CÔNG TY CỔ PHẦN BV LAND
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CÔNG TY CỔ PHẦN BV LAND

BV LAND JOINT STOCK COMPANY

Số/No. 42/2026/CBTT - BVL

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập – Tự do – Hạnh phúc

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

Hà Nội, ngày 30 tháng 10 năm 2026

Hanoi, October 30, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH

PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

Kính gửi/To: Sở giao dịch chứng khoán Hà Nội/ Hanoi Stock Exchange

Thực hiện quy định tại Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần BV Land thực hiện công bố thông tin báo cáo tài chính (BCTC) Qúy III/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, BV Land Joint Stock Company hereby discloses the Financial Statements (FS) Q3/2026 to the Hanoi Stock Exchange as follows:

1. **Tên tổ chức/ *Organization name*: Công ty Cổ phần BV Land/ *BV Land Joint Stock Company***
   - Mã chứng khoán/Stock code: **BVL**
   - Địa chỉ/ *Head office*: Tầng 4, Tòa nhà Rivera Park, Số 69 Đường Vũ Trọng Phụng, Phường Thanh Xuân, TP Hà Nội, Việt Nam/*4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam*
   - Điện thoại/Phone: 024.355 60999 Website: https://bvland.vn
2. **Nội dung thông tin công bố/Information disclosure content:**
   - BCTC Qúy III/2026/ *Financial Statements for Q3/2026*

   ☐ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị phụ thuộc)/ *Separate Financial Statements (applicable to listed organizations without subsidiaries and to superior accounting units with dependent units)*

   ☑ BCTC hợp nhất (TCNY có công ty con)/ *Consolidated Financial Statements (applicable to listed organizations with subsidiaries)*

☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/ *Combined Financial Statements (applicable to listed organizations with affiliated accounting units that maintain separate accounting systems)*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases subject to explanation of causes:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/được kiểm toán):

The auditing organization issues an opinion other than an unqualified opinion on the Financial Statements (for financial statements that have been reviewed/audited):

☐ Có/Yes ☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable*:

☐ Có/Yes ☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước là sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC đã được soát xét/được kiểm toán):

Profit after tax in the reporting period differs by 5% or more between the pre-audit and post-audit figures, or changes from a loss to a profit or vice versa (for financial statements that have been reviewed/audited):

☐ Có/Yes ☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Written explanation in case applicable*:

☐ Có/Yes ☐ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước:

☑ Có/Yes ☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Written explanation in case applicable*:

☑ Có/Yes ☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại:

Profit after tax in the reporting period records a loss, or changes from a profit in the same period of the previous year to a loss in the current period, or vice versa:

☐ Có/Yes ☑ Không/No

Văn bản giải trình trong trường hợp tích có/*Written explanation in case applicable*:

☐ Có/Yes ☐ Không/No

Thông tin này được công bố trên trang điện tử Công ty vào ngày 30/10/2026 tại đường dẫn https://bvland.vn/danh-muc-quan-he-co-dong/bao-cao-tai-chinh

This information was published on the company's website on: 30/10/2026 at the link: https://bvland.vn/en/danh-muc-quan-he-co-dong/financial-report/

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the contents of this disclosure.

Nơi nhận/ *Recipient*:
- Như Kính gửi/ *As Dear*;
- Lưu VP.HĐQT/
  Save BOD Assistant Office.

