GARMEX SAIGON CORPORATION (GARMEX SAIGON) ☙❋❧	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness ☙❋❧
No.: 110/CBTT-2026	*Ho Chi Minh City, August 27, 2026*

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

In compliance with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the securities market, Garmex Saigon Corporation hereby discloses the reviewed semi-annual financial statements ("FS") for 2026 to the Hanoi Stock Exchange as follows:

1. Organization name: **GARMEX SAIGON CORPORATION**
   - Securities ticker: **GMC**
   - Address: 252 Nguyen Van Luong, Go Vap Ward, Ho Chi Minh City
   - Contact phone: 028-39844822 Fax: 02839844746
   - Email: headoffice@garmex.vn Website: https://www.garmex.vn

2. Content of disclosed information:
   - Reviewed semi-annual FS for 2026

     [X] Separate FS
     [X] Consolidated FS

   - The audit organization has issued an opinion other than an unqualified opinion on the reviewed semi-annual FS for 2026

     [X] Yes [ ] No

     Explanatory document:

     [X] Yes [ ] No

   - Profit after tax for the first half of 2026 after review differs by 5% or more compared to the pre-review figure

     [ ] Yes [X] No

     Explanatory document:

     [ ] Yes [X] No

   - Profit after corporate income tax in the semi-annual income statement for 2026 changed by 10% or more compared to the semi-annual income statement for 2025.

     [X] Yes [ ] No

     Explanatory document:

     [X] Yes [ ] No

- The profit after tax for the first half of 2026 is a loss:

  [X] Yes   [ ] No

  Explanatory document:

  [X] Yes   [ ] No

This information has been disclosed on the Company's website on August 27, 2026, at the following link: https://www.garmex.vn/vi/quan-he-co-dong/

Organization representative
Legal representative
GENERAL DIRECTOR

CÔNG TY CỔ PHẦN GARMEX SÀI GÒN
M.S.D.N: 0300742387 - C.T.C.P
P.GÒ VẤP - TP.HỒ CHÍ MINH

NGUYEN MINH HANG

Attached documents:
- Reviewed separate and consolidated semi-annual Financial Statements for 2026
- Explanatory document No.109/CV-2026

CÔNG TY CỔ PHẦN GARMEX SÀI GÒN

Digitally signed by CÔNG TY CỔ PHẦN GARMEX SÀI GÒN
DN: C=VN, S=HỒ CHÍ MINH, L=Quận Gò Vấp, CN=CÔNG TY CỔ PHẦN GARMEX SÀI GÒN, OID.0.9.2342.19200300.100.1.1=MST:0300742387
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Date: 2026.08.28 13:41:26 +07'00'
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Member of MSI Global Alliance

GARMEX SAIGON CORPORATION

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Audit firm:

SOUTHERN AUDITING AND ACCOUNTING FINANCIAL CONSULTING SERVICES CO., LTD.(AASCS)
A MEMBER OF INTERNATIONAL AUDIT ORGANISATION MSI GLOBAL ALLIANCE
29 Vo Thi Sau, Tan Dinh Ward, Ho Chi Minh City, Tel: (028) 3820 5944 - 3820 5947; Fax: (028) 3820 5942

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Garmex Saigon Corporation (hereby called "the Company") is pleased to present this report and the interim consolidated financial statements of the Company and subsidiaries (hereby called "the Group") for the six-month period ended as at 30 June 2026.

I. THE COMPANY

1. Form of ownership

Garmex Saigon Corporation ("the Company") is a joint stock company established by the equitization of a State-owned enterprise - Saigon Garment Manufacturing - Export Import Company according to the Decision No. 1663/QD-UB on 5 May 2003 issued by Chairman of Ho Chi Minh City People's Committee. The Company is currently operating pursuant to the Enterprise Registration Certificate ("ERC") No. 0300742387 issued by the Department of Planning and Investment of Ho Chi Minh City dated 7 January 2004, and the following amended twenty first No. 0300742387 dated 29 July 2025 issued by the Finance Department of Ho Chi Minh City.

The Company's contributed charter capital stated in the ERC	:	330,002,590,000	VND
Contributed capital as at 30 June 2026	:	330,002,590,000	VND

The Company's headquarters is located at 252 Nguyen Van Luong, Go Vap Ward, Ho Chi Minh City.

2. Business field

Manufacturing, trading

3. Principal activities

- Wholesale of machinery, equipment and other machine parts. Details: Trading in materials, machinery and equipment in the garment industry;
- Wholesale fabrics, ready-to-wear goods, shoes;
- Trading in real estate, land use rights of the owners, lessor or lessee;
- Other specialized wholesalers not yet classified: Details: Trading in raw materials for the garment industry;
- Sewing costumes (except for fur skins). Details: Garment industry, main products: ready-to-wear clothes of all kinds (Main sector);
- Management consultancy activities. Details: Business consulting; Business in export and import forwarding services (except for financial, accounting, legal consultancy);
- Finishing textile products. Details: Washing and cleaning services (not operating at the headquarters);
- Production of woven fabrics. Details: Textile industry of all kinds;
- Transporting goods by road. Details: Transportation services (except gas liquefaction for transportation);
- Other road passenger transportation;
- Retail in general stores. Details: Retail in supermarkets, retail in convenience stores, retail in general stores, (except retail of gas cylinders, LPG, lubricants, gold bars, guns, ammunition, hunting or sports and metals; except for retail of chemicals at headquarters; except for retail of products such as cigarettes and cigars, books, newspapers and magazines, recorded articles, precious metals, precious stones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar);
- Retail of garments, footwear, leather goods and fake leather goods in specialized stores;
- Manufacture of beds, wardrobes, tables, chairs. Details: Manufacture of beds, wardrobes, tables, chairs made of wood, metal or other materials;
- Agents, brokers, auctions of goods. Details: Brokerage agents of garment products (except for the sale of products such as tobacco and cigars, books, newspapers and magazines, recorded items, precious metals and precious stones, pharmaceuticals, explosives, crude and processed oils, rice, cane sugar and beet sugar);
- Production of knitted fabrics, crochet fabrics and other non-woven fabrics;
- Wholesale other household items. Details: exercising the right to export, import and wholesale distribution of goods not banned from export, import or distribution in accordance with Vietnamese law or not subject to restrictions under international treaties to which Vietnam is a signatory;
- Operation of polyclinics, specialties and dentistry. Details: medical and dental services, general medical services, specialized medical services;
- Warehousing and storage of goods. Details: Warehousing services. (CPC 742);

REPORT OF THE BOARD OF MANAGEMENT

- Retailing drugs, medical supplies, cosmetics and hygiene items in specialized stores. Details: exercising the right to retail distribution of goods that are not on the list of goods not distributed in accordance with the provisions of Vietnamese law or not subject to restrictions under international commitments in international treaties to which Vietnam is a signatory;
- Other support services related to transportation. Details: Freight forwarding agency services. (CPC 7480);
- Rental of machinery, equipment and other tangible items without a driver. Details: Other unmanned machinery and equipment rental services. (CPC 83109);
- Retail sale of sports and fitness equipment and tools in specialized stores;
- Restaurants and mobile food services;
- Other food services;
- Beverage serving services;
- Sports and recreational education.

II. OPERATING RESULTS

Operating results of the Company and the financial situation at the date of 30/06/2026 are presented in the accompanying Interim Financial statements.

	First 06 months of 2026	First 06 months of 2025
Profit after tax on the Statement of Profit or Loss	(26,355,960,364)	(14,307,930,011)
	Ending balance	**Beginning balance**
Retained earnings on the Statement of Financial Position	(154,386,258,024)	(127,812,697,660)

III. SUBSEQUENT EVENTS

The Board of Management of the Company assures that there are no signficant events that have arisen after 30 June 2026 until the time of preparing this report that have not been considered for adjustments or disclosed in the interim consolidated financial statements.

IV. THE BOARD OF DIRECTORS AND MANAGEMENT, BOARD OF SUPERVISORS, CHIEF ACCOUNTANT AND LEGAL REPRESENTATIVE

Board of Directors

Mr.	Le Van Hung	Chairman
Mr.	Pham Van Tau	Member (dismissed on 30/07/2026)
Ms.	Le Thi Tuong Vy	Member (appointed on 30/07/2026)
Mr.	Bui Minh Tuan	Member
Mr.	Tran Nguyen Anh Minh	Member
Ms.	Nguyen Thi Diem My	Member

Board of Management

Ms.	Nguyen Minh Hang	General Director cum Finance Director

Board of Supervisors

Mr.	Tu Vi Tri	Head
Ms.	Tran Thi Thu Yen	Member (dismissed on 28/04/2026)
Mr.	Mai Thanh Tol	Member
Ms.	Vo Tran Thu Ngan	Member (appointed on 28/04/2026)

Legal representative

Ms. Nguyen Minh Hang

Chief Accountant

Ms. Tran Thi My Hanh

REPORT OF THE BOARD OF MANAGEMENT

According to the list above, no person in the Board of Directors, the Board of Management, the Board of Supervisors uses their powers they are delegated in the management and administration of the Company to obtain any benefits other than usual benefits from holding shares like other shareholders.

V. AUDITOR

The auditors of Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS) take the review of the interim consolidated financial statements for the Group.

VI. MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Management is responsible for the interim consolidated financial statements of each fiscal year which give a true and fair view of the interim consolidated financial position of the Group and of interim consolidated its results and cash flows at 30 June 2026. In preparing those interim consolidated financial statements, management is required to:

- Establishing and maintaining internal control as determined by the Board of Directors and the Board of Management as necessary to ensure that the preparation and presentation of the interim consolidated financial statements are free of material misstatement, whether due to fraud or due to fraud or error;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- The applicable accounting standards are complied with by the Group, there are no significant misleading applications that need to be disclosed and explained in this interim consolidated financial statements;
- Prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Group will continue in business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Group and to ensure that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We, the Board of Management, confirm that the interim consolidated financial statements for the first 6 months, ended as at 30 June 2026, give a true and fair view about the interim consolidated financial position, interim consolidated operating results and interim consolidated cash flows of the Group in the for the six-month period ended as at 30 June 2026, in accordance with the Vietnamese Accounting System and comply with relevant statutory requirements.

VII. OTHER COMMITMENTS

The Board of Management commits that the Company does not violate the obligation to disclose information as prescribed in Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance on guidance on information disclosure on the stock market and supplements, amendments.

VIII. APPROVAL OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

We, the Board of Directors of Garmex Saigon Corporation approve our interim consolidated financial statements for the six-month period ended as at 30 June 2026.

Approved, 26 August 2026
On behalf of the Board of Directors

Le Van Hung
Chairman

Ho Chi Minh City, 26 August 2026
On behalf of the Board of Management

Nguyen Minh Hang
General Director cum Finance Director

No: 750... /BCSX-TC/2026/AASCS

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To **Shareholders, Board of Directors and Board of Management**
GARMEX SAIGON CORPORATION

We have reviewed the accompanied interim consolidated financial statements of Garmex Saigon Corporation ("the Company") and subsidiaries ("the Group"), approved on 26/08/2026, as set out on page 08 to 52, which comprise the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Statement of Profit or Loss, the Interim Consolidated Statement of Cash Flows and Notes to Interim Consolidated Financial Statements for the six-month period ended as at 30 June 2026.

Management's responsibility

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

Auditor's responsibility

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard 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.

Basis for the qualified conclusion

As of 30 June 2026, the value of goods processed for customers of 121,907,164,547 VND is retained and stored by the Company in its warehouse, not yet received by the customers and not yet paid for. The Company has made a provision of 13,811,959,237 VND for the re-stocktake expenses. With the current audit procedures and evidence available, we are unable to assess the recoverability and the value that needs to be provisioned, as well as its impact on the related items.

The Company held an investment in Phu My Joint Stock Company (an associate) amounting to 24,970,850,000 VND at 30/06/2026. Based on the unaudited financial statements of Phu My Joint Stock Company, the additional provision for diminution in value of the investment required to be made by the Company for the first 06 months of 2026 amounted to 782,522,424 VND. However, the Company states that the associate's financial statements have not been audited; hence there was insufficient reliable basis to precisely determine the provision for diminution in value of the investment. Consequently, the Company did not make additional provisions.

Qualified conclusion

Based on our review, except for the matters stated in the "Basis for qualified conclusion paragraph", nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements of Garmex Saigon Corporation and subsidiaries do not give a true and fair view, in all material respects, the interim financial position as at 30 June 2026, its interim consolidated results and interim consolidated cash flows for the six-month period ended as at 30 June 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise and the relevant statutory requirements applicable to interim consolidated financial statements.

