335	12,927,079,665	19,740,000,000	5,764,778,745	13,975,221,255
Compensation and site clearance costs, and current status mapping costs	5,843,824,787	5,843,824,787	-	5,843,824,787	5,843,824,787	-

5.13 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 FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.13 Investment properties (Continued)

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

Description	30/6/2026 (VND) Historical cost	Accumulated depreciation	Net book value	01/01/2026 (VND) Historical cost	Accumulated depreciation	Net book value
Buildings and land use rights	**20,419,661,166**	**15,888,552,786**	**15,888,552,786**	**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

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.

5.14 Short-term trade payables

	30/6/2026 VND	01/01/2026 VND
Cam Ranh FiCOSand Company Limited	69,172,394,163	75,201,684,847
Phuoc Hoa FiCO Joint Stock Company	61,824,542,291	60,139,000,183
Thanh Thanh Ceramic Tiles Joint Stock Company	8,935,722,025	12,567,645,504
Bui Duc Manufacturing and Trading One Member Company Limited	13,908,996,000	6,867,050,400
Ohers	41,974,674,927	47,924,246,816
Total	**195,816,329,406**	**202,699,627,750**

	30/6/2026 VND	01/01/2026 VND
Overdue outstanding debts		
Cam Ranh FiCOSand Company Limited	69,172,394,163	75,201,684,847
Total	**69,172,394,163**	**75,201,684,847**
In which: Trade payables from related parties *(Details in Note 7.2)*	***143,085,943,989***	***149,576,504,728***

5.15 Short-term prepayments from customers

	30/6/2026 VND	01/01/2026 VND
Song Ngoc Trading and Service Company Limited (i)	97,234,945,500	97,234,945,500
Others	8,090,720,742	16,142,260,252
Total	**105,325,666,242**	**113,377,205,752**
In which: ***Prepayments from customers from related parties*** *(Details in Note 7.2)*	***7,381,335,438***	***7,381,335,438***

(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.

5.16 Dividends and profit payable

	30/6/2026 VND	01/01/2026 VND (Re-stated)
Dividends and profit payable	133,111,719	106,003,992

5.17 Short-term accrued expenses

	30/6/2026 VND	01/01/2026 VND
Interest expenses	482,656,424	536,016,706
Mineral rights expenses	100,297,000	100,297,000
Others	1,649,721,491	213,200,875
Total	**2,232,674,915**	**849,514,581**

5.18 Others payables

	30/6/2026 VND	01/01/2026 VND (Re-stated)
Short-term	**1,211,397,117**	**1,251,039,904**
Social insurance	5,560,771	5,560,771
Other payables	1,205,836,346	1,245,479,133
Danang Branch of FiCO Trading Building Materials Company Limited	*324,816,118*	*324,816,118*
Remuneration for Boards of Directors and Supervisors	*60,000,000*	*60,000,000*
Other payables	*821,020,228*	*860,663,015*
Long-term	**23,934,877,486**	**25,119,877,486**
Others	23,934,877,486	25,119,877,486
FiCO Tower Project - Tan Bach Viet Construction Investment Company Limited (i)	*17,815,183,987*	*17,815,183,987*
Other payables	*6,119,693,499*	*7,304,693,499*
Total	**25,146,274,603**	**26,370,917,390**
In which: ***Other payables from customers from related parties*** *(Details in Note 7.2)*	*19,284,555,376*	*20,468,207,806*

(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.

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

5.19 Taxes and receivables from, payables to the State Budget

	01/01/2026 VND	Additions VND	Paid VND	30/6/2026 VND
a) Payables	**2,942,073,836**	**8,568,700,014**	**9,810,639,950**	**1,700,133,900**
Short-term	***2,942,073,836***	***8,568,700,014***	***9,810,639,950***	***1,700,133,900***
Value added tax	2,039,739,614	5,806,785,155	6,961,232,941	885,291,828
Corporate income tax	430,116,860	-	-	430,116,860
Personal income tax	222,452,000	1,550,729,531	1,638,221,681	134,959,850
Land tax, Land rental charges	-	1,207,966,028	1,207,966,028	-
Fee, charges and other payables	249,765,362	3,219,300	3,219,300	249,765,362
b) Receivables	**310,436,965**	-	-	**310,436,965**
Short-term	***310,436,965***	-	-	***310,436,965***
Import-export tax	115,199	-	-	115,199
Fee, charges and other receivables	310,321,766	-	-	310,321,766