NGƯỜI CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE PERSON

CÔNG TY CỔ PHẦN BV LAND
BVland
M.S.D.N: 0102983609

Tổng giám đốc/CEO
LÝ TUẤN ANH
MR.LY TUAN ANH

BV LAND
3609

BV LAND JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENTS

for the period from 01/01/2026 to 30/09/2026

BV LAND JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENTS

for the period from 01/01/2026 to 30/09/2026

Form No. B 01 - DN

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30/09/2026

Unit: VND

	ITEMS	Code	Note	30/09/2026	01/01/2026
A.	**CURRENT ASSETS**	**100**		**294,476,236,411**	**453,429,671,725**
I.	**Cash and cash equivalents**	**110**	V.1	**1,072,118,114**	**2,706,786,277**
1.	Cash	111		1,072,118,114	2,706,786,277
II.	**Short-term financial investments**	**120**	V.2	**137,548,677,075**	**265,689,811,343**
1.	Trading securities	121		104,834,800,882	101,033,699,061
2.	Allowance for impairment of trading securities	122		(20,127,747,114)	(6,057,485,009)
3.	Short-term held-to-maturity investments	123		52,841,623,307	170,713,597,291
III.	**Short-term receivables**	**130**		**133,157,485,346**	**172,572,604,259**
1.	Short-term trade receivables	131	V.3	21,180,174,735	49,621,878,962
2.	Short-term advances to suppliers	132	V.4	111,277,039,011	14,519,220,077
3.	Other short-term receivables	135	V.5	4,104,841,611	111,836,075,231
4.	Allowance for impairment of short-term receivables	136	V.6	(3,404,570,011)	(3,404,570,011)
IV.	**Inventories**	**140**	V.7	**22,135,366,600**	**11,967,959,163**
1.	Inventories	141		22,135,366,600	11,967,959,163
V.	**Other current assets**	**160**		**562,589,276**	**492,510,683**
1.	Short-term prepaid expenses	161	V.9	342,226,195	305,495,633
2.	VAT deductible	162		220,363,081	187,015,050
B.	**NON-CURRENT ASSETS**	**200**		**1,145,098,492,390**	**801,685,508,344**
I.	**Long-term receivables**	**210**		**54,000,000,000**	-
1.	Other long-term receivables	215	V.5	54,000,000,000	-
II.	**Fixed assets**	**220**		**485,953,966**	**542,967,557**
1.	Tangible fixed assets	221	V.8	485,953,966	542,967,557
	- Cost	222		3,395,521,240	3,353,920,314
	- Accumulated depreciation	223		(2,909,567,274)	(2,810,952,757)
III.	**Long-term financial investments**	**260**	V.2	**1,090,565,640,787**	**801,142,540,787**
1.	Investment in subsidiaries	261		966,421,612,618	676,998,512,618
2.	Equity investments in other entities	263		124,144,028,169	124,144,028,169
IV.	**Other non-current assets**	**270**		**46,897,637**	-
1.	Long-term prepaid expenses	271	V.9	46,897,637	-
	TOTAL ASSETS	**280**		**1,439,574,728,801**	**1,255,115,180,069**

Form No. B 01 - DN

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30/09/2026
(Continuous)

Unit: VND

	ITEMS	Code	Note	30/09/2026	01/01/2026
C.	**LIABILITIES**	**300**		**210,945,169,655**	**60,601,733,127**
I.	**Current liabilities**	**310**		**113,745,169,655**	**60,601,733,127**
1.	Short-term trade payables	311	V.10	36,174,416,227	10,190,004,617
2.	Short-term taxes and other amounts payable to the State	314	V.11	9,765,948,780	9,281,224,229
3.	Payables to employees	315		1,040,378,469	4,167,803,911
4.	Short-term accrued expenses	316		51,449,430	-
5.	Other short-term payables	320	V.12	441,430,415	597,132,377
6.	Short-term borrowings and finance lease liabilities	321	V.13	62,009,449,069	34,948,733,559
7.	Bonus and welfare funds	323		4,262,097,265	1,416,834,434
II.	**Non-current liabilities**	**330**		**97,200,000,000**	-
1.	Other long-term payables	338	V.12	97,200,000,000	-
D.	**EQUITY**	**400**		**1,228,629,559,146**	**1,194,513,446,942**
1.	Issued capital of owners	411		1,072,934,930,000	894,112,870,000
	- Ordinary shares with voting rights	411a		1,072,934,930,000	894,112,870,000
2.	Share premium	412		(677,456,497)	(677,456,497)
3.	Retained earnings	420		156,372,085,643	301,078,033,439
	- Retained earnings carried forward from prior periods	420a		119,225,710,608	47,796,285,642
	- Retained earnings for the current period	420b		37,146,375,035	253,281,747,797
	TOTAL LIABILITIES AND EQUITY	**440**		**1,439,574,728,801**	**1,255,115,180,069**

Hà Nội, 29/10/2026

Prepared by	Chief Accountant	General Director
Nguyen Duc Luu	Nguyen Duc Luu	Ly Tuan Anh

BV LAND JOINT STOCK COMPANY
4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward,
Hanoi City

Form No. B 02 - DN

STATEMENT OF COMPREHENSIVE INCOME
The period from 01/01/2026 to 30/09/2026

Unit: VND

ITEMS	Code	Note	Third quarter of 2026	Third quarter of 2025	Cumulative for QIII 2026	Cumulative for QIII 2025
1. Revenue from sale of goods and rendering of services	**1**	**VI.1**	**126,024,420,727**	**59,722,699,393**	**261,181,173,518**	**413,862,818,312**
3. Net revenue from sale of goods and rendering of services (10=01-02)	**10**	**VI.2**	**126,024,420,727**	**59,722,699,393**	**261,181,173,518**	**413,862,818,312**
4. Cost of sales	**11**	**VI.3**	**99,735,020,348**	**39,646,320,671**	**189,244,632,916**	**219,061,346,914**
5. Gross profit from sale of goods and rendering of services (20=10-11)	**20**		**26,289,400,379**	**20,076,378,722**	**71,936,540,602**	**194,801,471,398**
6. Gain/(loss) on disposal of investment property	**21**					
7. Revenue from financial activities	22	VI.4	2,273,295,399	70,366,423,160	12,105,922,312	76,393,218,035
8. Finance costs	23	VI.5	7,515,716,783	83,888,875	21,591,162,715	7,584,056,603
In which: Interest expenses	*24*		*2,581,239,570*	*2,906,738,856*	*7,453,841,384*	*6,747,255,437*
9. Selling expenses	25	VI.6	564,992,599	3,856,634,864	6,283,912,968	34,342,309,731
10. General Administrative expenses	26	VI.6	2,891,207,334	3,198,653,941	9,881,886,864	9,806,045,753
11. Net profit from operating activities {30=20+21+22-(23+25+26)}	**30**		**17,590,779,062**	**83,303,624,202**	**46,285,500,367**	**219,462,277,346**
12. Other income	31	VI.7	66,107,083	74,316,866	523,670,836	143,669,679
13. Other expense	32	VI.8	11,142,103	-	90,208,586	8,689,187
14. Other profit (loss) (40=31-32)	**40**		**54,964,980**	**74,316,866**	**433,462,250**	**134,980,492**
15. Total profit before tax (50=30+40)	**50**		**17,645,744,042**	**83,377,941,068**	**46,718,962,617**	**219,597,257,838**
16. Current corporate income tax expenses	51	VI.09	3,786,473,697	4,712,105,300	9,572,587,582	31,905,845,464
17. Chi phí thuế TNDN hoãn lại	52		-	-	-	-
18. Profit after tax (60=50-51-52)	**60**		**13,859,270,345**	**78,665,835,768**	**37,146,375,035**	**187,691,412,374**