Ho Chi Minh City, 26th August 2026

Southern Auditing and Accounting
Financial Consulting Services Co., Ltd.
Deputy General Director

M.S.D.N: 0305011729-C.T.T.N.H.H
CÔNG TY TNHH DỊCH VỤ TƯ VẤN TÀI CHÍNH KẾ TOÁN VÀ KIỂM TOÁN PHÍA NAM
QUẬN 1 - T.P HỒ CHÍ MINH

Le Dinh Ai
Practising Auditor Registration
Certificate no.: 3770-2023-142-1

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

Item	Code	Note	Ending balance	Beginning balance
A. SHORT-TERM ASSETS	**100**		**157,500,286,193**	**177,235,424,199**
I. Cash and cash equivalents	**110**	**V.1**	**26,208,352,059**	**13,360,524,006**
1. Cash	111		5,691,403,314	5,687,255,323
2. Cash equivalents	112		20,516,948,745	7,673,268,683
II. Short-term investments	**120**	**V.3**	**21,846,696,480**	**56,173,236,078**
1. Held-for-trading securities	121		-	-
2. Provisions for held-for-trading securities	122		-	-
3. Short-term held-to-maturity investments	123		21,846,696,480	56,173,236,078
4. Provision for short-term held-to-maturity investments	124		-	-
5. Other short-term investments	125		-	-
6. Provision for diminution in value of other short-term investments	126		-	-
III. Short-term receivables	**130**		**997,775,097**	**625,819,371**
1. Short-term trade receivables	131	V.2	4,790,134,118	4,475,313,557
2. Short-term prepayments to suppliers	132		4,125,735,076	4,057,699,911
3. Short-term intra-company receivables	133		-	-
4. Construction contract receivables based on agreed progress billings	134		-	-
5. Other short-term receivables	135	V.4	-	10,900,000
6. Short-term provisions for doubtful debts	136	V.5	(7,918,094,097)	(7,918,094,097)
7. Shortage of assets waiting for resolution	137		-	-
IV. Inventories	**140**	**V.6**	**94,114,191,422**	**94,226,120,335**
1. Inventories	141		108,728,313,693	108,840,242,606
2. Provisions for obsolete inventories	142		(14,614,122,271)	(14,614,122,271)
V. Short-term biological assets	**150**		-	-
1. Short-term livestock raised for one-off products	151		-	-
2. Short-term seasonal crops or one-off-produce crops	152		-	-
3. Short-term provision for impairment of biological assets	153		-	-
VI. Other current assets	**160**		**14,333,271,135**	**12,849,724,409**
1. Short-term prepaid expenses	161	V.8	1,031,426,469	390,792,246
2. Value-added tax deductible	162		11,974,946,246	11,816,499,121
3. Taxes and other receivables from the States	163	V.13	1,326,898,420	642,433,042
4. Government bonds trading	164		-	-
5. Other current assets	165		-	-
B. LONG-TERM ASSETS	**200**		**168,391,892,306**	**174,733,208,082**
I. Long-term receivables	**210**		-	-
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Paid-in capital in dependent units	213		-	-
4. Long-term intra-company receivables	214		-	-
5. Other long-term receivables	215		-	-

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

Item	Code	Note	Ending balance	Beginning balance
6. Long-term provisions for doubtful debts	216		-	-
II. Fixed assets	**220**		**111,769,637,571**	**117,925,568,283**
1. Tangible fixed assets	221	V.9	111,506,887,786	117,606,514,978
- Historical costs	*222*		*404,802,076,302*	*405,735,648,666*
- Accumulated depreciation	*223*		*(293,295,188,516)*	*(288,129,133,688)*
2. Finance leases	224		-	-
- Historical costs	*225*		-	-
- Accumulated depreciation	*226*		-	-
3. Intangible fixed assets	227	V.10	262,749,785	319,053,305
- Historical costs	*228*		*6,514,768,422*	*6,514,768,422*
- Accumulated amortisation	*229*		*(6,252,018,637)*	*(6,195,715,117)*
III. Long-term biological assets	**230**		**-**	**-**
1. Livestock raised for periodic products	231		-	-
a) Immature livestock raised for periodic products	232		-	-
b) Mature livestock raised for periodic products	233		-	-
- Cost	234		-	-
- Accummulated depreciation	235		-	-
2. Long-term livestock raised for one-off products	236		-	-
3. Long-term seasonal crops or one-off-produce crops	237		-	-
4. Long-term provision for impairment of biological assets	238		-	-
IV. Investment properties	**240**		**-**	**-**
- Historical costs	241		-	-
- Accumulated depreciation	242		-	-
V. Long-term assets in progress	**250**	**V.7**	**13,380,169,682**	**13,380,169,682**
1. Long-term work in process	251		-	-
2. Construction in progress	252		13,380,169,682	13,380,169,682
VI. Long-term investments	**260**	**V.3**	**31,303,625,812**	**31,268,662,212**
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		15,908,445,812	15,908,445,812
3. Investments in other entities	263		15,395,180,000	15,395,180,000
4. Provision for diminution in value of long-term investments in entities	264		-	(34,963,600)
5. Long-term held-to-maturity investments	265		-	-
6. Provision for long-term held-to-maturity investments	266		-	-
VII. Other long-term assets	**270**		**11,938,459,241**	**12,158,807,905**
1. Long-term deferred expenses	271	V.8	11,938,459,241	12,158,807,905
2. Deferred tax assets	272	V.17	-	-
3. Long-term tools, supplies and spare parts	273		-	-
4. Other long-term assets	274		-	-
5. Goodwill	279		-	-
TOTAL ASSETS (280=100+200)	**280**		**325,892,178,499**	**351,968,632,281**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

Item	Code	Note	Ending balance	Beginning balance
C. LIABILITIES	**300**		**10,591,354,850**	**10,094,248,268**
I. Short-term liabilities	**310**		**5,009,809,412**	**4,483,902,630**
1. Short-term trade payables	311	V.11	1,545,592,907	489,133,638
2. Short-term prepayments from customers	312		93,407,420	154,587,420
3. Dividends and profits payables	313	V.12	55,588,425	55,588,425
4. Short-term taxes and other payables to the States	314	V.13	298,683,658	252,061,976
5. Payables to employees	315		402,513,524	427,434,337
6. Short-term accrued expenses	316	V.14	56,809,262	340,794,902
7. Short-term intra-company payables	317		-	-
8. Short-term construction contract payables based on agreed progress billings	318		-	-
9. Short-term unearned revenues	319		-	-
10. Other short-term payables	320	V.15	2,498,631,715	2,488,560,758
11. Short-term loans and finance leases	321		-	-
12. Short-term provisions	322		-	-
13. Bonus and welfare funds	323		58,582,501	275,741,174
14. Price stabilization funds	324		-	-
15. Government bonds trading	325		-	-
II. Long-term liabilities	**330**		**5,581,545,438**	**5,610,345,638**
1. Long-term trade payables	331		-	-
2. Long-term prepayments from customers	332		-	-
3. Long-term taxes and other payables to the States	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intra-company payables in relation to capital	335		-	-
6. Long-term intra-company payables	336		-	-
7. Long-term unearned revenues	337		-	-
8. Other long-term payables	338		-	-
9. Long-term loans and finance leases	339		-	-
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred tax liabilities	342	V.17	4,620,214,688	4,613,014,638
13. Long-term provisions	343	V.16	961,330,750	997,331,000
14. Scienctific and technological development funds	344		-	-
D. OWNERS' EQUITY	**400**	**V.18**	**315,300,823,649**	**341,874,384,013**
1. Owners' equity	411		330,002,590,000	330,002,590,000
- Ordinary shares with voting rights	*411a*		*330,002,590,000*	*330,002,590,000*
- Preference shares	*411b*		-	-
2. Share premium	412		72,687,827,370	72,687,827,370
3. Convertible bond options	413		-	-
4. Other owners' capitals	414		-	-
5. Treasury shares	415		(863,138,686)	(863,138,686)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

Item	Code	Note	Ending balance	Beginning balance
6. Asset revaluation reserves	416		-	-
7. Foreign exchange differences reserves	417		-	-
8. Development and investment funds	418		67,859,802,989	67,859,802,989
9. Other funds belonging to owners' equity	419		-	-
10. Retained earnings	420		(154,386,258,024)	(127,812,697,660)
- Retained earnings by the end of prior year	*420a*		*(128,030,297,660)*	*(103,842,175,300)*
- Retained earnings of current period	*420b*		*(26,355,960,364)*	*(23,970,522,360)*
11. Non-controlling interests	429		-	-
TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**325,892,178,499**	**351,968,632,281**

Approved, 26 August 2026

Preparer	Chief Accountant	Legal representative
Tran Thi Thu Tram	Tran Thi My Hanh	Nguyen Minh Hang

M.S.D.N: 0300742385 C.T.C.P CÔNG TY CỔ PHẦN GARMEX SÀI GÒN P.GÒ VẤP - TP.HỒ CHÍ MINH

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the six-month period ended as at 30 June 2026

Unit: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
1. Revenues from sales and services rendered	**01**	**VI.1**	**1,009,372,496**	**898,512,903**
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10=01-02)	**10**		**1,009,372,496**	**898,512,903**
4. Costs of goods sold and services rendered	11	VI.2	49,561,116	131,400,382
5. Gross profit from sales and services rendered (20=10-11)	**20**		**959,811,380**	**767,112,521**
6. Gains/losses from the retirement or disposal of investment properties	21		-	-
7. Finance income	22	VI.3	1,842,208,765	1,392,762,631
8. Finance expenses	23	VI.4	(34,963,600)	(1,461,861,000)
- In which: Borrowing costs	*24*		-	-
9. Selling expenses	25		-	-
10. General and administrative expenses	26	VI.7	29,478,668,595	17,876,410,263
11. Profit or loss in associates	27		-	(1,577,495,495)
12. Operating profit {30=20+21+(22-23)-(25+26)+27}	**30**		**(26,641,684,850)**	**(15,832,169,606)**
13. Other income	31	VI.5	375,859,453	1,843,590,194
14. Other expenses	32	VI.6	82,934,917	-
15. Other profit (40=31-32)	**40**		**292,924,536**	**1,843,590,194**
16. Accounting profit before tax (50=30+40)	**50**		**(26,348,760,314)**	**(13,988,579,412)**
17. Current corporate income tax expenses	51	VI.9	-	-
18. Deferred tax expenses	52	VI.9	7,200,050	319,350,599
19. Net profit after tax (60=50-51-52)	**60**		**(26,355,960,364)**	**(14,307,930,011)**
20. Net profit after tax attributable to parent company	61		(26,355,960,364)	(14,307,930,011)
21. Net profit after tax attributable to non-controlling interests	62		-	-
22. Basic earnings per share	70	VI.10	(800)	(434)
23. Diluted earnings per share	71	VI.11	(800)	(434)

Approved, 26 August 2026

Preparer	Chief Accountant	Legal representative
Tran Thi Thu Tram	Tran Thi My Hanh	Nguyen Minh Hang

CÔNG TY CỔ PHẦN GARMEX SÀI GÒN
M.S.D.N: 0300742387 * P.GÒ VẤP - TP.HỒ CHÍ MINH

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)

For the six-month period ended as at 30 June 2026

Unit: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
I. Cash flows from operating activities				
1. Profit/(loss) before tax	**01**		**(26,348,760,314)**	**(13,988,579,412)**
2. Adjustments for				
- Depreciation and amortisation of fixed assets and investment properties (including amortization of goodwill)	02		6,342,410,812	8,693,654,330
- Provisions	03		(67,044,100)	623,459,236
- Foreign exchange (gains)/losses arising from revaluation of monetary accounts	04		(35,050,432)	(223,596,676)
- (Profits)/losses from investing and financing activities	05		(2,118,457,076)	(3,000,076,423)
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Operating profit/(loss) before changes in working capital	**08**		**(22,226,901,110)**	**(7,895,138,945)**
- (Increase)/decrease in receivables	09		(1,214,868,229)	(12,116,825)
- (Increase)/decrease in inventories	10		111,928,913	(4,162,227)
- Increase/(decrease) in payables (other than interest payables, corporate income tax payables)	11		739,145,705	780,947,770
- (Increase)/decrease in prepaid and deferred expenses	12		(606,765,659)	(134,028,015)
- (Increase)/decrease in held-for-trading securities	13		-	-
- Borrowing costs paid	14		-	-
- Corporate income tax paid	15		-	-
- Other cash inflows from operating activities	16		-	-
- Other cash outflows from operating activities	17		(434,758,673)	(237,400,000)
Net cash flows from/(used in) operating activities	**20**		**(23,632,219,053)**	**(7,501,898,242)**
II. Cash flows from investing activities				
1. Purchase and construction of fixed assets and other long-term assets	21		-	-
2. Proceeds from disposal of fixed assets and other long-term assets	22		311,600,000	1,851,851,852
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(21,488,330,959)	(62,538,975,695)
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		55,829,451,054	680,000,000
5. Payments for investments in other entities	25		-	-
6. Proceeds from sale of investments in other entities	26		-	-
7. Interest and dividends received	27		1,792,276,579	1,167,228,570
Net cash flows from investing activities	**30**		**36,444,996,674**	**(58,839,895,273)**
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		-	-
2. Repayment of contributed capital and repurchase of stock issued	32		-	-

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)

For the six-month period ended as at 30 June 2026

Unit: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
3. Drawdown of borrowings	33		-	-
4. Repayment of borrowings	34		-	-
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividends paid	36		-	-
Net cash flows from financing activities	**40**		**-**	**-**
Net cash flows during the fiscal year (50 = 20+30+40)	**50**		**12,812,777,621**	**(66,341,793,515)**
Cash and cash equivalents at the beginning of fiscal year	**60**	**V.1**	**13,360,524,006**	**78,791,314,690**
Impact of exchange rate fluctuation	61		35,050,432	116,115,459
Cash and cash equivalents at the end of period (70=50+60+61)	**70**	**V.1**	**26,208,352,059**	**12,565,636,634**

Approved, 26 August 2026

Preparer	Chief Accountant	Legal representative
Tran Thi Thu Tram	**Tran Thi My Hanh**	**Nguyen Minh Hang**

CÔNG TY CỔ PHẦN GARMEX SÀI GÒN
M.S.D.N: 030074238 - C.T.C.P - P.GÒ VẤP - TP.HỒ CHÍ MINH

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

I. THE COMPANY

1. Form of ownership

Garmex Saigon Corporation ("the Company") is a joint stock company established by the equitization of a State-owned enterprise - Saigon Garment Manufacturing - Export Import Company according to the Decision No. 1663/QD-UB on 5 May 2003 issued by Chairman of Ho Chi Minh City People's Committee. The Company is currently operating pursuant to the Enterprise Registration Certificate ("ERC") No. 0300742387 issued by the Department of Planning and Investment of Ho Chi Minh City dated 7 January 2004, and the following amended twenty first No. 0300742387 dated 29 July 2025 issued by the Finance Department of Ho Chi Minh City.

The Company's contributed charter capital stated in the ERC	:	330,002,590,000 VND
Contributed capital as at 30 June 2026	:	330,002,590,000 VND

The Company's headquarters is located at 252 Nguyen Van Luong, Go Vap Ward, Ho Chi Minh City.