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

5.20 Short-term borrowings

	30/6/2026 VND	Increase in period VND	Decrease in period VND	01/01/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch (i)	320,326,049,880	368,151,333,619	506,990,125,048	459,164,841,309
Vietnam Bank for Agriculture and Rural Development - Branch 5 (ii)	40,000,000,000	48,408,655,315	48,383,740,600	39,975,085,285
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch (iii)	40,338,787,487	55,700,000,000	65,296,473,288	49,935,260,775
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office (iv)	-	-	8,247,190,560	8,247,190,560
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch (Credit cards) (v)	46,268,000	75,889,204	241,194,849	211,573,645
Total	**400,711,105,367**	**472,335,878,138**	**629,158,724,345**	**557,533,951,574**

5.20 Short-term borrowings (Continued)

(i) *Short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch under Credit Agreement No. 01/2026/77158/HDTD dated 7 January 2026 with the following terms:*

- Credit line: VND 500,000,000,000;
- Maturity of the contract: 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: 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.

(ii) *Short-term loan from Vietnam Bank for Agriculture and Rural Development - Branch 5 under Credit Agreement No. 6222-LAV-202500600 dated 16 October 2025 with the following terms:*

- Credit line: VND 40,000,000,000;
- Maturity of the contract: 36 months from the effective date of the contract. The bank will review the credit limit grant annually;
- Borrowing purpose: Adding working capital, issue guarantees and open L/Cs for the purchase of goods and raw materials for the Corporation's business operations;
- Interest rate: Floating interest rate, with the interest rate adjustment periods specified in each Disbursement Request cum Debt Acknowledgment or stated in written notices;
- Method of security: Mortgage Agreement for land use rights and assets attached to land No. 6222-LCP-202500276 dated 16 October 2025.

(iii) *Short-term loan from Joint Stock Commercial Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch under Credit Agreement No. 038A25/HM-QLN dated 5 November 2025 with the following terms:*

- Credit line: VND 50,000,000,000;
- Maturity of the contract: 12 months from the effective date of the contract but not more than 14 November 2026; The maximum loan term for each debt receipt is 06 months;
- Borrowing purpose: Adding working capital;
- Interest rate: According to each indebtedness receipt;
- Method of security: Under Goods 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.

5.20 Short-term borrowings (Continued)

(iv) *Short-term loan from Vietnam International Commercial Joint Stock Bank (VIB) - Head Office under Credit Agreement No. 1027068.26 dated 24 April 2026 with the following terms:*

- Credit line: VND 150,000,000,000;
- Maturity of the contract: 12 months from the effective date of the contract.
- Borrowing purpose: Adding working capital for the Corporation's business activities;
- Interest rate: Floating loan interest rates and interest rate adjustment terms are specifically specified in each disbursement application cum debt acceptance contract or shown on VIB's online business customer transaction platform;
- Method of security: Pledge of shares under Share Pledge Agreement No. 5082839.24 dated 15 April 2024 and Amendment No. 5082839(1).24 to the Share Pledge Agreement dated 20 February 2025, comprising 3,058,343 shares of Hoa An Joint Stock Company (stock code: DHA) and 3,056,097 shares of Thanh Thanh Ceramic Joint Stock Company (stock code: TTC).

(v) *Short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch with the following terms:*

- Corporate Credit Card Issuance and Usage Agreement No. 114/2025/77158/HD-TTDN dated 15 September 2025.
- Credit line: VND 1.500.000.000.