Ha Noi, 29/10/2026

Prepared by	Chief Accountant	General Director
Nguyen Duc Luu	Nguyen Duc Luu	Ly Tuan Anh

Form No. B 03 - DN

SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/09/2026

Unit: VND

	ITEMS	Code	Note	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
I.	**Cash flows from operating activities**				
1.	**Profit before tax**	**01**		**46,718,962,617**	**219,597,257,838**
2.	**Adjustments for**				
	- Depreciation of property, plant and equipment and investment property	02		98,614,517	226,255,952
	- Provisions	03		14,070,262,105	150,296,207
	- Gains/(losses) from investing and financing activities	05		(6,507,049,840)	(68,699,523,181)
	- Borrowing costs	06		7,453,841,384	6,747,255,437
3.	**Operating profit before changes in working capital**	**08**		**61,834,630,783**	**158,021,542,253**
	- Increase/(decrease) in receivables	09		(70,583,229,118)	137,026,462,072
	- Increase/(decrease) in inventories	10		(10,167,407,437)	(5,348,242,703)
	- Increase/(decrease) in payables (excluding interest payable and income tax payable)	11		119,029,349,221	(24,005,149,625)
	- Increase/(decrease) in prepaid expenses	12		(83,628,199)	(21,508,764)
	- Increase/(decrease) in trading securities	13		(3,801,101,821)	(18,078,262,143)
	- Interest paid	14		(7,453,841,384)	(1,389,838,472)
	- Corporate income tax paid	15		(8,164,478,616)	(4,515,353,948)
	- Other cash outflows for operating activities	17		(185,000,000)	(1,613,213,000)
	Net cash flows from operating activities	**20**		**80,425,293,429**	**240,076,435,670**
II.	**Cash flows from investing activities**				
1.	Payments for acquisition and construction of prope	21		(41,600,926)	-
2.	Collection of loans and proceeds from sale of debt	24		119,054,140,335	68,150,000,000
3.	Payments for investments in equity of other entities	25		(289,423,100,000)	(321,510,000,000)
4.	Interest received, dividends and profit received	27		61,289,883,489	20,384,876,111
	Net cash flows from investing activities	**30**		**(109,120,677,102)**	**(232,975,123,889)**

Form No. B 03 - DN

SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)
The period from 01/01/2026 to 30/09/2026
(Continuous)

Unit: VND

	ITEMS	Code	Note	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
III.	**Cash flows from financing activities**				
1.	Proceeds from borrowings	33		111,626,232,541	30,680,106,060
2.	Repayment of borrowings (principal)	34		(84,565,517,031)	(41,977,026,448)
	Net cash flows from financing activities	**40**		**27,060,715,510**	**(11,296,920,388)**
	Net increase/(decrease) in cash and cash equivalents	**50**		**(1,634,668,163)**	**(4,195,608,607)**
	Cash and cash equivalents at the beginning of the period	**60**		**2,706,786,277**	**5,204,942,997**
	Cash and cash equivalents at the end of the period	**70**		**1,072,118,114**	**1,009,334,390**

Hà Nội, 29/10/2026

Prepared by	Chief Accountant	General Director
Nguyen Duc Luu	Nguyen Duc Luu	Ly Tuan Anh

Form No. B 09 - DN

NOTES TO THE FINANCIAL STATEMENTS

The period from 01/01/2026 to 30/09/2026

I. Background

1. Forms of Ownership

BV Land Joint Stock Company.

The company operates under Business Registration Certificate No.0102983609, registered for the 1st time on 21/10/2008, registered for the 24th change on 12/06/2026, Issued by Hanoi Department of Finance.

Head office: 4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City.

Charter capital: 1,072,934,930,000 VND.

Total shares: 107,293,493 shares.

2. Business field

Construction, installation, investment and real estate business.

3. Business activities

Real estate business, ownership and use rights to land owned, used or leased by owners/users. Details: Real estate business;

Real estate consultancy, brokerage and auction; auction of land use rights. Details: Real estate consultancy – Real Estate Trading Floor (Article 69 of the 2014 Law on Real Estate Business; Article 24 of Circular No. 11/2015/TT-BXD);

Other specialized construction activities. Details: Site leveling, electrical and plumbing installation for civil and industrial construction works;
Specialized design activities. Details: Interior and exterior decoration of civil and industrial construction works;
Agents for brokerage and auction of goods; ...