2. Business field

Manufacturing, trading

3. Principal activities

- Wholesale of machinery, equipment and other machine parts. Details: Trading in materials, machinery and equipment in the garment industry;
- Wholesale fabrics, ready-to-wear goods, shoes;
- Trading in real estate, land use rights of the owners, lessor or lessee;
- Other specialized wholesalers not yet classified: Details: Trading in raw materials for the garment industry;
- Sewing costumes (except for fur skins). Details: Garment industry, main products: ready-to-wear clothes of all kinds (Main sector);
- Management consultancy activities. Details: Business consulting; Business in export and import forwarding services (except for financial, accounting, legal consultancy);
- Finishing textile products. Details: Washing and cleaning services (not operating at the headquarters);
- Production of woven fabrics. Details: Textile industry of all kinds;
- Transporting goods by road. Details: Transportation services (except gas liquefaction for transportation);
- Other road passenger transportation;
- Retail in general stores. Details: Retail in supermarkets, retail in convenience stores, retail in general stores, (except retail of gas cylinders, LPG, lubricants, gold bars, guns, ammunition, hunting or sports and metals; except for retail of chemicals at headquarters; except for retail of products such as cigarettes and cigars, books, newspapers and magazines, recorded articles, precious metals, precious stones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar);
- Retail of garments, footwear, leather goods and fake leather goods in specialized stores;
- Manufacture of beds, wardrobes, tables, chairs. Details: Manufacture of beds, wardrobes, tables, chairs made of wood, metal or other materials;
- Agents, brokers, auctions of goods. Details: Brokerage agents of garment products (except for the sale of products such as tobacco and cigars, books, newspapers and magazines, recorded items, precious metals and precious stones, pharmaceuticals, explosives, crude and processed oils, rice, cane sugar and beet sugar);
- Production of knitted fabrics, crochet fabrics and other non-woven fabrics;
- Wholesale other household items. Details: exercising the right to export, import and wholesale distribution of goods not banned from export, import or distribution in accordance with Vietnamese law or not subject to restrictions under international treaties to which Vietnam is a signatory;
- Operation of polyclinics, specialties and dentistry. Details: medical and dental services, general medical services, specialized medical services;
- Warehousing and storage of goods. Details: Warehousing services. (CPC 742);

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

- Retailing drugs, medical supplies, cosmetics and hygiene items in specialized stores. Details: exercising the right to retail distribution of goods that are not on the list of goods not distributed in accordance with the provisions of Vietnamese law or not subject to restrictions under international commitments in international treaties to which Vietnam is a signatory;
- Other support services related to transportation. Details: Freight forwarding agency services. (CPC 7480);
- Rental of machinery, equipment and other tangible items without a driver. Details: Other unmanned machinery and equipment rental services. (CPC 83109);
- Retail sale of sports and fitness equipment and tools in specialized stores;
- Restaurants and mobile food services;
- Other food services;
- Beverage serving services;
- Sports and recreational education.

4. Ordinary course of business: 12 months

5. Characteristics of the Group's operations in the fiscal year that affect the Interim Consolidated Financial Statements: None

6. Corporate structure

- Total number of subsidiaries	:	**2**
+ Number of subsidiaries consolidated	:	2
+ Number of subsidiaries not consolidated	:	-

- Lists of subsidiaries consolidated:

Name & Address	Ownership interest ratio		Voting rights ratio	
	Ending balance	Beginning balance	Ending balance	Beginning balance
Garmex Quang Nam Company Limited + Address: 252 Nguyen Van Luong, Go Vap Ward, Ho Chi Minh City	100.00%	100.00%	100.00%	100.00%
Tan My Garment Company Limited + Address: Industrial cluster, Hac Dich Industrial Center, Tan Thanh Ward, Ho Chi Minh City.	100.00%	100.00%	100.00%	100.00%

- Lists of associates applying the equity method when preparing consolidated financial statements:

Name & Address	Ownership interest ratio		Voting rights ratio	
	Ending balance	Beginning balance	Ending balance	Beginning balance
Phu My Corporation + Address: Trang Cat Quarter, Tan Thanh Ward, Ho Chi Minh City.	27.39%	27.39%	27.39%	27.39%

- List of affiliated units without legal entity status combined with dependent accounting

Name	Address
Binh Tien Garment Factory	55E Minh Phung, Binh Tay Ward, Ho Chi Minh City
An Phu Garment Factory	14/5 Le Quang Dao, Hamlet 43, Tan Xuan Commune, Ho Chi Minh City
An Nhon Logistic Centre	252 Nguyen Van Luong, Go Vap Ward , Ho Chi Minh City
Hong Bang Logistic Centre	213 Hong Bang, Cho Lon Ward, Ho Chi Minh City

- Important events affecting the Group's operation during the accounting period: None.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the six-month period ended as at 30 June 2026

7. As at 30/06/2026, the number of employees/the average of employees was 27 (31/12/2025 was 29).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The Group's accounting period starts on 1 January and ends on 31 December.

2. Accounting currency

The consolidated financial statements are prepared and presented in Vietnam Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING REGIME

1. Accounting period

The Group applies Enterprise Accounting System issued under Circular No.99/2025/TT-BTC dated 27 October 2025 by Ministry of Finance, Circular No. 43/2026/TT-BTC dated 20 April 2026, amending and supplementing some articles of Circular No. 202/2014/TT-BTC of the Ministry of Finance on guidances for preparing and presenting consolidated financial statements as well as the amended and guidance circulars.

2. Declaration of adherence to Accounting Standards and Accounting system

The Group applies Vietnamese Accounting Standards and supplement documents issued by the State. Consolidated financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

IV. ACCOUNTING POLICIES

1. Cash and cash equivalents

a. Cash

Cash consists of: cash on hand, cash in banks and cash in transit; Specifically, for cash and cash equivalents of the Group that are restricted in use, they are not presented under this item but must be presented under other current and non-current asset items on the consolidated financial statements.

b. Cash equivalents

Cash equivalents are short-term investments for a period not exceeding 3 months that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value from the date of purchase to the date of consolidated financial statements.

c. Other currencies conversion

Transactions in foreign currencies must be recorded in original currency and converted into Vietnam dong. Overdraft is recorded as a bank loan.

At the time of preparing the consolidated financial statements in accordance with the laws and regulations, the Group revalues the balances of foreign currency and monetary gold according to the following principles:
- Foreign currency balances: based on the average buying and selling exchange rates at the commercial bank where the Group regularly conducts transactions at the time of preparing the financial statements;
- Monetary gold: based on the domestic market buying price at the time of preparing the financial statements. The domestic market buying price is the price announced by the State Bank. In case the State Bank does not announce the gold buying price, it is calculated according to the buying price announced by organizations permitted to trade gold under the law.

2. Financial investments

Financial investment is the outside investments with purpose to use capital reasonably and improve efficiency of business operations such as investments in subsidiaries, joint ventures and associates, investment in securities and other financial investments ...

For the preparation of consolidated financial statements, the financial investment must be classified as below:
- Having maturity less than 12 months or a normal operating cycle are recorded as short-term.
- Having maturity over than 12 months or a normal operating cycle period are recorded as long-term.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

a. Held-for-trading securities

It is an investment in the purchase of securities and other financial instruments for trading (held for appreciation to sell for profit. Held-for-trading securities include:

- Stocks and bonds listed on the stock market;
- Other types of securities and financial instruments such as promissory notes, forward contracts, swap contracts, etc.

Trading securities are initially recorded at their fair value of payments at the time the transaction occurs. Any costs of purchasing trading securities (if any), such as brokerage fees, transaction fees, information provision fees, taxes, bank fees, etc., are recorded as finance expenses during the period. The time when trading securities are recognized is when the investor gains ownership, as follows:

- Listed securities are recorded at the time of the matching orders (T+0);
- Unlisted securities are recognized at the time when ownership rights officially exist according to the law.

The Group has to properly and promptly record all gains from held-for-trading securities investments.

The Group can only recognize cash dividends from held-for-trading securities as finance income for the period after the investment date. Cash dividends or interest received for the period before the investment date are recorded as a reduction in the investment's value.

In cases where the investors receive additional shares because the invested company is a joint-stock company using share premium, equity funds, and undistributed earnings to issue more shares (i.e. stock dividends), investors only monitor the increased number of shares in the notes to the consolidated financial statements without recording the value of the received shares, recognizing finance income and recording an increase in held-for-trading securities.

The Group must keep a ledger to monitor the details of the held-for-trading securities held (by each type of security; by each entity, face value, actual purchase price, and each type of currency used for investment…).

When liquidating, selling, or swapping held-for-trading securities (for each type of security), the cost is determined using either the weighted-average method or the first-in, first-out method. The Group must consistently apply the chosen method to calculate the cost of trading securities across accounting periods. If there's a change in the method for calculating the cost of trading securities, the Group must present and disclose it as a change in accounting policy according to Vietnamese accounting standards.

Provision for held-for-trading securities: At the end of the accounting period, if the market value of held-for-trading securities drops below their cost, the Group must make provisions for held-for-trading securities.

During the holding period, the Group is not allowed to reclassify held-for-trading securities as held-to-maturity investments, and vice versa.

Determining the actual transaction exchange rate, the book exchange rate, and revaluating held-for-trading securities that are foreign currency monetary items (if any) is guided in Account 413 - Exchange Rate Differences.

b. Held-to-maturity investments

This investment does not reflect bonds and debt instruments held for trading. Held-to-maturity investments include bank term deposits (the remaining period is 3 months or more), bills, promissory notes, bonds, preferred shares that the issuer is required to redeem at a certain time in the future, and held-to-maturity loans for the purpose of collecting interest and other held-to-maturity investments.

Provisions for diminution of held-to-maturity investments: If held-to-maturity investments have not been made provision under the legislation, the Group must assess their recoverability. Where there is certain evidence that part or all of the investments may not be recoverable, the impairment loss must be recorded in the finance expenses in the period. Provisions or reimbursements of provision shall be made at the time of the preparation of consolidated financial statements. In case the amount of impairment loss cannot be measured reliably, the Group shall not decrease the investments and the recoverability of the investment shall be explained in the notes to the consolidated financial statements.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

c. Investments in joint ventures and associates

Investments in joint ventures and associates are accounted for using the equity method. An associate is a company in which the investor has significant influence but is neither a subsidiary nor a joint venture of the investor. An investor is considered to have significant influence if it directly or indirectly, through subsidiaries, holds at least 20% of the voting rights of the investee, unless otherwise stipulated by regulations or agreements.

Under the equity method, the investment is initially recognized at cost. Subsequently, the carrying amount of the investment is adjusted to increase or decrease corresponding to the investor's share in the investee's profit or loss after the investment date. Dividends received from the investee should be accounted for as a reduction in the carrying amount of the investment. Adjustments to the carrying amount must also be made when the investor's interest changes due to changes in the investee's equity that are not reflected in the income statement. Changes in the investee's equity may include items arising from the revaluation of fixed assets and investments, foreign currency translation differences, and adjustments to differences arising from business combination consolidation.

d. Investments in other entities

Investments in other entities are the investments in equity instruments of other entities in which the Group does not control or has significant influence to the invested entities.

Reflect the current balance and the increase or decrease in other held-to-maturity investments (excluding time deposits, bonds, and loans), such as preferred shares classified as liabilities, promissory notes, etc.

3. Receivables

All receivables must be detailed by aging, by each client and in original currency (if any) and others details depending on the management request of the Group.

The classification of receivables must be managed as follows:

- Trade receivables: Receivables resulting from trading activities between the Group and its clients such as selling goods, rendering service, disposal of assets, export sales of consigner through the consignee;
- Intra-company receivables: Receivables between the Group and its dependent units;
- Other receivables: Receivables not related to trading activities.

For the preparation of consolidated financial statements, the receivables must be classified as follows:

- Receivables with collection periods not exceeding 12 months or a normal operating cycle are recorded as short-term.
- Receivables with collection periods over than 12 months or a normal operating cycle are recorded as long-term.

At the reporting date, the Group revaluates the receivables due in foreign currency (except for advances to suppliers; if it has evidence that the supplier will not provide goods or services and the Group will receive this advance in foreign currency, this advance will be treated as monetary items) at the average buying and selling exchange rates quoted by the commercial bank where the Group normally transacts at the reporting date. Determining the actual transaction exchange rate, the book exchange rate, and revaluating held-for-trading securities that are foreign currency monetary items (if any) is guided in Account 413 - Exchange Rate Differences.

When preparing consolidated financial statements, the Group must classify its receivables, receivables that is on-time, overdue, or not yet due but irrecoverable - or hard to collect, etc. so that measures can be taken for bad debts and provisions for doubtful debts can be made according to regulations.

Provisions for bad debts: The provisions for bad debts are made at the reporting date. The provision or reimbursement of provision is made at the reporting date and is recorded as general and administrative expenses in the period. For the bad debts due in several years that the Group tried to collect but failed and determined that the debtor was insolvent, the Group may sell these long-term bad debts to debt collection Companies or write off the bad debts (according to regulations and charter of the Group).

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

4. Inventories

a. Recognition

Inventories are stated at original cost. Where net realizable value is lower than cost, inventories should be measured at net realizable value. The cost of inventories should comprise all costs of purchase, costs of conversion and other direct costs incurred in bringing the inventories to their present location and condition.

The assets purchased for production, use or sale are not presented in this item but are presented in item "Long-term equipment, supplies, spare parts ", including:

- For materials, equipment, and spare parts that are stored for more than 12 months or longer than an operating cycle; and for work-in-process products with production or turnover times that exceed an operating cycle.
- Types of products, goods, materials, and assets received for safekeeping, consignment, entrusted import-export, or processing that are not owned or controlled by the Group should not be recorded as the Group's inventory. Instead, detailed records should be kept to monitor these products, goods, materials, and assets, and they should be disclosed in the consolidated financial statements.

b. Inventories valuation method

The ending inventory balance is determined by one of the following methods:

- Weighted-average method: In this method, the value of each inventory item is calculated based on the average value of the beginning inventory for each item and the value of each item purchased or produced during the period. The average value can be calculated per period or after each batch of goods received, depending on the specific conditions of each business.

c. Inventories recording system

The perpetual method is used to record the inventories.

d. Provision for obsolete inventories

At the reporting date, if inventories are not recoverable due to damages, obsolescence, reduction of selling price. In this case, the provision for obsolete inventories is made. The provision for obsolete inventories is the difference between the original costs of inventories and its net realizable value.

e. Methods of allocating raw materials

- For materials, supplies, and equipment used for production, they are issued based on the actual needs of the project; based on the request to provide materials and equipment, the accounting department will make a material and equipment issuance voucher for production. For types of materials and equipment that are monitored separately, they will be recorded according to the actual quantity and value incurred. For materials that are not separately monitored, the material costs will be allocated to the project upon completion based on the material consumption norms.
- For materials, supplies, and equipment used for exchange or resale, they will be recorded according to the actual quantity and value incurred of the materials, supplies, and equipment sold when calculating the cost of goods sold.
- For tools, equipment, and spare parts, they will be recorded, directly based on the quantity and actual value incurred when the tools or spare parts are of small value and only related to a single accounting period, as production costs according to the nature of the expense items. For high-value tools and equipment that relate to multiple accounting periods, the remaining value will be transferred to the prepaid expenses and gradually allocated to costs according to the nature of the asset (but not more than 3 years) into the operating cost items in each accounting period.