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

5.21 Owners' equity

a. Changes of owners' equity

Unit: VND

	Owners' equity	Other capital	Investment and Development Fund	Retained profits	Total
As at 01/01/2025	**1,270,000,000,000**	-	**17,744,677,068**	**124,543,202,175**	**1,412,287,879,243**
Profit in the previous period	-	-	-	90,832,567,925	90,832,567,925
2024 dividend distribution	-	-	-	(63,500,000,000)	(63,500,000,000)
Appropriation to Development and Investment Fund	-	13,295,990,000	44,102,367,541	(57,398,357,541)	-
Appropriation to Bonus Fund	-	-	-	(3,644,844,634)	(3,644,844,634)
As at 01/01/2026	**1,270,000,000,000**	**13,295,990,000**	**61,847,044,609**	**90,832,567,925**	**1,435,975,602,534**
Profit in this period	-	-	-	65,271,601,299	65,271,601,299
2025 dividend distribution (i)	-	-	-	(69,850,000,000)	(69,850,000,000)
Appropriation to Development and Investment Fund (i)	-	29,950,000	9,548,715,861	(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)	-	-	-	(2,533,536,817)	(2,533,536,817)
Appropriation to Welfare Fund (i)	-	-	-	(1,689,024,544)	(1,689,024,544)
As at 30/6/2026	**1,270,000,000,000**	**13,325,940,000**	**71,395,760,470**	**71,652,942,002**	**1,426,374,642,472**

(i) The Corporation distributed profits of year 2025 according to its Resolution of the 2026 Annual General Meeting of Shareholders No. 01/NQ-DHDCD dated 21 April 2026 as follows:

- Dividend payment at a rate of 5% of the charter capital, in the amount of VND 69,850,000,000.
- Appropriation to the Development and Investment Fund at a rate of 11.34% of the 2025 after-tax profit, amounting to VND 9,548,715,861.
- Appropriation to Bonus Fund for the Boards of Directors, Executives and Supervisors at a rate of 0,95% of the 2025 after-tax profit, amounting to VND 800,000,000.
- Appropriation to the Bonus Fund at a rate of 3% of the 2025 after-tax profit, in the amount of VND 2,533,536,817.
- Appropriation to the Welfare Fund at a rate of 2% of the 2025 after-tax profit, in the amount of VND 1,689,024,544.

5.21 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

5.22 Off-Balance Sheet Items in the Interim Financial Statements

a) Foreign currencies

	30/6/2026	01/01/2026
Bank deposits		
USD	952.72	959.32
Equivalent to VND	25,036,857	25,121,980

5.22 Off-Balance Sheet Items in the Interim Financial Statements

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

No.	Description	Revolving value in this period (VND)	Revolving value in previous period (VND)	Pledgee / Mortgagee	Purpose of security	Deadline
1	**Inventories**	**218,297,958,941**	**218,297,958,941**			
	Work in-progress	218,297,958,941	218,297,958,941	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)
	Description	**Unamortized balance as at 30/6/2026 (VND)**	**Unamortized balance as at 01/01/2026 (VND)**	**Pledgee / Mortgagee**	**Purpose of security**	**Deadline**
2	**Deferred expenses**	**36,439,954,051**	**37,374,311,845**			
	Long-term deferred expenses	36,439,954,051	37,374,311,845	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	(i)	(iv)
	Description	**30/6/2026 Shares**	**01/01/2026 Shares**	**Pledgee / Mortgagee**	**Purpose of security**	**Deadline**
3	**Shares**	**6,114,440**	**6,114,440**			
	Thanh Thanh Ceramic Tile Joint Stock Company	3,056,097	3,056,097	Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	(ii)	(iv)
	Hoa An Joint Stock Company	3,058,343	3,058,343	Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	(ii)	(iv)
	Description	**Deposit balance as at 30/6/2026 (VND)**	**Deposit balance as at 01/01/2026 (VND)**	**Pledgee / Mortgagee**	**Purpose of security**	**Deadline**
4	**Investments held to maturity**	**1,000,000,000**	**-**			
		1,000,000,000	-	Vietnam Bank for Agriculture and Rural Development - Branch 5	(iii)	(iv)
	Description	**Contributed capital as at 30/6/2026 (VND)**	**Contributed capital as at 01/01/2026 (VND)**	**Pledgee / Mortgagee**	**Purpose of security**	**Deadline**
5	**Long-term financial**	**30,000,000,000**	**30,000,000,000**			
	Cam Ranh FiCOSand Company Limited	30,000,000,000	30,000,000,000	Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho	(i)	(iv)