4. The Company's normal business period

The Company's normal business period is 12 months.

5. Business structure

The list of subsidiaries

Subsidiary name	Rate of interest	Rate of voting rights	Head office - Principle activities
BV Invest Joint Stock Company	62,62%	62,62%	3rd Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam. Principal business activities: construction and installation, design consultancy, and real estate business.

Areca Viet Nam Investment & services Joint Stock Company	79.95%	79.95%	Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Principal business activities: construction, provision of services, and apartment building management.
TMG infrastructure development Joint Stock Company	99.77%	99.77%	Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Principal business activities: real estate business and ownership and use rights to land owned, used or leased by owners.

The list of associates

Subsidiary name	Rate of interest	Rate of voting rights	Head office - Principle activities
Tay Bac Bac Ninh Investment Joint Stock Company	18.06%	18.06%	Lot L3, Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Principal business activities: real estate business and ownership and use rights to land owned, used or leased by owners.
Dong Nai Producing trading services Joint Stock Company	6.51%	6.51%	No. 197 Ha Huy Giap Street, Tran Bien Ward, Dong Nai Province, Vietnam. Principal business activities: commercial business (Honda dealership) and services (asset leasing, leasing of kiosks at central markets in Dong Nai Province, etc.).

6. Number of employees at the end of the fiscal year or average number of employees during the fiscal year

As at 30/09/2026, the number of employees is: 66
As at 01/01/2026, the number of employees is: 63

7. Statement of ability to compare information on Financial Statements

The financial statements of the Company are prepared to ensure comparability.

II. Accounting period and accounting monetary unit

1. Accounting period

The Company's annual accounting period commences on 1st January and ends on 31st, December. These interim financial statements have been prepared for the nine-month accounting period commencing on 1st January 2026 and ending on 30th September, 2026.

2. Accounting monetary unit

The accounting currency is Vietnam Dong ("VND").

III. Accounting standards and Accounting system

1. Accounting System

The Company applies the Vietnamese Accounting Regime for enterprises prescribed under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance.

2. Accounting System

The Ministry of Finance issued Circular 99/2025/TT-BTC dated October 27, 2025 guiding the corporate accounting regime. This Circular takes effect from January 1, 2026 and applies to fiscal years starting on or after January 1, 2026. This Circular replaces Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance guiding the corporate accounting regime, Circular No. 75/2015/TT-BTC dated May 18, 2015 of the Ministry of Finance on amending and supplementing Article 128, Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance, Circular No. 53/2016/TT-BTC dated March 21, 2016 on amending and supplementing a number of Articles of Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance and Circular No. 195/2012/TT-BTC dated November 15, 2012 providing guidance Accounting applied to investor units.

The effects of accounting policy changes according to the guidance of Circular 99/2025/TT-BTC are applied retrospectively. The company has added notes of comparative information on the Financial Statements for indicators that have changed between Circular 99/2025/TT-BTC and Circular 200/2014/TT-BTC.

3. Announcement on compliance with Vietnamese standards and accounting system

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

IV. Accounting policies, accounting estimates and relevant legal regulations apply

1. Exchange rates applied in accounting system

Transactions denominated in foreign currencies are translated into Vietnam Dong (VND) at the actual exchange rates prevailing on the transaction dates or at historical exchange rates, as appropriate to the nature of the transactions. Actual exchange rates are the average transfer buying and selling rates quoted by the commercial bank with which the Company regularly transacts, or exchange rates approximating such rates in accordance with prevailing regulations. Historical exchange rates are determined using the specific identification method or the weighted average method.

For foreign currency purchase and sale transactions, the exchange rates stipulated in the contracts between the Company and the commercial banks are applied. At the end of the accounting period, monetary items denominated in foreign currencies are retranslated at the average transfer buying and selling exchange rate quoted by the commercial bank with which the Company regularly transacts. Foreign currency deposits are retranslated at the exchange rates quoted by the banks where the relevant accounts are maintained. Foreign currency-denominated receivables for which allowances for doubtful debts have been recognised are not retranslated to the extent of the amounts covered by such allowances.

Where a commercial bank does not quote an exchange rate for the foreign currency in which a transaction is denominated, the Company uses an intermediary currency for translation in accordance with prevailing regulations and applies such method consistently throughout the accounting period.

2. Principle for determining the actual interest rate (effective interest rate) used to discount cash flows

The effective interest rate used to discount future cash flows is the prevailing lending rate offered by commercial banks at the transaction date. Where such rate cannot be reliably determined, the Company uses its estimated borrowing rate applicable to a non-convertible debt instrument under normal business conditions.

3. Recognition of cash and cash equivalents

Money includes cash, demand deposits at banks and other organizations, money in transit, foreign currency and other amounts as prescribed. Monetary gold (if any) is gold held for the purpose of storing value and does not include gold classified as inventory. Cash equivalents are short-term investments with a redemption period or maturity of no more than 03 months from the date of purchase, are easily convertible into a specified amount of cash and do not have much risk of conversion into cash.