5. Tangible and intangible assets, finance leases and investment properties

Fixed assets are stated at the historical cost. During their useful life, fixed assets are recorded at cost, accumulated depreciation and amortisation and net carrying amounts.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The historical cost of financial leases is recorded as the fair value of the leased asset or the present value of the minimum rental payment (in case the fair value is higher than the present value of the minimum rent payment) plus the direct costs initially incurred related to the financial lease activities.

For fixed assets that are real estate: When purchasing real estate, the Group must separate the value of land use rights and the assets on the land according to the laws. The value of the assets on the land is recorded as the original cost of tangible assets; the value of the land use rights is recorded as the original cost of intangible assets or deferred expenses depending on the case according to the law.

During the useful life, the depreciation and amortisation is recorded to the expenses for which the asset is used. Intangible assets that are land use rights are only depreciated for definite land use rights.

Investment properties are depreciated as a fixed asset, except for investment property held for appreciation. the Group accounts for impairment loss on investment properties held for appreciation.

The regular costs of repair and maintenance for fixed assets to keep them operate normally are recorded as operating expenses in the period. Fixed assets that require periodic repairs and maintenance according to technical requirements (like power plant turbines, airplane engines, etc.) are recorded as deferred expenses and gradually allocated to operating expenses until the next maintenance period. For costs incurred after the initial recognition to upgrade or improve fixed assets, either to increase their capacity or extend their useful life (i.e. enhancing the economic benefits of the assets), are capitalised in the original costs of the fixed assets.

Depreciation of tangible assets and amortisation of intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Buildings and structures	05 - 50 years
- Machinery and equipment	03 - 08 years
- Means of transportation	06 - 10 years
- Office equipment	03 - 08 years
- Other tangible fixed assets	04 - 08 years
- Other intangible fixed assets	03 - 05 years

6. Construction in progress

Construction in progress reflects the directly related costs (including interest expenses aligning with the Group's accounting policy) for assets under construction, machinery and equipment being installed for production, leasing, and management purposes, as well as costs related to repairs of fixed assets in progress. These assets are recorded at their original cost and are not depreciated.

The costs of carrying out construction investment projects include all the expenses required to build, repair, upgrade, renovate, expand, or re-equip technical works. Determining the content of construction investment costs is conducted pursuant to current laws on construction investment cost management. Only costs directly related to construction investment activities in fixed assets and investment properties (i.e., costs that are necessary and unavoidable when conducting construction investments) and the process of investing in under-construction assets, without being unusually interrupted due to delays or slow progress compared to the expected construction time, can be capitalized to the original costs of fixed assets and investment properties.

In cases where a project or project item that the Group is investing in or partnering to build is unable to continue, the Group must assess the recoverability of the construction investment costs already spent based on the actual situation. Any discrepancy, if any, will be recorded in the Group's operating expenses in the period.

When investing in construction and installation projects, construction and equipment costs are usually charged directly to each project or project item; project management costs and other costs are usually shared. Companies need to calculate and allocate project management costs and other costs to each project according to the principle:

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

- If the Group can identify the project management costs and other costs directly related to each project or project item, it can charge them directly to that project or item;
- For project management costs and other shared costs related to multiple projects or items that cannot be directly attributed to each project or project itam, the Group can allocate according to the most suitable criteria that fit each project or item.

In cases where a project has been completed and put into an operational state as intended by the Group, but the project settlement has not yet been approved, the Group records the increase in the fixed asset's original cost based on the estimated price (the estimated price must be based on the actual costs already incurred and the costs that are certainly expected to be spent to acquire the fixed asset) for calculating depreciation. However, it must later be adjusted according to the approved settlement price.

The costs for regular repairs and maintenance of fixed assets to operate normally are directly recorded as operating expenses in the period of the department using the assets. For fixed assets requiring periodic repairs and maintenance according to technical requirements, the Group can make provisions for repair and maintenance costs (if there's an obligation) or calculate incurred repair costs as prepaid expenses, and allocate them to operating expenses of the department using the assets. For costs incurred after the initial recognition relating to upgrade or renovate that increase capacity or extend the useful life of the fixed assets, they are recorded as an increase in the FA original cost.

During the construction investment phase to form fixed assets or investment properties, the Group cannot capitalize exchange rate differences into the value of construction in progress.

If the investment project is cancelled or impaired, the Group has to liquidate and recover the costs already been spent on the project. The difference between the actual investment costs and the proceeds from liquidation is recorded as other expenses or used to determine the responsibility of parties or individuals to recover the amount.

For perennial plants for periodic products considered fixed assets (e.g. tea, coffee, rubber, pepper, fruit trees, etc.), the costs of decommission, soil preparation, planting, and caring for the plants during the construction period (before maturity, when they start yielding initial products) are recorded in Account 241 - Construction in Progress. When these perennial plants reach maturity and start generating produces, the Group transfers the balance from Account 241 - Construction in Progress to Account 211 - Tangible Fixed Assets.

7. Deferred tax expenses

Deferred tax assets and deferred tax liabilities are determined at the estimated rate to be applied in the year when the assets are recoverd or the liabilities are settled based on the effective tax rates as of the balance sheet date.

8. Prepaid/deferred expenses

The followings are prepaid/deferred expenses, including:

- Costs for renting infrastructure, renting fixed asset operations incurred (land use rights, factories, warehouses, offices, stores, and other fixed assets) serving operation over multiple accounting periods;
- Insurance purchase costs (fire and explosion insurance, civil liability insurance for vehicle owners, vehicle insurance, property insurance, etc.) and expenses that the business has paid in a lump sum for multiple accounting
- Tools, equipment, circulating packaging, rental items related to operation over multiple accounting periods;
- The costs of fixed assets' regular repairs and maintainence relating to operations over multiple accounting periods;
- The difference of the selling price lesser than the carrying of the fixed assets under a sale and leaseback agreement as a finance lease;
- The difference of the selling price lesser than the fair value of the fixed assets under a sale and leaseback agreement as a operating lease;
- Goodwill arising from business combinations that do not create a parent-subsidiary relationship (assets purchase), except in the case of business combinations under joint controls;
- Other prepaid/deferred expenses that do not meet the conditions of fixed assets, such as other costs incurred relating to multiple accounting periods, fees for reading resource and mineral exploitation documents, etc.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The calculation and allocation of prepaid/deferred expenses to expenses in each accounting period is based on the nature, amounts to determine the allocation method properly and consistently.

Prepaid/deferred expenses include tools, instruments, and revolving packaging used; the remaining amounts are recorded in the prepaid/deferred expenses for further allocation and prepaid expenses are tracked according to each prepaid period, already allocated to the cost centers for each accounting period, and any remaining amounts are not yet allocated to costs.

Prepaid/deferred expenses are classified as follows:

- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period not exceeding 12 months or a normal operating cycle from the time of prepayment is classified as short-term.

- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period over 12 months or a normal operating cycle from the time of prepayment is classified as long-term.

The Group need to keep track of prepaid/deferred expenses in detail by term, the amount already incurred, the amount allocated to cost centers for each accounting period, and the carrying amounts not yet allocated to expenses.

9. Payables

All payables must be recorded detail by aging, by each client and in original currency if any and others details depending on the management request of the Group.

The classification of payables must be managed as below:

- Trade payables: Payable resulting from trading activities such as purchase of goods, rendering of service, imports though consigner;
- Intra-company payables: Payables between the Group and its dependent units;
- Other payables: Payables not related to trading activities such as trade unions, social insurance, short-term and long-term deposits, non-monetary borrowings and advances, etc.

For the preparation of consolidated financial statements, the paybles must be classified as follows:

- Payables having remaining payment period not exceeding 12 months or a normal operating cycle are recorded as short-term.

- Payables having remaining payment period from 12 months and above or a normal operating cycle are recorded as long-term.

At the reporting date, the Group revaluates the payables due in foreign currency (except for advances from customers; if it has evidence that the Group will not provide goods or services and the Group will return this advance to customers in foreign currency, this advance will be treated as monetary items) at the average buying and selling exchange rates quoted by the commercial bank where the Group normally transacts at the reporting date.

10. Dividends and profits payables

Dividends payable, profits payable to investors, shareholders, and capital-contributing members of the Group at the end of the accounting period.

The time when the Group recognizes dividends and profits payables is the time when the Group does not have the right to refuse to pay dividends and profits to the shareholders or capital-contributing members of the Group pursuant to the relevant legal regulations. Depending on the type of the enterprise, the determination of the timing and payment of dividends and profits is carried out as follows:

- For enterprises subject to the Law on Securities, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the Law on Securities.

- For other enterprises, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the provisions of the Law on Enterprises or the Group's charter.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

11. Accrued expenses

Payables for goods and services received from suppliers or provided to customers during the period but not yet paid due to the absence of invoices or incomplete accounting records and documents, as well as payables to employees, are recorded as operating expenses in the period to ensure that actual incurred expenses do not cause sudden fluctuations in operating expenses, based on the matching principle of revenues and expenses. Accruals must be calculated rigorously and supported by appropriate and reliable evidence. When these expenses are incurred, if there is any discrepancy with the accrued amount, the accounting department will make additional entries or reduce the expenses corresponding to the discrepancy.

Unused accrued expenses at the end of the year are disclosed in the consolidated financial statements.

12. Provisions

Provisions shall be recorded when the following conditions are satisfied:

- The Group has current debt obligations (legal obligations or joint obligations) as a result of an event that has already occurred;
- A decrease in the economic benefits that may result in the requirement to pay the debt obligation;
- A reliable estimate of the value of that debt obligation.

The value of a provision is the most reasonable estimate of the amount that will be spent to pay the current debt obligation at the end of the accounting period.

A provision for enterprise restructuring expenses shall be recorded only when the conditions for recognition of provisions prescribed in the Vietnamese Accounting Standards No. 18 "Provisions, contingent assets and contingent liabilities" are met.

Provisions shall be made or reimbursed at the reporting date. Provisions made shall be recorded in general and administrative expenses. Particularly for the warranty provisions for the merchandise, it shall be recorded in the selling expenses; the warranty provisions for the construction shall be recorded in the operating expenses and reimbursed in other incomes.

Only expenses related to the originally established provisions shall be offset by such provisions.

13. Equity

a. Contributed charter capital, share premium, convertible bond options, other owner's capital

Contributed charter capital is recorded in the actual amount of capital contributed by each individual and organisation.

When the investment license stipulates that the charter capital of the Group is determined in foreign currency, the determination of the investor's contributed capital in foreign currency is based on the amount of foreign currency actually contributed and converted into the accounting currency in order to be recorded in the owners' equity and share premium (if any) at the actual exchange rate at the time of each capital contribution.

In cases where capital contributions are made in the form of non-monetary assets, the Group must valuate the contributed assets to reflect the increase in the owners' equity. The valuation of contributed assets must comply with the Law on Enterprises (for example, it is strictly prohibited to overstate the charter capital, not fully contribute charter capital as registered, or intentionally misvalue contributed assets, etc.). For contributions made through intangible assets such as brands, trademarks, trade names, exploitation rights, project development rights, etc., the Group must follow the Law on Enterprises and the Law on Intellectual property.

For joint-stock companies, contributed charter capital is recorded based on the actual price of stock issuance, but is recorded in two separate criteria:

- Contributions charter capitals are recorded according to par value of shares;
- Share premium shall record the difference between the par value and the issue price of shares.

In addition, share premium shall record the difference between the par value and issue price of shares when re-issuing treasury shares.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Share issuance costs (including direct costs for issuing shares and other costs related to share issuance):
+ For share issuance costs corresponding to the number of shares not successfully issued, they shall be recorded as finance expenses.
+ For share issuance costs corresponding to the number of successfully issued shares, they shall be included in share premium.

Convertible bond options arise when the Group issuing a type of bond that can convert into a specified number of shares stated in the issuance plan. The value of the equity component of convertible bonds is the difference between the total proceeds from the issuance of convertible bonds and the value of the debt component of convertible bonds. At the time of initial recognition, the convertible bond options are recorded separately in the owners' equity. When the bond matures, this option is accounted for as share premium.

Other owners' capitals reflect business capitals formed from supplementation of operating results or from gifts, donations, sponsorships, asset revaluation (according to current regulations), the difference (if any) between the consideration for mergers and the book value of net assets in the consolidated financial statements of the merged enterprise in the case of business mergers conducted between parties under joint control; differences due to asset revaluation which are allowed to increase or decrease the owners' equity, etc.

b. Asset revaluation reserve

Asset revaluation reserve reflects differences due to revaluation of existing assets and situation of settlement of such differences at enterprises. Revaluated assets are primarily fixed assets, investment properties, in some cases it is possible and necessary to revaluate materials, tools, equipment, finished goods, inventory, worked in process, etc.
Asset revaluation reserve shall be recorded in this account in the following cases:
- When there is a decision of the State;
- Other cases as prescribed by law.

Do not reflect the revaluation difference when contributing assets as capital to another entity, or during business restructuring (if any) in accordance with the Law on Enterprises. The revaluation difference in cases of contributing assets as capital to another entity or during business restructuring (if any) is recorded as other income (if gains) or other expenses (if losses).

Asset value shall be re-determined on the basis of price list stipulated by the State or determined by asset pricing committee or professional price verificating agency.

c. Foreign exchange difference reserve

When preparing consolidated financial statements, the Group must revaluate the balances of all monetary items denominated in foreign currencies at the average buying and selling exchange rates quoted by the commercial bank where the Group normally transacts at the end of the accounting period. For the balances of non-term deposits in foreign currencies, the Group must revaluate the balances of all monetary items denominated in foreign currencies at the average buying and selling exchange rates quoted by the commercial bank where the Group maintains its deposit accounts. The Group shall not revaluate parts or all of the outstanding foreign currency-denominated receivables that have been made provision for doubtful debts.
All foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the reporting date must be reflected in finance income (if gains) or finance expenses (if losses) to determine the operating results for the period. The foreign exchange differences resulting from the revaluation of monetary items denominated in foreign currencies at the reporting date must be presented in the Income statement as the net amount between total gains and total losses from the revaluation of monetary items denominated in foreign currencies.