(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 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	498,188,705,370	665,268,532,133
Revenue from provision of services	5,785,928,667	5,635,800,038
Revenue from real estate	7,716,334,552	6,862,625,700
Total	**511,690,968,589**	**677,766,957,871**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	***265,426,085,559***	***326,158,922,367***

6.2 Revenue deductions

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Trade discounts	1,262,815,954	1,530,726,796
Sales discounts	7,851,038	303,195,079
Sales returns	902,993,219	-
Total	**2,173,660,211**	**1,833,921,875**
*In which: **Revenue deductions from related parties** (Details in Note 7.2)*	***2,173,660,211***	***1,119,024,834***

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	496,015,045,159	663,434,610,258
Revenue from provision of services	5,785,928,667	5,635,800,038
Revenue from real estate	7,716,334,552	6,862,625,700
Total	**509,517,308,378**	**675,933,035,996**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	*263,252,425,348*	*325,039,897,533*

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	476,491,054,131	640,168,065,259
Cost of services rendered	3,274,560,259	3,172,671,570
Cost of real estates	2,754,132,876	2,472,967,306
Provision/(reversal) for inventory devaluation	(13,311,299,074)	(243,651,154)
Total	**469,208,448,192**	**645,570,052,981**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	***295,141,110,890***	***424,268,217,989***

6.5 Financial income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest income from deposits	13,497,992,671	6,126,227,234
Dividends and profit distributed in cash or non-cash assets	45,246,520,275	46,610,266,950
Realized foreign exchange gain	*28,902,774*	*211,888,199*
Unrealized foreign exchange gain	*85,883*	*11,248,644*
Total	**58,773,501,603**	**52,959,631,027**
*In which: **Financial income from related parties** (Details in Note 7.2)*	***45,246,520,275***	***46,308,266,950***

6.6 Financial expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Borrowing costs	13,498,411,801	9,561,929,582
Realized foreign exchange losses	15,231,629	4,611,379
Total	**13,513,643,430**	**9,566,540,961**

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	**1,647,052,025**	**1,987,126,312**
Office supplies expenses	85,580,966	-
Outsourcing expenses	98,642,659	896,505,590
Other cash expenses	1,462,828,400	1,090,620,722
General and administrative expenses	**19,536,339,044**	**22,161,256,125**
Employee expenses	10,499,657,970	15,414,238,940
Office supplies expenses	177,459,850	222,664,357
Amortization and Depreciation expenses	94,313,458	113,428,999
Tax and fees	120,383,361	70,784,468
Outsourcing expenses	4,699,425,878	4,285,530,410
Other cash expenses	3,945,098,527	2,054,608,951
Total	**21,183,391,069**	**24,148,382,437**

6.8 Other revenue

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Disposals of fixed assets	-	567,354,546
Income from compensation	632,692,390	677,128,349
Others	780,010,387	377,092,716
Total	**1,412,702,777**	**1,621,575,611**

6.9 Other expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Net book value of fixed assets and disposal costs	14,185,185	-
Pelnaties	-	13,999,039
Compensation costs for broken bricks for customers	449,600,782	666,497,701
Others	62,642,801	32
Total	**526,428,768**	**680,496,772**

6.10 Current corporate income tax expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Accounting profit before income tax	**65,271,601,299**	**50,548,769,483**
Increase adjustment:	**263,114,807**	**218,345,054**
Non-deductible expenses	*8,401,807*	*218,345,054*
Remuneration for non-executive Board of Directors	*254,713,000*	-
Decrease adjustment:	**45,246,520,275**	**46,610,266,950**
Dividends and profit distributions	*45,246,520,275*	*46,610,266,950*
Assessable income	**20,288,195,831**	**4,156,847,587**
Tax loss carried forward as permitted	*20,288,195,831*	*4,156,847,587*
Taxable income	-	-
Corporate income tax rate	20%	20%
Current corporate income tax expense	-	-

6.11 Production and business expenses by factors

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Employee expenses	10,585,238,936	15,414,238,940
Amortization and Depreciation expenses	2,568,070,396	2,306,020,369
(Reversal)/Increase in allowances	(13,311,299,074)	74,149,028
Outsourcing expenses	7,109,905,240	8,448,534,449
Other cash expenses	4,880,094,188	3,645,535,867
Total	**11,832,009,686**	**29,888,478,653**