4. Principles of accounting for financial investments

Held-to-maturity investments

Held-to-maturity investments comprise term deposits, valuable papers, bonds, preference shares classified as liabilities, loans and other investments held to maturity for interest-earning purposes, excluding derivative financial instruments. These investments are presented as current or non-current assets based on their remaining terms at the end of the reporting period.

At the end of the reporting period, the Company assesses whether there is any impairment of its held-to-maturity investments and recognizes an allowance for impairment losses, if necessary. Held-to-maturity investments denominated in foreign currencies are recognized and subsequently remeasured in accordance with the accounting policies for foreign exchange differences.

Investment in subsidiaries; joint-ventures, associates

Investments in subsidiaries, joint ventures and associates are initially recognized at cost when the Company obtains ownership interests. Cost comprises the purchase price and directly attributable acquisition costs. Where investments are made through contributions of non-monetary assets, the cost of the investment is determined based on the fair value of the assets contributed at the contribution date.

Subsidiaries, joint ventures and associates are identified based on the Company's control, joint control or significant influence over the investees, primarily considering voting rights and other relevant contractual arrangements.

Investments in subsidiaries, joint ventures and associates are accounted for using the cost method. Dividends and profit distributions received from accumulated post-acquisition profits are recognized as finance income, while other distributions are deducted from the carrying amount of the investment.
At the end of the reporting period, the Company assesses whether there is any impairment of its investments and recognizes an allowance for impairment losses, if necessary, in accordance with prevailing regulations.

5. Accounting policies for receivables

Receivables comprise trade receivables, internal receivables and other receivables. Receivables are monitored in detail by counterparties, maturities, original currencies and other relevant factors for management purposes.

At the end of the reporting period, foreign currency-denominated receivables are retranslated at the average remittance buying and selling exchange rate of the commercial bank with which the Company regularly transacts. Receivables are classified as current or non-current based on their remaining terms at the end of the reporting period.

The Company recognizes an allowance for doubtful debts for receivables that are considered impaired or are unlikely to be fully recoverable in accordance with prevailing regulations.

6. Accounting policies for inventories

Recognition of inventories

Inventories are stated at cost, which comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition. Where the net realizable value is lower than cost, inventories are stated at net realizable value.

Materials, equipment, spare parts and work in progress that are expected to be recovered or consumed after more than 12 months from the end of the reporting period or beyond the normal operating cycle are presented as non-current assets.

Inventory valuation method
The cost of inventories is determined using the weighted average method.

Inventory accounting method
The cost of inventories issued is determined on a transaction-by-transaction basis.

Allowance for inventory write-down
At the end of the reporting period, the Company recognizes an allowance for inventory write-down for inventories whose net realizable value is lower than cost, in accordance with prevailing regulations.

Basis for allocation of raw materials and supplies
Raw materials and supplies consumed are allocated to cost objects based on actual usage, consumption norms, production output or other appropriate allocation bases, ensuring that raw material and supply costs are reasonably and consistently attributed to the cost of products and services.

7. Accounting policies and depreciation/amortisation of tangible fixed assets (including perennial plants bearing recurring produce and working animals), intangible fixed assets, finance lease assets and investment property

Property, plant and equipment and intangible assets
Property, plant and equipment and intangible assets are stated at cost. During their useful lives, these assets are carried at cost less accumulated depreciation/amortisation and accumulated impairment losses (if any).
Routine maintenance and repair costs are recognized in the statement of profit or loss as incurred. Expenditures incurred subsequent to initial recognition that result in an increase in the future economic benefits expected to be derived from the assets are capitalized as part of the cost of the related assets.
Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets. The Company reviews the useful lives and depreciation/amortisation methods periodically and adjusts them prospectively, if necessary, in accordance with prevailing regulations.
The depreciation period is determined based on the estimated useful life of the asset:

-	Buildings	06-20 years
-	Machine, equipment	05-15 years
-	Transportation equipment	05-10 years
-	Management equipment and tools	03-10 years

8. Accounting policies for business cooperation contracts

Where the Company is a party having joint control over a business cooperation contract ("BCC")

a) Jointly controlled assets
The Company recognizes its share of assets, liabilities, revenues and expenses in accordance with its rights and obligations under the business cooperation contract.
Contributions to jointly controlled assets are accounted for based on the nature of the assets contributed. Liabilities, revenues, income and expenses arising from the business cooperation arrangement are recognized in proportion to the rights and obligations to which the Company is entitled or subject.

For assets contributed to the business cooperation arrangement that do not result in a transfer of ownership to the jointly controlled assets of the participating parties, the Company continues to recognize such assets in its accounting records and separately monitors their management and use. Where contributed assets become jointly owned by the participating parties, recognition and accounting are performed based on the Company's ownership interest in such assets.

b) Jointly controlled operations

For business cooperation contracts structured as jointly controlled operations, the Company recognizes the assets contributed and controlled by the Company, the liabilities incurred, the revenue to which it is entitled and the expenses that it is required to bear in accordance with the contractual arrangement.