All sums of foreign exchange differences are recorded immediately in finance income (if gain) or finance expenses (if loss) at the time of incurring. The foreign exchange rate difference in the period before the operation of enterprises with 100% charter capital held by the State for implementing national key projects and works shall be reflected on the balance sheet and gradually allocated to finance income or finance expenses.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

d. Retained earnings

Retained earnings are the profit of business operations after adding (+) or subtracting (-) adjustments due to restrospective accounting for changes in accounting policy or restrospective restatement to correct materiality misstatement in previous year.

Profit distribution on business activities of the Group must comply with the current financial policy.

When applying retrospective adjustments due to changes in accounting policies and restating material errors from previous years that are only discovered this year, resulting in the adjustment of the beginning balance of the retained earnings, the Group must adjust upward or downward the beginning balance of account 4211 - Retained earnings of prior years in the accounting records and correspondingly adjust upward or downward the item "Retained earnings" in the Statement of financial position pursuant to Vietnamese Accounting Standard No. 29 - Changes in Accounting Policies, Estimates, and Errors and Vietnamese Accounting Standard No. 17 - Corporate Income Tax.

Profit distribution must consider non-monetary items in retained earnings that may affect cash flow and ability to pay dividends, the Group's profit.

14. Revenue

a. Revenue from sales of goods

Revenue from sales of goods should be recognised when all the following conditions have been satisfied:
- The significant risks and rewards of ownership of the goods have been transfered to the buyer;
- The Group no longer hold the right to manage goods as owners or the right to control goods;
- The amount of revenue can be measured reliably;
- The economic benefits associated with the transaction of goods sold have flown or will flow to the Group;
- The costs incurred or to be incurred in respect of the transaction of goods sold can be measured reliably.

b. Revenue from rendering of services

Revenue from rendering of services should be recognised when all the following conditions have been satisfied:
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Group;
- The work completion can be measured reliably at the reporting date;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

c. Finance income

Finance income includes interest, gain on exchange rate difference, dividends, etc. and other income of financial activities. For interest earned from loans, deferred payment, installment payment: income is recognized when earned and the original loans, principal receivables are not classified as overdue that need to make provisions. Dividend is recognized when the right to receive dividend is established.

d. Turnovers of construction contract

Revenue from construction contracts are recognized in one of the two following cases:
- The construction contract defines that the contractor shall be entitled to payment basing on the progress: when the result of construction contract are estimated reliably, turnover from the construction contract is recorded proportionally to part of finished volume which was determined by contractors at the reporting date;
- The construction contract defines that the contractor shall be entitled to payment basing on finished volume: when the result of construction contract are estimated reliably, turnover from the construction contract is recorded proportionally to part of finished volume which was approved by the customer.

When the result of the construction contract can not be estimated reliably, turnover from the construction contract recognized corresponding to the incurred costs that the reimbursement is relatively certain.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

e. Other income

Other income includes income from other activities: disposal of asset; penalty receipt, compensation, collection of bad debt which was written off, unknown payables, gift in cash or non-cash form, etc.

15. Revenue deductions

Revenue deduction shall be recorded as follows:

- The decrease adjustment of revenue in the incurring period if revenue deductions incurred in the same period of consumption of products, goods and services;
- The decrease adjustment of revenue as follows if revenue deductions incurred in the next period of consumption of products, goods and services:

+ Record a decrease in revenue on the current consolidated financial statements if the revenue deduction incurs before reporting date;

+ Record a decrease in revenue on the next consolidated financial statements if the revenue deduction incurs after reporting date;

Trade discount is the discount for customers purchasing large quantity of goods.

Sales rebate is the deduction to the buyer due to damanges, degradation or improper products as prescribed in contract.

Sales return reflects the value of the products, goods that customer returns due to violations of economic contracts, damages, degradation or improper goods.

16. Costs of goods sold

Costs of goods sold are cost of goods, products, services, investment property, costs of production of construction products sold in the period and costs relating to the real estate business, etc.

The lost value of inventory is recorded in the costs of goods sold after deducting compensation (if any).

The cost of direct materials consumed in excess of normal capacity, labor costs, fixed manufacturing overhead costs not allocated to the value of inventory, must be recorded in costs of goods sold (after deducting compensation, if any) even if goods have not been determined to be consumed yet.

17. Finance expenses

Finance expenses include expenses for financial activities: expenses or losses relating to financial investment activities; borrowing expenses; incurred expenses for capital contribution to joint ventures and associates; losses from securities transfer; provision for dimunition in value of trading securities; provision for diminution in value of investment in other entities; realised losses when selling foreign currency, realised foreign exchange losses, etc.

18. Selling expenses and general and administrative expenses

Selling expenses reflect indirect expenses incurred from selling goods and providing services.

General and administrative expenses reflect the general expenses of the Group, including: labor cost; social and health insurance, unemployment fund, union cost of management employee; office and tools expenses, depreciation for assets used in administration purposes; land rental, business license tax; provision for bad debts; expenses from external services and other expenses, etc.

19. Taxation

Current corporate income tax expenses include current corporate income tax expenses pursuant to the Law on Corporate Income Tax and additional corporate income tax expenses pursuant to Global Minimum Tax regulations. In which:

+ Current corporate income tax expenses pursuant to the Law on Corporate Income Tax is the corporate income tax payables calculated on the taxable income of the year and the current corporate income tax rate.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

+ Additional corporate income tax expenses pursuant to Global Minimum Tax regulations is the amount of corporate income tax the Group must additionally pay to the State budgets, determined in accordance with Global Minimum Tax regulations. When recognising additional corporate income tax expenses under the Global Minimum Tax regulations, the Group simultaneously recognises deferred tax assets.

Deferred tax expenses are the CIT expenses payable in the future resulting from:
- Record of deferred tax liabilities during the year;
- Reimbursement of deferred tax assets recorded in previous years.

Deferred tax income is the reduction of CIT expenses resulting from:
- Record of deferred tax assets during the year;
- Reimbursement of deferred tax liabilities recorded in previous years.

20. Related parties

Parties are considered related parties if one party has the ability to control or has significant influence over the other party in decision-making of financial and operational policies. The parties are also considered related parties if they are under joint control or are under joint significant influence.

In considering the relationship of related parties, the substance of the relationship is more focused on the legal form.

21. Segment report

A segment by business line is a separately identifiable part involved in the production or supply of products or services and has economic risks and benefits different than other business segments.

A segment by geography is a separately identifiable part involved in the production or supply of products and services within a specific economic environment and has economic risks and benefits different than other business segments in other economic environments.

22. Financial instruments

a. Financial assets

According to Circular 210, the Group classifies financial assets into groups:
- A financial asset recognised at fair value through profit or loss is a financial asset held for business purposes or classified as fair value through profit or loss at the time of initial recognition;
- Investments held to maturity are non-derivative financial assets with fixed or identifiable payments and have a fixed maturity that the Group intends and is able to hold until maturity;
- Loans and receivables are non-derivative financial assets with fixed or identifiable payments and are not listed on the market;
- Assets ready for sale are non-derivative financial assets that are determined to be ready for sale or are not classified as financial assets recognised at fair value through profit or loss, investments held to maturity or loans and receivables.

The classification of these financial assets depends on the purpose and nature of the financial assets and is decided at the time of initial recognition.

the Group's financial assets include cash and current deposits, trade receivables, other receivables, loans, listed and unlisted financial instruments.

Financial assets are recorded at the date of purchase and discontinued recording at the date of liquidation. At the time of initial recognition, financial assets are confirmed at the original price plus direct transaction costs related to the purchase and issuance.

b. Financial liabilities and equity instruments

Financial instruments are classified as financial liabilities or equity instruments at the time of initial recognition consistent with the nature and definition of financial liabilities and equity instruments.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

According to Circular 210, the Group classifies financial liabilities into the following groups:

- Financial liabilities recorded at fair value through profit or loss are liabilities held for business purposes or classified as fair value through profit or loss at the time of initial recognition;

- Financial liabilities are determined according to the allocation value determined by the original costs of the financial liabilities minus the principal repayments, plus or minus the accumulated allocations calculated according to the effective interest rate method of the difference between the original costs and the maturity value, subtracting (either directly or through the use of a backup account) due to impairment or irrevocability.

This classification of financial liabilities depends on the purpose and nature of the financial liabilities and is decided at the time of initial recognition.

The Group's financial liabilities include trade payables, other payables, debts and loans.

At the time of initial recognition, all financial liabilities are recorded at the original costs plus the direct transaction costs associated with the issuance.

Equity Instrument (EI): A contract proving the remaining interests in the Group's assets after deducting all obligations.

Offsetting financial Instruments: Financial assets and financial liabilities are offset against each other and present their net value on the Statement of financial position when and only if the Group has a legal right to offset the value already recorded; and intend to pay on a net basis or record assets and pay liabilities at the same time.

23. Consolidated financial statements preparation principles

When preparing consolidated financial statements, the parent company must consolidate its separate financial statements and those of all domestic and foreign subsidiaries directly or indirectly controlled by the parent company, except in the following cases:

+ The parent company's control is only temporary, as these subsidiaries are acquired and held solely for the purpose of resale within a period not exceeding 12 months.

+ The activities of the subsidiary are restricted during the period exceeding 12 months, which significantly affects the ability to transfer capital to the parent company.

The parent company is not allowed to exclude the followings from the consolidated financial statements:

+ Subsidiaries whose business activities differ from those of the parent company and other subsidiaries within the group;

+ Subsidiaries which are Trust Funds, Mutual Funds, Venture Capital Funds, or similar entities.

The consolidated financial statements are prepared and presented in accordance with the accounting principles applicable to the financial statements of independent enterprises pursuant to the Vietnamese Accounting Standard "Presentation of Financial Statements" and regulations of other relevant accounting standards.

The consolidated financial statements are prepared on the basis of applying uniform accounting policies for transactions and events of a similar nature under similar circumstances throughout the Group. In cases where any subsidiaries apply accounting policies different from the uniform accounting policies applied within the Group, the financial statements used for consolidation must be adjusted to conform to the Group's common policies. If any subsidiaries are unable to use the same accounting policies as the Group's common policies, the Notes to Consolidated Financial Statements must clearly disclose the items recorded and presented according to different accounting policies and provide a clear explanation of those other accounting policies.

The parent company's separate financial statements and the subsidiaries' financial statements used for consolidation must be prepared for the same accounting period. If the reporting date is different, subsidiaries must prepare an additional set of financial statements for consolidation purposes whose accounting period matches the parent company's accounting period. If this is not feasible, financial statements prepared at different times can be used, provided that the time gap does not exceed 3 months. In this case, the financial statements used for consolidation must be adjusted for the effects of significant transactions and events occuring between the subsidiary's reporting date and the group's reporting date. The length of the reporting period and the timing difference of the date of preparing financial statement should be consistent across periods.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The operating results of subsidiaries must be included in the consolidated financial statements from the date the parent company obtains control of the subsidiaries and terminated on the date the parent company actually loses control over the subsidiaries. When the investee is no longer a subsidiary and also does not become an associate or joint venture of the investor, the investor must account for the remaining investments pursuant to legal regulations.

The portion of ownership of the parent company and non-controlling interests in the net identifiable assets of the subsidiaries at the acquisition date must be presented at fair value, specifically:

+ The net assets of the subsidiary at the acquisition date are recognised in the Consolidated Statement of Financial Position at fair value. If the parent company does not own 100% of the subsidiary, the difference between the book value and the fair value must be allocated to both the parent company and the non-controlling interests.

+ After the acquisition date, if the subsidiary's assets at the acquisition date (with the fair value different from the book value) are depreciated, liquidated, or sold, the difference between the fair value and the book value is considered realised and must be adjusted to:

- Retained earnings attributable to the parent company;
- Non-controlling interests attributable to the ownership ratio of the non-controlling interests.

If there is a difference between the fair value and the book value of the net identifiable assets of the subsidiary on the acquisition date, the parent company must recognise deferred tax expenses arising from the business combination transactions.

Goodwill or gains from a bargain purchase are determined as the difference between the consideration of the investment and the fair value of the net identifiable assets of the subsidiary at the acquisition date when the parent company obtains control of the subsidiary.

The amortisation period of goodwill shall not exceed 10 years, starting from the date the parent company obtains control over the subsidiary, according to the principle: Amortisation must be done evenly over years. Periodically, the parent company must assess goodwill impairment in the subsidiary. If there is evidence that the impairment amount exceeds the annual amortisation, the impairment shall be recognised immediately in the period in which it occurs. Some evidence of goodwill impairment may include:

- After the date of obtaining control of the subsidiary, if additional consideration transferred is less than the parent company's portion of ownership in the subsidiary's additional net asset acquired;
- The market value of the subsidiary decreases (e.g.: the market value of the subsidiary's shares significantly declines due to continued operation losses);
- Credit ratings are downgraded for a prolonged period; the subsidiary faces insolvency, suspension of operations, or risks of dissolution, bankruptcy, or cessation of operations;
- Financial indicators deteriorate severely and systematically, etc.

In a business combination achieved in stages, when identifying goodwill or gains from a bargain purchase (negative goodwill), the consideration transferred in the subsidiary is calculated as the sum of the consideration transferred on the date of obtaining control of the subsidiary plus the consideration transferred of previous purchases that have been remeasured at fair value on the date the parent company obtains control of the subsidiary.

After obtaining control of a subsidiary, if the parent company continues to invest in the subsidiary to increase its ownership interest, the difference between the additional consideration transferred and the book value of the subsidiary's net assets acquired must be recognised directly in retained earnings and treated as equity transactions (not recognized as goodwill or gains from a bargain purchase). In this case, the parent company does not recognize the subsidiary's net assets at fair value as at the time of obtaining control.