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
FiCO Commerce Product One Member Company Limited	Subsidiary
Phuoc Hoa FiCO Joint Stock Company	Subsidiary
Tan Dinh FiCO Construction Mechanics Joint Stock Company	Subsidiary
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary
Cam Ranh FiCOSand Company Limited	Subsidiary
FiCO Trading Building Materials Company Limited	Subsidiary
Asean Tiles Corporation	Subsidiary
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
Members of the Board of Directors, Supervisors and Management, other managers and their immediate family members	Significant Influence

NOTES TO THE INTERIM 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	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 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			**295,141,110,890**	**424,268,217,989**
Phuoc Hoa FiCO Joint Stock Company	Subsidiary	Purchase of construction materials	136,865,760,178	165,859,975,656
Vitaly Joint Stock Company	Associate	Purchase of construction materials	1,375,103,070	7,646,813,136
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Purchase of construction materials	2,449,029,254	49,173,239,055
Asean Tiles Corporation	Subsidiary	Purchase of construction materials	147,476,367,197	143,263,325,330
Cam Ranh FiCOSand Company Limited	Subsidiary	Purchase of construction materials	6,974,851,191	43,884,150,075
Mineral Packaging No. 01 Joint Stock Company	Associate	Purchase of packaging	-	1,060,753,000
FiCO - Corea Construction Company Limited	Associate	Purchase of construction materials	-	13,379,961,737
Sales transactions			**265,426,085,559**	**326,158,922,367**
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Sale of construction materials	-	3,757,414,599
Tay Ninh FiCO Cement Joint Stock Company	Associate	Sale of construction materials	-	601,088,181
FiCO Commerce Product One Member Company	Subsidiary	Sale of construction materials	248,452,837,156	280,179,684,822
Tan Dinh FiCO Construction Mechanics Joint Stock Company	Subsidiary	Revenue from rental	1,560,000,000	840,000,000
FiCO - Corea Construction Company Limited	Associate	Sale of construction materials	10,589,899,787	19,286,459,748
Phuoc Hoa FiCO Joint Stock Company	Subsidiary	Sale of construction materials	4,823,348,616	6,258,383,693
FiCO Pan-United Concrete Joint Stock Company	Associate	Sale of construction materials	-	15,235,891,324

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

7.2 Information of related parties (Continued)

b. Transactions with related parties (Continued)

Related parties	Relationship	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Revenue deductions			**2,173,660,211**	**1,119,024,834**
FiCO Commerce Product One Member Company Limited	Subsidiary	Revenue deductions	1,270,666,992	326,967,301
FiCO - Corea Construction Company Limited	Associate	Revenue deductions	902,993,219	792,057,533
Financial income			**45,246,520,275**	**46,308,266,950**
Tay Ninh FiCO Cement Joint Stock Company	Associate	Dividends received	42,190,423,275	39,703,313,650
Hoa An Joint Stock Company	Associate	Dividends received	-	5,382,514,500
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Dividends received	3,056,097,000	1,222,438,800
Others			**58,095,782,743**	**52,725,764,123**
FiCO Commerce Product One Member Company Limited	Subsidiary	Compensation expense for damaged tiles	449,600,782	666,497,701
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Compensation income for damaged tiles	6,301,072	225,833,037
		Sales discount received and trade discount received	-	150,563,860
Asean Tiles Corporation	Subsidiary	Compensation income for damaged tiles	442,009,935	428,075,893
		Trade discount received	1,262,815,954	227,894,925
		Purchase discount received	-	123,510,213
Vitaly Joint Stock Company	Associate	Trade discount received	-	41,953,890
		Compensation income for damaged	-	11,384,604
State Capital Investment Corporation - Limited Company	Significant shareholder	Dividends	27,940,000,000	25,400,000,000
Xuan Cau Invesment Joint Stock Company	Significant shareholder	Dividends	27,995,055,000	25,450,050,000