Costs incurred individually by a participant in the business cooperation arrangement are recognized by that participant. Common revenues and expenses are allocated among the parties in accordance with the contractual arrangement and recognized as revenue and expenses by each party accordingly.

Where the contract provides for the sharing of output, the Company recognizes its share of the output based on the contractual terms and supporting documentation agreed by the participating parties.

c) Profit-sharing arrangements after tax

For business cooperation contracts under which the participating parties share profits after tax, each party is entitled to profits or bears losses in accordance with the contractual arrangement. One party is designated to maintain the accounting records for the BCC, separately monitor its operating results and fulfill the related tax obligations in accordance with applicable regulations.

Revenue and expenses arising from the BCC are recognized for the purpose of determining the results of the arrangement. In its financial statements, the Company recognizes only its share of revenue, expenses, profit or loss in accordance with its rights and obligations under the contract.

Transactions relating to the BCC are accounted for using principles similar to those applied to jointly controlled operations.

Where the Company does not have joint control over a BCC

For business cooperation contracts under which the Company receives fixed benefits that are not dependent on the operating results of the BCC, transactions are accounted for based on the substance of the contractual arrangement.

Where the Company is designated to maintain the accounting records for the BCC, all revenue, expenses and operating results of the BCC are recognized in the Company's financial statements in accordance with prevailing regulations.

Where the Company participates in a BCC and is entitled to fixed benefits, such benefits are recognized as rental income or interest income, depending on the nature of the assets or funding contributed to the BCC.

9. Accounting policies for deferred expenses

Deferred expenses comprise expenditures that have been incurred but relate to multiple accounting periods, including prepaid rentals, prepaid insurance, tools and supplies, major repairs and periodic maintenance of fixed assets, goodwill and other expenditures that are allocated to operating expenses over multiple periods in accordance with prevailing regulations.

Deferred expenses are amortized to operating expenses over periods and using methods that are appropriate to the nature of the expenditures and the pattern in which the related economic benefits are expected to be consumed. The Company maintains detailed records of each deferred expense item, including the amount incurred, the amount amortized and the unamortized balance.

Expenditures relating to one financial year or one operating cycle are classified as short-term deferred expenses. Expenditures expected to generate economic benefits over multiple accounting periods are classified as long-term deferred expenses and are amortized to profit or loss over the relevant periods.

10. Accounting policies for trade payables

Trade payables comprise obligations arising from the purchase of goods, services, assets and other transactions of a commercial nature with suppliers. Trade payables are monitored in detail by counterparty, settlement term, original currency and other relevant factors for management purposes.

At the end of the reporting period, trade payables are classified as current or non-current based on their remaining terms. Foreign currency-denominated payables are initially recognized at the actual transaction exchange rates or recorded exchange rates and are retranslated at the average remittance buying and selling exchange rate of the commercial bank with which the Company regularly transacts at the end of the reporting period.

Trade payables are recognized in accordance with the prudence principle when there is evidence that a payment obligation is likely to arise.

11. Accounting policies for dividends and profit distributions payable

Dividends and profit distributions payable are recognized as liabilities when the distribution of profits has been approved by the appropriate authority in accordance with the Company's Charter and applicable laws and regulations. The liability is measured at the amount payable to shareholders, capital contributors or owners.
The Company monitors the payment terms, settlement status and the financial year from which profits are appropriated for each dividend or profit distribution payable, where such information can be determined. Dividends and profit distributions approved after the end of the reporting period are not recognized as liabilities at the reporting date but are disclosed as events occurring after the reporting period.

12. Accounting policies for accrued expenses

Accrued expenses represent expenses relating to goods and services received or obligations incurred during the reporting period for which adequate supporting documentation for settlement is not available at the reporting date. Such expenses are recognized based on reasonable estimates and in accordance with the matching principle.

Accrued expenses are reviewed and reconciled against actual costs incurred. Any difference between the accrued amounts and the actual costs is recognized as an adjustment to expenses in the period in which the difference arises.

13. Accounting policies for deferred revenue

Deferred revenue comprises amounts received in advance that relate to multiple accounting periods, including rental income received in advance and other advance receipts that do not yet qualify for recognition in profit or loss for the current period.

Deferred revenue is initially recognized at the amount received and is subsequently recognized as revenue over the relevant periods based on the passage of time or the extent to which the related performance obligations have been fulfilled.

Deferred revenue does not include advances received from customers for goods or services not yet provided, nor revenue that has been recognized but not yet collected.

14. Accounting policies for provisions

Provisions are recognized when the Company has a present obligation arising from past events, it is probable that an outflow of economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the reporting date. At the end of each reporting period, the Company reviews the provisions recognized. Where the required provision exceeds the existing unused provision balance, the difference is recognized as an additional provision. Where the required provision is lower than the existing unused provision balance, the difference is reversed.

15. Accounting policies for deferred income tax

Deferred tax assets

Deferred tax assets are recognized for deductible temporary differences, tax losses and unused tax incentives carried forward to subsequent periods to the extent that it is probable that future taxable profits will be available against which such amounts can be utilized.