The items in the Consolidated Statement of Financial Position and the Consolidated Statement of Profit or Loss are prepared by aggregating each item from the Statement of Financial Position and the Statement of Profit or Loss of the parent company and its subsidiaries within the group, followed by adjustments for the following items:

- The net book value of the parent company's investment in each subsidiary and the parent company's share in the subsidiary's equity must be fully eliminated, while recognising goodwill or gain from a bargain purchase (if any);
- Amortisation of goodwill;

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

- Non-controlling interests are presented in the Consolidated Statement of Financial Position as a separate item under equity section. The portion of non-controlling interests in the group's Consolidated Statement of Profit or Loss must also be presented as a separate item in the Consolidated Statement of Profit or Loss;

- Balances of receivables, payables, loans, etc., between entities within the group must be fully eliminated;

- Revenues, income, and expenses arising from intra-group transactions must be fully eliminated;

- Unrealised gains arising from intra-group transactions included in the asset values (such as inventory, fixed assets, etc.) must be fully eliminated. Unrealised losses from intra-group transactions included in the asset values (inventory, fixed assets, etc.) must also be eliminated unless the costs that caused such losses are irrecoverable.

The difference between the proceeds from the divestment of subsidiaries and the net asset value of the divested subsidiaries, plus (+) the value of any unamortised goodwill, shall be recognized immediately in the period in which it arises according to the following principles:

- If the divestment transaction does not result in the parent company losing control over the subsidiary, the entire difference shall be recognized under the "Retained earnings" item in the Consolidated Statement of Financial Position.

- If the divestment transaction results in the parent company losing control over the subsidiary, the entire difference shall be recognized in the Consolidated Statement of Profit or Loss. The investment in the subsidiary shall be accounted for as a normal financial investment or using the equity method from the time the parent company loses control over the subsidiary.

After all adjustment entries are made, the differences arising from the adjustments of items in the Statement of Profit or Loss must be transferred to retained earnings.

The Consolidated Statement of Cash Flows is prepared based on the Consolidated Statement of Financial Position, the Consolidated Statement of Profit or Loss, and the Statement of Cash Flows of the parent company and subsidiaries according to the principle: The Consolidated Statement of Cash Flows only presents cash flows between the group and external parties, including cash flows arising from transactions with joint ventures, associates, and non-controlling interests of the group. All cash flows arising from transactions between the parent company and subsidiaries within the group must be fully eliminated in the Consolidated Statement of Cash Flows.

In cases where the parent company has subsidiaries that prepare financial statements in a currency different from the parent company's reporting currency, before consolidating the financial statements, the parent company must translate all financial statements of the subsidiaries into the parent company's reporting currency in accordance with the regulations.

The Notes to Consolidated Financial Statement are prepared to disclose additional explanation regarding financial and non-financial information, based on the Consolidated Statement of Financial Position, the Consolidated Statement of Profit or Loss, the Consolidated Statement of Cash Flows, and relevant documents while consolidating financial statements.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

V . NOTES TO THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Unit: VND

1 . CASH AND CASH EQUIVALENTS

Non-restricted cash and cash equivalents held by the Company:	Ending balance	Beginning balance
- Cash on hand	**46,340,694**	**28,217,892**
+ Cash on hand (VND)	46,340,694	28,217,892
- Cash in banks	**5,645,062,620**	**5,659,037,431**
+ Cash in banks (VND)	***1,215,664,265***	***1,264,517,400***
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch	*914,593,832*	*1,053,032,440*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quang Nam Branch	*2,301,241*	*2,299,022*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Phu My Branch	*7,293,628*	*33,130,721*
Vietnam Export Import Commercial Joint Stock Bank (Eximbank)	*14,395,143*	*5,797,947*
Bao Viet Securities Joint Stock Company - Ho Chi Minh City Branch	*114,544,029*	*115,222,178*
Military Commercial Joint Stock Bank (MB) - Bac Sai Gon Branch	*125,747,872*	*24,200,951*
Orient Commercial Joint Stock Bank (OCB)	*33,893,430*	*27,940,498*
First Commercial Bank - Ho Chi Minh City Branch	*2,895,090*	*2,893,643*
+ Cash in banks (USD)	***4,429,398,355***	***4,394,520,031***
Military Commercial Joint Stock Bank (MB) - Bac Sai Gon Branch	*3,553,982,817*	*3,525,892,814*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch	*725,688,642*	*720,090,800*
First Commercial Bank - Ho Chi Minh City Branch	*149,726,896*	*148,536,417*
- Cash equivalents	***20,516,948,745***	***7,673,268,683***
+ Term deposits not exceeding 3 months (*)	***20,516,948,745***	***7,673,268,683***
Vietnam Export Import Commercial Joint Stock Bank (Eximbank)	*2,000,000,000*	*-*
Orient Commercial Joint Stock Bank (OCB)	*9,816,948,745*	*3,273,268,683*
Military Commercial Joint Stock Bank (MB) - Bac Sai Gon Branch	*-*	*-*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh Branch	*8,700,000,000*	*4,400,000,000*
Total	**26,208,352,059**	**13,360,524,006**

Note: (*)

Term deposits ranging from 01 to 03 months at banks with the interest rate ranging from 4.55 to 4.75% per annum.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

2 . TRADE RECEIVABLES

Unit: VND

	Ending balance		Beginning balance	
	Book value	Provision	Book value	Provision
2.1. Short-term	**4,790,134,118**	**(4,209,509,057)**	**4,475,313,557**	**(4,209,509,057)**
a. Related parties	***551,295,350***	-	***265,804,500***	-
- Vinaprint Joint Stock Company	507,336,009	-	265,804,500	-
- Phu Nhuan Trading JSC., Branch - Phu Nhuan Wedding and Conference Restaurant	43,959,341	-	-	-
b. Third parties	***4,238,838,768***	***(4,209,509,057)***	***4,209,509,057***	***(4,209,509,057)***
- Topo Designs	4,071,336,819	(4,071,336,819)	4,071,336,819	(4,071,336,819)
- JSP Vina Company Limited	133,066,217	(133,066,217)	133,066,217	(133,066,217)
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch	29,329,711	-	-	-
- Nha Be Consultancy and Technology JSC.,	4,100,968	(4,100,968)	4,100,968	(4,100,968)
- Sy Nam Company Limited	1,005,053	(1,005,053)	1,005,053	(1,005,053)
Total	**4,790,134,118**	**(4,209,509,057)**	**4,475,313,557**	**(4,209,509,057)**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

3 . FINANCIAL INVESTMENTS

3.1. Held-to-maturity investments

	Ending balance			Beginning balance		
	Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
a. Short-term	***21,846,696,480***	***21,846,696,480***	-	***56,173,236,078***	***56,173,236,078***	-
- Term deposits	**21,809,933,699**	**21,809,933,699**	-	**56,129,451,054**	**56,129,451,054**	-
+ Vietnam Export Import Commercial Joint Stock Bank	6,515,746,576	6,515,746,576	-	33,100,000,000	33,100,000,000	-
Principal	*6,500,000,000*	*6,500,000,000*	-	*33,100,000,000*	*33,100,000,000*	-
Interest	*15,746,576*	*15,746,576*	-	-	-	-
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam	4,905,856,164	4,905,856,164	-	300,000,000	300,000,000	-
Principal	*4,900,000,000*	*4,900,000,000*	-	*300,000,000*	*300,000,000*	-
Interest	*5,856,164*	*5,856,164*	-	-	-	-
+ Orient Commercial Joint Stock Bank	1,638,330,959	1,638,330,959	-	6,529,451,054	6,529,451,054	-
Principal	*1,638,330,959*	*1,638,330,959*	-	*6,529,451,054*	*6,529,451,054*	-
Interest	-	-	-	-	-	-
+ Military Commercial Joint Stock Bank	8,750,000,000	8,750,000,000	-	16,200,000,000	16,200,000,000	-
Principal	*8,750,000,000*	*8,750,000,000*	-	*16,200,000,000*	*16,200,000,000*	-
Interest	-	-	-	-	-	-
- Interest receivables	36,762,781	36,762,781	-	43,785,024	43,785,024	-
+ Interest receivables - cash equivalent	*36,762,781*	*36,762,781*	-	*43,785,024*	*43,785,024*	-
Total	**21,846,696,480**	**21,846,696,480**	-	**56,173,236,078**	**56,173,236,078**	-

Note:

- Term deposits ranging from 04 to 06 months at banks with the interest rate ranging from 4.75% to 8.3% per annum.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the six-month period ended as at 30 June 2026

Unit: VND

3.2. Investment in entities

	Ending balance			Beginning balance		
	Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
a. Investments in joint ventures and associates	***15,908,445,812***	***15,908,445,812***	-	***15,908,445,812***	***15,908,445,812***	-
- Phu My Corporation (*)	15,908,445,812	15,908,445,812	-	15,908,445,812	15,908,445,812	-
b. Investments in other entities	***15,395,180,000***	***15,395,180,000***	-	***15,395,180,000***	***15,360,216,400***	***(34,963,600)***
- Joint Stock Commercial Bank for Foreign Trade of Vietnam (56,920 shares)	1,269,730,000	1,269,730,000	-	1,269,730,000	1,269,730,000	-
- Vietnam Asia Commercial Joint Stock Bank (381,066 shares)	3,998,050,000	3,998,050,000	-	3,998,050,000	3,963,086,400	(34,963,600)
- Gia Dinh Development Corporation (843,950 shares)	10,127,400,000	10,127,400,000	-	10,127,400,000	10,127,400,000	-
Total	**31,303,625,812**	**31,303,625,812**	-	**31,303,625,812**	**31,268,662,212**	**(34,963,600)**

Note:
(*) Since the company has not yet published the financial statements for the six-month period ended as at 30/06/2026, the recoverable value of the investment in the companies is currently determined based on the 2024 audit report.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

4 . OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Value	Provision	Value	Provision
Short-term	-	-	**10,900,000**	-
- Advances	-	-	10,900,000	-
+ Nguyen Anh Tuan	-	-	*10,000,000*	-
+ Nguyen Thi Truc Ly	-	-	*900,000*	-
Total	-	-	**10,900,000**	

5 . BAD DEBTS

	Ending balance		Beginning balance	
	Cost	Recoverable value	Cost	Recoverable value
- Total value of receivables, overdue debts or no overdue doubtful debts	7,918,094,097	-	7,918,094,097	
Details:				
Topo Designs	*4,071,336,819*	-	*4,071,336,819*	
JSP Vina Company Limited	*133,066,217*	-	*133,066,217*	
Sy Nam Company Limited	*1,005,053*	-	*1,005,053*	-
Nha Be Consultancy and Technology JSC.,	*4,100,968*	-	*4,100,968*	-
A.N.S.I Technology Co., Ltd.	*25,642,500*	-	*25,642,500*	-
Cach Kiem Production and Trading Service Co., Ltd.	*75,000,000*	-	*75,000,000*	-
Lac Viet Computing Corporation	*741,727,000*	-	*741,727,000*	-
My Phu Architecture Co., Ltd.	*125,400,000*	-	*125,400,000*	-
Fire Protection Equipment Center 4/10	*1,768,852,080*	-	*1,768,852,080*	-
Dai Nghia Thanh Investment and Construction Co., Ltd.	*105,299,460*	-	*105,299,460*	-
Hung Thao Trading Co., Ltd.	*866,664,000*	-	*866,664,000*	-
Total	**7,918,094,097**	-	**7,918,094,097**	-

6 . INVENTORIES

	Ending balance		Beginning balance	
	Historical cost	Provision	Historical cost	Provision
- Raw materials	59,095,242	-	59,095,242	-
- Tools and supplies	1,609,355,403	-	1,609,564,253	-
- Finished goods	85,821,070,370	(14,614,122,271)	85,817,638,575	(14,614,122,271)
- Merchandise	-	-	115,151,858	-
- Goods on consignment	21,238,792,678	-	21,238,792,678	-
Total	**108,728,313,693**	**(14,614,122,271)**	**108,840,242,606**	**(14,614,122,271)**

<u>Note:</u>

- Allocation basis for raw materials and supplies: Based on actual costs incurred

- Provision for inventory valuation: 14,614,122,271 VND.

- Value of inventories put up as collateral to ensure liabilities at the end of period: None

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

7 . LONG-TERM ASSETS

Long-term construction in progress

	Ending balance		Beginning balance	
	Cost	Recoverable value	Cost	Recoverable value
- Construction in progress	13,380,169,682	13,380,169,682	13,380,169,682	13,380,169,682
- Land cost at 213 Hong Bang (*)	*10,020,000,000*	*10,020,000,000*	*10,020,000,000*	*10,020,000,000*
- Land cost for workers housing project at Hac Dich Industry Zone (**)	*1,830,600,000*	*1,830,600,000*	*1,830,600,000*	*1,830,600,000*
- Construction cost at 213 Hong Bang	*1,529,569,682*	*1,529,569,682*	*1,529,569,682*	*1,529,569,682*
Total	**13,380,169,682**	**13,380,169,682**	**13,380,169,682**	**13,380,169,682**

Note:

(*) This represented the amount that the Company has paid to State's budget to receive land use right at No 213 Hong Bang Street, Cho Lon Ward, Ho Chi Minh City (expired). The Company is waiting for the specific guidance from relevant bodies.

(**) This represented the amount that the Company has paid to Phu My Corporation to purchase two (2) land plots No. 479 and No. 450 located at Group 8, Trang Cat Hamlet, Tan Thanh Ward, Ho Chi Minh City to build houses for workers.