NOTES TO THE INTERIM 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
			164,488,810,366	**168,805,017,602**
Receivables from customers			133,109,813,331	135,088,032,418
FiCO Commerce Product One Member Company Limited	Short-term	Sale of goods and services	13,390,003,889	13,522,608,095
Vitaly Joint Stock Company	Short-term	Sale of goods and services	-	45,114,206
Asean Tiles Corporation	Short-term	Sale of goods and services	11,310,433,947	11,181,213,947
Tan Dinh FiCO Construction Mechanics Joint Stock Company	Short-term	Sale of goods and services	-	46,692,539
Phuoc Hoa FiCO Joint Stock Company	Short-term	Sale of goods and services	146,801,280	176,801,280
FiCO High Technology Joint Stock Company	Short-term	Sale of goods and services	-	35,396,205
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Sale of goods and services	-	27,681,539
Cam Ranh FiCOSand Company Limited	Short-term	Sale of goods and services	920,979,211	920,979,211
Da Nang Branch of FiCO Trading Building Materials Company Limited	Short-term	Sale of goods and services	-	938,634,735
FiCO Pan-United Concrete Joint Stock Company	Short-term	Sale of goods and services	5,610,778,708	6,821,863,427
FiCO - Corea Construction Company Limited	Long-term			
			219,620,573,320	**219,887,902,735**
Prepayments to sellers				
Asean Tiles Corporation	Short-term	Advance payment for the purchase of construction materials	219,592,596,670	219,859,926,085
FiCO High Technology Joint Stock Company	Short-term	Advance payment for goods	27,976,650	27,976,650

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

7.2 Information of related parties (Continued)

c. Balances with related parties (Continued)

Related parties	Classification	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Other receivables			**40,206,194,034**	**41,391,194,034**
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
Asean Tiles Corporation	Short-term	Others	298,000,000	298,000,000
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
FiCO Trading Building Materials Company Limited	Short-term	Others	2,695,985,621	2,695,985,621
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Deposits	500,000,000	1,685,000,000
Trade payables			**143,085,943,989**	**149,576,504,728**
Phuoc Hoa FiCO Joint Stock Company	Short-term	Payment for goods	61,824,542,291	60,139,000,183
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Payment for goods	8,935,722,025	12,567,645,504
Vitaly Joint Stock Company	Short-term	Payment for goods	1,644,049,541	158,938,225
Cam Ranh FiCOSand Company Limited	Short-term	Payment for goods	69,172,394,163	75,201,684,847
FiCO Trading Building Materials Company Limited	Short-term	Payment for goods	1,509,235,969	1,509,235,969

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

7.2 Information of related parties (Continued)

c. Balances with related parties (Continued)

Related parties	Classification	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Prepayments from customers			**7,381,335,438**	**7,381,335,438**
FiCO Trading Building Materials Company Limited	Short-term	Payment for goods, services	7,381,335,438	7,381,335,438
Other payments			**19,284,555,376**	**20,468,207,806**
FiCO Trading Building Materials Company Limited	Short-term	Others	22,995,630	21,648,060
Da Nang Branch of FiCO Trading Building Materials Company Limited	Short-term	Others	324,816,118	324,816,118
FiCO Commerce Product One Member Company	Short-term	Deposits received	500,000,000	1,685,000,000
Tan Bach Viet Investment and Construction Limited Liability Company	Short-term	Other payables related to the FiCO Tower project	17,815,183,987	17,815,183,987
Cam Ranh FiCOSand Company Limited	Short-term	Others	621,559,641	621,559,641

7.3 Comparative figures

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

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

The Corporation has applied the guidance of Circular No. 99/2025/TT-BTC from 1 January 2026. To ensure comparability of the information presented in the financial statements, the Corporation has re-presented certain items as at 1 January 2026 in the financial position statement as follows:

No.	Items	Code	Stated (VND)	Re-stated (VND)	Difference (VND)
1	Short-term investments held to maturity	123	398,300,000,000	404,670,238,355	6,370,238,355
2	Other short-term receivables	135	77,174,609,687	70,804,371,332	(6,370,238,355)
3	Dividends and profit payables	314	-	106,003,992	106,003,992
4	Other short-term payables	320	1,357,043,896	1,251,039,904	(106,003,992)

Ho Chi Minh City, 26 August 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	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