Deferred tax assets are measured using the corporate income tax rates expected to apply in the period when the assets are realized or the related liabilities are settled, based on tax laws and tax rates in effect at the reporting date.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax assets to be utilized. Such reductions are reversed when sufficient evidence exists that future taxable profits will be available to recover the deferred tax assets.

Deferred tax liabilities

Deferred tax liabilities are recognized for taxable temporary differences arising from differences between the carrying amounts of assets or liabilities and their respective tax bases, except in cases where recognition is not required under applicable accounting standards.

Deferred tax liabilities are measured using the corporate income tax rates expected to apply in the period when the temporary differences reverse, based on tax laws and tax rates in effect at the reporting date.

The carrying amount of deferred tax liabilities is reviewed at the end of each reporting period and adjusted to reflect changes in the related taxable temporary differences.

16. Accounting policies for borrowings and finance lease liabilities

Borrowings and finance lease liabilities are initially recognized at the proceeds received, net of directly attributable transaction costs, if any. Such costs are amortized to finance expenses over the term of the related borrowings using an appropriate method. Borrowing costs are capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs.

Borrowings and finance lease liabilities are classified as current or non-current based on their remaining contractual maturities at the reporting date. Finance lease liabilities are recognized at the present value of the minimum lease payments or the fair value of the leased asset, whichever is lower.

Foreign currency-denominated borrowings and finance lease liabilities are retranslated at the applicable exchange rates at the reporting date.

17. Accounting policies for borrowing costs and capitalization of borrowing costs

Borrowing costs are recognized as expenses in the period in which they are incurred, except for borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets, which are capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs.

Capitalized borrowing costs include interest expenses, discounts or premiums arising on the issuance of bonds, and other costs directly attributable to borrowings. For specific borrowings obtained for the construction of property, plant and equipment or investment property, borrowing costs are capitalized during the construction period, including cases where the construction period is less than twelve months.

The Company does not capitalize borrowing costs arising from borrowings used to construct assets or projects for customers.

18. Accounting policies for equity

18.1. Accounting policies for contributed capital, share premium, conversion option of convertible bonds, and other components of equity

Contributed capital is recognized at the amount actually contributed and is reflected at the par value of issued shares.

Share premium represents the difference between the issue price and the par value of shares, net of related issuance costs.

The conversion option of convertible bonds is recognized as an equity component, determined at the issuance date based on the difference between the proceeds of the convertible bonds and the fair value of the liability component. Upon maturity or conversion of the bonds, the value of the conversion option is transferred in accordance with prevailing regulations.

Other components of equity include amounts supplemented from retained earnings, assets received as grants, donations or gifts, differences arising from common control transactions, revaluation surplus of assets, and other items recognized directly in equity in accordance with applicable regulations.

Asset revaluation surplus is recognized when assets are revalued in accordance with decisions issued by competent authorities or other cases as prescribed by applicable laws and regulations. The revalued amounts of assets are determined in accordance with relevant legal provisions.
Differences arising from asset revaluation are recognized and accounted for in accordance with prevailing regulations. Asset revaluation surplus does not include differences arising from capital contributions in the form of assets or from business restructurings as prescribed by law.

18.2. Accounting policies for retained earnings

Retained earnings represent the profit after tax remaining after the allocation to reserves, dividend distribution, profit appropriation, or loss handling as approved by the competent authority and in accordance with applicable laws and regulations.
Retained earnings also include retrospective adjustments arising from changes in accounting policies or correction of material prior-period errors. The recognition and appropriation of retained earnings are based on the Company's financial performance and lawful profit distribution decisions.

19. Accounting policies for revenue recognition and other income

19.1. Revenue from sale of goods and rendering of services

Revenue from sale of goods
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Revenue from rendering of services

The Company recognizes revenue from rendering of services only when all of the following conditions are satisfied:

- The revenue can be measured reliably. Where the contract allows the customer to return the service under specific conditions, revenue is recognized only when such conditions no longer exist and the customer no longer has the right to return the services provided;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion of the transaction at the reporting date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the service can be measured reliably.

Accounting policies for construction contract revenue

Construction contract revenue comprises:

- The contract revenue initially agreed in the contract;
- Variations, incentive payments, claims and other amounts that can be reliably measured;
- Cost reimbursements from customers or third parties that are not included in the contract price.

Construction contract revenue is recognized as follows:

- For contracts based on the percentage of completion method with stage payments, revenue is recognized based on the stage of completion at the reporting date when the outcome of the contract can be reliably estimated;

- For contracts based on measurement of work performed, revenue and costs are recognized based on the work completed and certified by the customer during the period.

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

- Revenue is recognized only to the extent of contract costs incurred that are probable of recovery;
- Contract costs are recognized as expenses in the period in which they are incurred.

Accounting policies for revenue from sale of investment property

The company recognizes revenue from the sale of real estate when the following conditions are simultaneously met:

- The investment property has been completed and handed over to the buyer, and the significant risks and rewards associated with ownership have been transferred;
- The Company no longer retains managerial involvement or control over the property;
- The revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Where customers undertake their own interior finishing works, revenue is recognized when the Company completes and hands over the structural works to the customer.