8 . PREPAID/DEFERRED EXPENSES

	Ending balance	Beginning balance
8.1. Short-term prepaid expenses	**1,031,426,469**	**390,792,246**
- Tools and supplies	36,760,168	-
- Insurance expenses	994,666,301	390,792,246
8.2. Long-term deferred expenses	**11,938,459,241**	**12,158,807,905**
- Enterprise foundation costs	6,843,672,579	6,960,992,677
- Land use rights at Thang Binh District - Quang Nam	5,094,786,662	5,163,946,664
- Tools and supplies	-	25,874,609
- Others	-	7,993,955
Total	**12,969,885,710**	**12,549,600,151**

Note: *In 2026, the Company recorded the allocation of tools and supplies in the period of narrowing down the operations as general and administrative expenses in the period.*

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

9 . INCREASE OR DECREASE IN TANGIBLE ASSETS

Item	Buildings and structures	Machinery and equipment	Means of transportation	Office equipment	Perennial plants for periodic produces	Other tangible assets	Total
Historical cost							
Beginning balance	**228,019,230,130**	**144,245,086,381**	**16,752,999,045**	**16,718,333,110**	-	-	**405,735,648,666**
Increase	-	-	-	-	-	-	-
- Additions	-	-	-	-	-	-	-
Decrease	-	-	**900,260,364**	**33,312,000**	-	-	**933,572,364**
- Disposals	-	-	900,260,364	33,312,000	-	-	933,572,364
Ending balance	**228,019,230,130**	**144,245,086,381**	**15,852,738,681**	**16,685,021,110**	-	-	**404,802,076,302**
Accummulated depreciation							
Beginning balance	**114,671,319,017**	**142,023,045,760**	**16,059,159,092**	**15,375,609,819**	-	-	**288,129,133,688**
Increase	**4,087,890,252**	**1,434,065,395**	**182,236,614**	**395,434,931**	-	-	**6,099,627,192**
- Depreciation for the period	4,087,890,252	1,434,065,395	182,236,614	395,434,931	-	-	6,099,627,192
Decrease	-	-	**900,260,364**	**33,312,000**	-	-	**933,572,364**
- Disposals	-	-	900,260,364	33,312,000	-	-	933,572,364
Ending balance	**118,759,209,269**	**143,457,111,155**	**15,341,135,342**	**15,737,732,750**	-	-	**293,295,188,516**
Net carrying amounts							
Beginning balance	**113,347,911,113**	**2,222,040,621**	**693,839,953**	**1,342,723,291**	-	-	**117,606,514,978**
Ending balance	**109,260,020,861**	**787,975,226**	**511,603,339**	**947,288,360**	-	-	**111,506,887,786**

Note:

- *Detailed disclosures of tangible assets existing and being disposed of during the period, each representing 10% or more of total tangible assets.* None

- *Historical cost of tangible assets fully depreciated but still in use at the end of the period:* *210,226,912,183 VND*

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

10 . INCREASE OR DECREASE IN INTANGIBLE ASSETS

Item	Land use rights	Copyrights	Patents, inventions	Computer software	Other intangible fixed assets	Total
Historical cost						
Beginning balance	-	-	-	**6,514,768,422**	-	**6,514,768,422**
Increase	-	-	-	-	-	-
- Additions	-	-	-	-	-	-
Decrease	-	-	-	-	-	-
- Disposals	-	-	-	-	-	-
Ending balance	-	-	-	**6,514,768,422**	-	**6,514,768,422**
Accumulated amortisation						
Beginning balance	-	-	-	**6,195,715,117**	-	**6,195,715,117**
Increase	-	-	-	**56,303,520**	-	**56,303,520**
- Amortisation for the period	-	-	-	56,303,520	-	56,303,520
Decrease	-	-	-	-	-	-
- Disposals	-	-	-	-	-	-
Ending balance	-	-	-	**6,252,018,637**	-	**6,252,018,637**
Net carrying amounts						
Beginning balance	-	-	-	**319,053,305**	-	**319,053,305**
Ending balance	-	-	-	**262,749,785**	-	**262,749,785**

Note:

- Detailed disclosures of intangible assets existing and being disposed of during the period, each representing 10% or more of total intangible assets. 5,484,085,740 *VND*

	Historical cost	*Amortisation for the period*	*Accummulated amortisation*	*Net carrying amounts*
+ GEBER technical pattern design and layout software	*4,583,229,390*	*-*	*4,583,229,390*	*-*
+ The ACCMARK PE-PDS software license.	*900,856,350*	*56,303,520*	*638,106,570*	*262,749,780*

- Historical cost of intangible assets fully amortised but still in use at the end of the period: 5,613,912,072 *VND*

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

11 . TRADE PAYABLES

	Ending balance		Beginning balance	
	Value	Payable amounts	Value	Payable amounts
Short-term	**1,545,592,907**	**1,545,592,907**	**489,133,638**	**489,133,638**
a. Related parties	***32,912,017***	***32,912,017***	***33,038,187***	***33,038,187***
- Phu My Corporation	32,912,017	32,912,017	33,038,187	33,038,187
b. Third parties	***1,512,680,890***	***1,512,680,890***	***456,095,451***	***456,095,451***
- Bach Khoa Development Environmental Tech Co., Ltd.	32,745,800	32,745,800	32,745,800	32,745,800
- Green Electric Investment JSC.,	12,568,745	12,568,745	7,775,297	7,775,297
- Long Hoang Security Services Co., Ltd.	200,880,000	200,880,000	200,880,000	200,880,000
- Thuan Loi Phat Packaging Production and Trading Co., Ltd.	19,129,200	19,129,200	19,129,200	19,129,200
- Huy Thuoc Construction Co., Ltd.	80,000,000	80,000,000	80,000,000	80,000,000
- Thien Phu Gia Investment Consultant Corporation	7,454,545	7,454,545	7,454,545	7,454,545
- United Insurance Company - HCM Branch	1,108,844,693	1,108,844,693	-	-
- Others	51,057,907	51,057,907	108,110,609	108,110,609
Total	**1,545,592,907**	**1,545,592,907**	**489,133,638**	**489,133,638**

12 . DIVIDENDS AND PROFITS PAYABLES

	Ending balance	Beginning balance
- Dividends	55,588,425	55,588,425
Total	**55,588,425**	**55,588,425**

13 . STATUTORY OBLIGATIONS

	Beginning balance	Payables in the period	Paid in the period	Ending balance
13.1. Payables				
a. Short-term	**252,061,976**	**345,057,806**	**298,436,124**	**298,683,658**
Value-added tax	-	197,096,929	197,096,929	-
Corporate income tax	-	-	-	-
Personal income tax	252,061,976	142,500,877	95,879,195	298,683,658
Other taxes	-	5,460,000	5,460,000	-
Total	**252,061,976**	**345,057,806**	**298,436,124**	**298,683,658**
13.2. Receivables				
Corporate income tax	447,199,792	-	-	447,199,792
Personal income tax (Tan My, Quang Nam)	77,912,309	-	-	77,912,309
Land and housing tax (*)	117,320,941	17,493,869,545	18,178,334,923	801,786,319
Other taxes	-	-	-	-
Total	**642,433,042**	**17,493,869,545**	**18,178,334,923**	**1,326,898,420**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

(*) On May 25, 2026, the Company received a notification (No. 22841/TB-TPHCM) regarding additional annual land rental fees for the period from January 1, 1996, to December 31, 2025, for the land plot at 213 Hong Bang, Cho Lon Ward. The total additional land rental amount payable is VND 35,185,830,823; the first installment of VND 15,032,767,208 was due on June 24, 2026, and the second installment of VND 17,592,915,411 is due by August 22, 2026. The Company has accrued the expense and paid the first installment of the additional land rental on June 24, 2026.

Note: (*) *The Company's tax settlements are subject to examination by the Tax Authority. Because the application of tax laws and regulation to many types of transactions is susceptible to varying interpetations, amounts reported in the financial statements could be changed at a later date upon final determination by the Tax Authority.*

14 . ACCRUED EXPENSES

	Ending balance	Beginning balance
Short-term	**56,809,262**	**340,794,902**
- Salary expenses for annual leave entitlement	-	65,593,576
- Audit fee	47,500,000	150,000,000
- Others	9,309,262	125,201,326
Total	**56,809,262**	**340,794,902**

15 . OTHER PAYABLES

	Ending balance	Beginning balance
Short-term	**2,498,631,715**	**2,488,560,758**
- SI, HI, UI, TU…	944,456,598	934,065,641
- Remuneration of the BODs and BOS	1,520,540,117	1,520,540,117
- Others	33,635,000	33,955,000
Total	**2,498,631,715**	**2,488,560,758**

16 . PROVISIONS

	Beginning balance	Increase during the period	Decrease during the period	Ending balance
Long-term				
- Severance allowance	997,331,000	-	36,000,250	961,330,750
Total	**997,331,000**	**-**	**36,000,250**	**961,330,750**

17 . DEFERRED TAX ASSETS AND DEFERRED TAX LIABILITIES

	Ending balance	Beginning balance
17.1. Deferred tax assets		
- Corporate income tax rate applicable for deferred tax assets calculations	20%	20%
- Deferred tax assets arising from deductible temporary differences	192,266,150	533,799,067
- Offset with deferred tax liabilities	(192,266,150)	(533,799,067)
Deferred tax assets	**-**	**-**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

17.2. Deferred tax liabilities

- Corporate income tax rate applicable for deferred tax liabilities calculations	20%	20%
- Deferred tax liabilities arising from taxable temporary differences	4,812,480,838	5,146,813,705
- Offset with deferred tax assets	(192,266,150)	(533,799,067)
Deferred tax liabilities	**4,620,214,688**	**4,613,014,638**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

18 . OWNERS' EQUITY

18.1. Changes in owners' equity

	Contributed charter capital	Share premium	Treasury shares	Development and investment funds	Retained earnings	Total
Previous beginning balance	**330,002,590,000**	**72,687,827,370**	**(863,138,686)**	**67,859,802,989**	**(103,842,175,300)**	**365,844,906,373**
- Increase in capital in previous year	-	-	-	-	-	-
- Profits in previous year	-	-	-	-	(23,970,522,360)	(23,970,522,360)
- Other increases	-	-	-	-	-	-
- Decrease in capital in previous year	-	-	-	-	-	-
- Losses in previous year	-	-	-	-	-	-
- Other decreases	-	-	-	-	-	-
Current beginning balance	**330,002,590,000**	**72,687,827,370**	**(863,138,686)**	**67,859,802,989**	**(127,812,697,660)**	**341,874,384,013**
- Increase in capital in current period	-	-	-	-	-	-
- Profits in current period	-	-	-	-	(26,355,960,364)	(26,355,960,364)
- Other increases	-	-	-	-	-	-
- Decrease in capital in current period	-	-	-	-	-	-
- Losses in current period	-	-	-	-	(217,600,000)	(217,600,000)
- Other decreases	-	-	-	-	-	-
Current ending balance	**330,002,590,000**	**72,687,827,370**	**(863,138,686)**	**67,859,802,989**	**(154,386,258,024)**	**315,300,823,649**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

18.2. Capital transactions with owners and distribution of dividends or profits

	First 06 months of 2026	First 06 months of 2025
- Contributed captital		
+ Beginning balance	*330,002,590,000*	*330,002,590,000*
+ Increase in capital during the period	-	-
+ Decrease in capital during the period	-	-
+ Ending balance	*330,002,590,000*	*330,002,590,000*
- Dividends or profits distribution	-	-

18.3. Shares

	Ending balance	Beginning balance
- Authorised shares	33,000,259	33,000,259
- Issued shares	33,000,259	33,000,259
+ Ordinary shares	*33,000,259*	*33,000,259*
+ Preference shares	-	
- Repurchased shares (treasury shares)	(49,260)	(49,260)
+ Ordinary shares	*(49,260)*	*(49,260)*
+ Preference shares	-	
- Shares in circulation	32,950,999	32,950,999
+ Ordinary shares	*32,950,999*	*32,950,999*
+ Preference shares	-	-

** Par value of shares outstanding: 10,000 VND / share*

18.4. Funds

- Development and investment funds	67,859,802,989	67,859,802,989
- Bonus and welfare funds	275,741,174	275,741,174

19 . OFF-INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION ACCOUNTS

Foreign currency

	Ending balance	Beginning balance
- USD	168,514.32	168,520.92

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

VI . NOTE TO INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

1 . REVENUES FROM SALES AND SERVICES RENDERED

	First 06 months of 2026	First 06 months of 2025
1.1. Revenues		
- Revenue from sales of goods	-	1,875,015
- Revenue from services rendered	210,975,063	211,702,153
- Revenue from sales of medicines	64,534,437	176,694,710
Total	**275,509,500**	**390,271,878**
1.2. Revenue from related parties		
- Vinaprint Joint Stock Company	588,214,572	508,241,025
- Phu Nhuan Trading Joint Stock Company Branch - Phu Nhuan Wedding and Conference Restaurant	145,648,424	-
Total	**733,862,996**	**508,241,025**
Total revenue	**1,009,372,496**	**898,512,903**

2 . COSTS OF GOODS SOLD

	First 06 months of 2026	First 06 months of 2025
- Costs from sales of finished goods and merchandise	49,561,116	140,659,997
- Costs of goods sold deductions	-	(9,259,615)
+ Reversal of provision for obsolete inventories	-	*(9,259,615)*
Total	**49,561,116**	**131,400,382**

3 . FINANCE INCOME

	First 06 months of 2026	First 06 months of 2025
- Interests on deposits and lending	1,806,857,076	1,167,228,570
- Realised gains from foreign exchange differences	17,307	170,968
- Unrealised gains from foreign exchange differences	35,050,432	223,596,676
- Payment discounts received	283,950	1,766,417
Total	**1,842,208,765**	**1,392,762,631**

4 . FINANCE EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Finance expense reductions	(34,963,600)	(1,461,861,000)
+ Reversal of provision for diminution in value of trading securities and provision for diminution in value of in other entities	*(34,963,600)*	*(1,461,861,000)*
Total	**(34,963,600)**	**(1,461,861,000)**

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

5 . OTHER INCOME

	First 06 months of 2026	First 06 months of 2025
- Proceeds from disposals of fixed assets	311,600,000	1,832,847,853
- Proceeds from disposals of tools	60,489,566	10,740,741
- Others	3,769,887	1,600
Total	**375,859,453**	**1,843,590,194**

6 . OTHER EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Value of medicines and pharmaceuticals donated to social welfare facilities	82,934,917	-
Total	**82,934,917**	-

7 . GENERAL AND ADMINISTRATIVE EXPENSES

	First 06 months of 2026	First 06 months of 2025
General and administrative expenses		
- Raw materials, tools and supplies	-	141,675,497
- Labour costs	2,971,549,042	3,143,563,253
- Depreciation and amortisation	6,155,930,712	8,693,654,330
- Expenses from external services	2,637,826,457	2,465,821,934
- Provision for doubtful debts	-	517,084,356
- Others	17,713,362,384	2,914,610,893
Total	**29,478,668,595**	**17,876,410,263**

8 . PRODUCTION AND OPERATING COSTS

	First 06 months of 2026	First 06 months of 2025
- Raw material costs	-	141,675,497
- Labour costs	2,971,549,042	3,143,563,253
- Depreciation and amortisation	6,155,930,712	8,693,654,330
- Expenses from external services	2,687,387,573	2,603,227,359
- Provision expenses	-	517,084,356
- Others	17,713,362,384	2,914,610,893
Total	**29,528,229,711**	**18,013,815,688**

9 . CURRENT INCOME TAX EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Total accounting profit before tax	**(26,348,760,314)**	**(13,988,579,412)**
- Taxes are calculated based on the current CIT rate	20%	20%
- Increase/(Decrease) of accounting profit to determine profit to determine the taxable income	365,411,130	2,359,679,126

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

+ Increase adjustments	404,381,312	2,602,623,931
Non-deductible expenses	*168,302,218*	*644,294,494*
Losses from joint ventures and associates	*-*	*1,577,495,495*
Reimbursement of salary and severance allowance	*(32,080,500)*	*-*
Unrealised revaluation gains (AR, cash) - previous year	*268,159,594*	*380,833,942*
+ Decrease adjustments	(38,970,182)	(242,944,805)
Unrealised revaluation gains (AR, cash) - current year	*(35,050,432)*	*(223,687,305)*
Salary, severance allowance paid	*(3,919,750)*	*(19,257,500)*
Reimbursement of salary and severance allowance	*-*	*-*
- Loss transfers from previous years	**(176,950,907,525)**	**(171,945,931,945)**
- Total taxable income	**(202,934,256,709)**	**(183,574,832,231)**
- Current corporate income tax expenses	**-**	**-**
+ Corporate income tax under ordinary tax rate	-	-
+ Adjustment of tax expenses in the previous years to the current year	-	-
- Deferred tax expenses (**)	**7,200,050**	**319,350,599**
- Corporate income tax expenses (*)	**7,200,050**	**319,350,599**

(*) Corporate income tax expenses for the fiscal year are estimated based on taxable income and may be subject to adjustments depending on the tax authority's inspection.

(**) Deferred tax expenses	**First 06 months of 2026**	**First 06 months of 2025**
- Deferred corporate income tax expense arising from taxable temporary differences	-	315,499,099
- Deferred tax expenses arising from the reversal of deferred tax assets	7,200,050	3,851,500
Total	**7,200,050**	**319,350,599**

10 . BASIC EARNINGS PER SHARE

	First 06 months of 2026	**First 06 months of 2025**
Net profit after tax attributable to ordinary shareholders	(26,355,960,364)	(14,307,930,011)
Bonus and welfare funds distributed from net profit after tax	-	-
Weighted average number of ordinary shares during the period	32,950,999	32,950,999
Basic earnings per share	**(800)**	**(434)**

11 . DILUTED EARNINGS PER SHARE

	First 06 months of 2026	**First 06 months of 2025**
Net profit after tax attributable to ordinary shareholders	(26,355,960,364)	(14,307,930,011)
Bonus and welfare funds distributed from net profit after tax	-	-
Number of ordinary shares planned to issue	-	-
Weighted average number of ordinary shares during the period	32,950,999	32,950,999
Diluted earnings per share	**(800)**	**(434)**

VII . NOTES TO INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

1 . Cash and cash equivalents held by the Company without use: None

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

2 . **Non-monetary transactions affecting the interim consolidated statement of cash flows in the future:** None

VIII . OTHER INFORMATION

1 . **Contingent liabilities, commitments and other information:** None.

2 . **Events after the reporting date:** None.

3 . **Changes to accounting estimates:** None.

4 . **Related parties**

4.1. Transactions with key management personels

Key management personels and related individuals include: the Board of Directors, the Board of Management and the Board of Supervisors.

Transactions arising during the year between the Company and key management personels:

Remuneration of the Board of Directors, the Board of Management and the Board of Supervisors

	First 06 months of 2026	First 06 months of 2025
Board of Directors	160,000,000	-
Board of Management	457,344,522	434,081,000
Board of Supervisors	57,600,000	-

For the six-month period ended as at 30 June 2026

Full name	Position	Salary, bonus	Remuneration
Le Van Hung	Chairman of the BOD	-	-
Bui Minh Tuan	Member of the BOD	-	-
Tran Nguyen Anh Minh	Member of the BOD	-	60,000,000
Pham Van Tau	Member of the BOD	-	40,000,000
Nguyen Thi Diem My	Member of the BOD	-	60,000,000
Tu Vi Tri	Head of the BOS	-	-
Mai Thanh Tol	Member of the BOS	-	28,800,000
Tran Thi Thu Yen	Member of the BOS (dismissed on 28/04/2026)	-	28,800,000
Vo Tran Thu Ngan	Member of the BOS (appointed on 28/04/2026)	-	-
Nguyen Thi Minh Hang	General Director cum Finance Director	457,344,522	-
TOTAL		**457,344,522**	**217,600,000**

(*) Remuneration for the Board of Directors and the Supervisory Board for 2025, but paid in 2026.

For the six-month period ended as at 30 June 2025

Full name	Position	Salary, bonus	Remuneration
Le Van Hung	Chairman of the BOD	-	-
Bui Minh Tuan	Member of the BOD	-	-
Tran Nguyen Anh Minh	Member of the BOD	-	-
Pham Van Tau	Member of the BOD	-	-
Nguyen Thi Diem My	Member of the BOD	-	-
Tu Vi Tri	Head of the BOS	-	-
Mai Thanh Tol	Member of the BOS	-	-
Tran Thi Thu Yen	Member of the BOS	-	-
Nguyen Thi Minh Hang	General Director cum Finance Director	434,081,000	-
TOTAL		**434,081,000**	-

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

4.2. Transaction with related parties as entities

Related parties	Relationship	Ownership ratio	Voting rights
Phu My Corporation	Associate	27.39%	27.39%
Phu Nhuan Trading JSC., Branch - Phu Nhuan Wedding and Conference Restaurant	Key management co-personnels		
Vinaprint Joint Stock Company	Key management co-personnels		

During the year, the Company had significant transactions with related parties as follows:

Related parties	Transaction	First 06 months of 2026	First 06 months of 2025
Vinaprint Joint Stock Company	Shared profit	588,214,572	508,241,025
Phu My Corporation	Industrial zone services	183,823,434	184,265,370
Phu Nhuan Trading JSC., Branch - Phu Nhuan Wedding and Conference Restaurant	Shared profit	145,648,424	-

As of the date of the financial statements, the following amounts remain unpaid to related parties:

Related parties	Nature	Ending balance	Beginning balance
Phu My Corporation	Payables	32,912,017	32,962,485
Vinaprint Joint Stock Company	Receivables	507,336,009	131,563,920
Phu Nhuan Trading JSC., Branch - Phu Nhuan Wedding and Conference Restaurant	Receivables	43,959,341	-

5 . Segment report

Segment report by operating sectors

Currently, the Company's operating activities are mainly focused on one group of products ..., and it is not a multi-sector enterprise providing various groups of products and services; therefore, the Board of Directors has decided not to apply segment report by operating sectors.

Segment report by geographical regions

The Company's products are mainly consumed within the same geographical area, with no significant differences in economic benefits or exposure to risks; therefore, the Board of Directors has also decided not to apply segment report by geographical regions.

6. The Company's financial risk management

The Company's primary financial liabilities consist of borrowed debts, trade payables, and other payables. The main purpose of these financial liabilities is to mobilize financial resources for the Company's activities. The Company has financial assets such as trade receivables and other receivables, cash and short-term deposits, and investments in listed and unlisted securities arising directly from the Company's operations.

The risks of material misstatement arising from the Company's financial instruments are market risk, credit risk and liquidity risk.

Risk management is an indispensable business for all business activities of the Company. The Company has established an internal control system to ensure rational balance between the costs when risks arise and the costs of risk management. The Board of Management continuously monitors the Company's risk management process to ensure rational balance between risk and risk control.

The Board of Management of the Company considers and agrees to apply management policies for the above risks as follows:

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

6.1. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise three types of risk: interest rate risk, foreign currency risk and commodity price risk. Financial instruments affected by market risk include loans and debts, corporate bonds, convertible bonds, deposits, and financial investments.

The sensitivity analyses have been prepared on the basis that the amount of net debt, the ratio of fixed to floating interest rates of the debt and the proportion of financial instruments in foreign currencies are all constant.

a. Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company's foreign currency risk is mainly related to the Company's activities (when revenue or expenses are of foreign currency origin different from the Company's functional currency).

b. Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Company's interest rate risk is mainly related to cash, short-term deposits and loans.

The Company manages interest rate risk by analyzing the market situation to obtain the most favourable interest rates within the limits of its risk management.

The Company did not conduct a sensitivity analysis for interest rates because the risk of interest rate changes at the reporting date was negligible.

c. Price risk

Stock price risk:

The listed and unlisted shares held by the Company are affected by market risks arising from uncertainty about the future value of the investment shares, resulting in the provision for the diminution in investment value that may increase or decrease. The Company manages stock price risk by setting investment limits. The Company's Board of Directors also reviews and approves investment decisions in stocks.

The Company will conduct an analysis and presentation of the sensitivity due to the impact of stock price fluctuations on the Company's operating results when there are detailed instructions by regulatory authorities.

Real estate price risk:

The Company has identified the following risks related to the Company's real estate portfolio:

- The cost of development projects may increase if there is a delay in the planning process. To limit this risk, the Company hires consultants who specialize in specific planning requirements within the scope of the project to reduce the risks that may arise during the planning process.

- The fair value risk of the real estate investment portfolio is due to the fundamental factors of the market and the buyers.

6.2. Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily for trade receivables) and from its financing activities, including deposits with banks, foreign exchange transactions and other financial instruments.

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

a. Trade receivables

The Company minimizes credit risk by dealing only with the customers that have good credit history. Besides, the accountants follow up the account receivables regularly to expedite the receipt. Trade receivables of the Company are related to various entities and therefore the credit risk exposed from trade receivables is low.

b. Cash in banks

Most of the Company's cash in bank is in the large and trusted banks in Vietnam. Credit risk to this balance at the bank is managed by the treasury department of the Company in accordance with Company policy. The Company does not realize any material credit risk to this cash in bank.

6.3. Liquidity risk

The liquidity risk is the risk that the Company will encounter difficulty in meeting financial obligation due to shortage of funds. The Company's liquidity risk mainly arises from the fact that financial assets and financial liabilities have different maturity dates.

The Board of Management is responsible for managing liquidity risk. The most major payables are secured by deposits, receivables and short-term assets. The Company did not perform a sensitive analysis on liquidity risks because concentration on liquid risks are low.

The Company monitors its liquidity risk by maintaining a level of cash and cash equivalents and bank loans deemed adequate by management to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

The table below summarizes the payment terms of the Company's financial liabilities based on the expected payments under contractrual agreement on an undiscounted basis:

	< 1 year	1 - 5 years	> 5 years	Total
Ending balance				
Loans and debts	-	-	-	-
Trade payables	1,545,592,907	-	-	1,545,592,907
Accrued expenses	56,809,262	-	-	56,809,262
Other payables	2,498,631,715	-	-	2,498,631,715
Beginning balance				
Loans and debts	-	-	-	-
Trade payables	489,133,638	-	-	489,133,638
Accrued expenses	340,794,902	-	-	340,794,902
Other payables	2,488,560,758	-	-	2,488,560,758

The Company believes that the concentration on liquidity risk of loan payment is low. The Company is able to pay its debts to due from cash flow from operating activities and proceeds from the financial assets to maturity.

7. Financial assets and financial liabilities

Fair value of financial assets and financial liabilities are presented as follows:

	Book value		Fair value	
	Ending balance	**Beginning balance**	**Ending balance**	**Beginning balance**
Financial assets				
Cash and cash equivalents	26,208,352,059	13,360,524,006	26,208,352,059	13,360,524,006
Trade receivables	4,790,134,118	4,475,313,557	4,790,134,118	4,475,313,557
Advances to suppliers	4,125,735,076	4,057,699,911	4,125,735,076	4,057,699,911
Other receivables	-	10,900,000	-	10,900,000

NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Financial liabilities				
Trade payables	1,545,592,907	489,133,638	1,545,592,907	489,133,638
Advances from customers	93,407,420	154,587,420	93,407,420	154,587,420
Payables to employees	402,513,524	427,434,337	402,513,524	427,434,337
Accrued expenses	56,809,262	340,794,902	56,809,262	340,794,902
Other payables	2,498,631,715	2,488,560,758	2,498,631,715	2,488,560,758

Fair value of the financial assets and liabilities of the Company are reflected at the values which can be converted in a current transaction among parties having adequate knowledge and expecting to be involved in the transactions.

The Company applies the following methods and assumptions for fair value estimation: fair value of financial assets and financial liabilities are not revalued at the reporting date. However, the Board of Management believe that there is no significant difference between its fair value and its book value at the reporting date.

8 . Restatements in the previous period's interim consolidated financial statements due to changes in accounting policies this period: None

9 . Going-concern assumption

No events had been caused to make serious doubts about the operating continuously and the Company does not intend and are forced to stop working, or significantly narrowed scale of operation.

10 . Key assumptions and estimates: None

11 . Comparative information

The comparative figures are the figures in the Balance Sheet for the fiscal year ended 31 December 2025, and the Interim Consolidated Statement of Profit or Loss and Interim Consolidated Statement of Cash Flows for the six-month period ended 30 June 2025, which have been audited and reviewed by Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS).

These figures are presented and reclassified in accordance with Circular 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance. The Company makes adjustments to some beginning items of the Consolidated Statement of Financial Position as at 30 June 2026, as follows:

TT	Item	Code	Circular 99/2025/TT-BTC	Circular 200/2014/TT-BTC	Difference
CONSOLIDATED STATEMENT OF FINANCIAL POSITION					
			ASSETS		
1	Short-term held-to-maturity investments	123	56,173,236,078	56,129,451,054	43,785,024
2	Other short-term receivables	135	10,900,000	54,685,024	(43,785,024)
			LIABILITIES		
1	Other short-term payables	320	2,488,560,758	2,544,149,183	(55,588,425)
2	Dividends and profits payables	313	55,588,425	-	55,588,425

Approved, 26 August 2026

Preparer	**Chief Accountant**	**Legal representative**
Tran Thi Thu Tram	**Tran Thi My Hanh**	**Nguyen Minh Hang**

M.S.D.N: 0300742387 CÔNG TY CỔ PHẦN GARMEX SÀI GÒN P.GÒ VẤP - TP.HỒ CHÍ MINH