For land lot sales (land subdivision), revenue is recognized when the land parcel has been handed over under an irrevocable contract, provided that:

- The risks and rewards associated with land use rights have been transferred to the buyer;
- The revenue can be measured reliably;
- The costs related to the transaction can be measured reliably;
- It is probable that the economic benefits will flow to the Company.

Revenue from sale of real estate (tourism apartments, serviced apartments or similar products)

The Company determines and recognizes revenue based on the substance of the contract and the rights and obligations of the parties involved, in accordance with Vietnamese Accounting Standards and applicable accounting regulations.

Depending on the nature of the transaction, the Company considers and separates the distinct components within the contract, including:

- Sale component;
- Lease component;
- Financing component (if any);
- Other relevant components.

Revenue for each component is recognized in accordance with the accounting policies applicable to its respective nature. The Company discloses in the financial statements the accounting policies applied, the nature of the contracts, and the accounting methods adopted.

19.2. Finance income

Finance income includes:

Interest income such as bank deposit interest, loan interest, deferred payment interest, installment sale interest, bond interest, treasury bill interest and other interest income;
Dividends and profit distributions arising after the investment date;
Gains from disposal or liquidation of financial investments;
Foreign exchange gains, including gains from remeasurement of foreign currency monetary items and gains from foreign currency trading;
Other finance income.

Finance income is recognized in accordance with the following principles:

For disposal of financial investments, income is recognized as the difference between the selling price and carrying amount;
For foreign currency transactions, income is recognized on a net gain basis;
Deposit interest is recognized on a time proportion basis and excludes interest arising from temporary investment of separately capitalized borrowings;
Loan interest and deferred/ installment sale interest are recognized only when collectability is probable and the related principal is not subject to impairment provisions;

Bond interest, dividends and profit distributions are recognized only for amounts arising after the investment date;

Dividends received in the form of shares are not recognized as finance income and do not increase the carrying amount of the investment, unless otherwise required by law.

19.3. Other income

Other income reflects income arising outside normal operating activities and includes:

- Gains from disposal or liquidation of property, plant and equipment;
- Gains from revaluation of assets, materials and goods when contributing capital or making investments;
- Income from sale and leaseback transactions;
- Tax refunds or reductions recognized after prior recognition;
- Penalties and compensation received from customers or third parties;
- Recovery of previously written-off doubtful debts;
- Payables that are no longer payable due to unidentified creditors or no longer existing obligations;
- Bonuses, gifts, grants and other forms of donations received;
- Value of promotional goods received without repayment obligation;
- Other income arising outside the Company's normal business activities.

20. Accounting policies for revenue deductions

Revenue deductions include trade discounts, sales discounts and sales returns.

Revenue deductions arising in the same period as the related revenue are recorded as a reduction of revenue for that period.

Where such deductions relate to revenue recognized in prior periods but arise before the issuance of the financial statements, they are recorded as a reduction of revenue of the reporting period.
Where such deductions arise after the issuance of the financial statements, they are recorded as a reduction of revenue in the period in which they occur.

21. Accounting policies for cost of goods sold

Cost of goods sold is recognized in line with revenue generated in the period and includes the cost of goods, finished products, services, investment property and other direct costs related to business operations.
The Company applies the principle of prudence in recognizing cost of goods sold. Inventory losses, direct materials costs, direct labour costs and overheads exceeding normal capacity are not included in inventory valuation but are recognized immediately in cost of goods sold in the period.

Inventory shrinkage and losses, net of any compensation received, are recognized in cost of goods sold.

Allowance for decline in value of inventories and provisions for onerous contracts are recognized in cost of goods sold based on the difference between net realizable value and cost of inventories.
Reversals of inventory write-downs and tax amounts included in the cost of purchased inventories but subsequently refunded under regulations are recorded as reductions of cost of goods sold.

22. Accounting policies for finance costs

Finance costs include interest expenses, bond issuance costs, foreign exchange losses, losses on disposal of financial investments, impairment provisions for investments, provisions for decline in value of trading securities, settlement discounts and other costs related to financing activities.
Borrowing costs and bond issuance costs that do not qualify for capitalization are recognized in finance costs and amortized over the term of the related borrowings or bonds.
Interest expense on convertible bonds is determined using the effective interest method and recognized in finance costs in the period incurred.
Dividends on preference shares classified as liabilities are recognized as finance costs in accordance with the substance of the transaction.

23. Accounting policies for selling expenses and general and administrative expenses

Selling expenses comprise costs incurred directly in connection with sales activities and rendering of services, including staff costs, advertising and marketing expenses, commissions, transportation, storage, packaging, warranty costs, and other related expenses.
General and administrative expenses include general overhead costs of the enterprise such as management staff costs, office supplies and materials, depreciation of property, plant and equipment, taxes and fees, provisions for doubtful debts, outsourced services, and other administrative expenses.
Selling expenses and general and administrative expenses are recognized in profit or loss in the period in which they are incurred in accordance with the matching principle between revenue and expenses.

24. Accounting policies for disposal of property, plant and equipment and investment property

Property, plant and equipment and investment property are derecognized upon disposal, sale, or when no future economic benefits are expected from their use or disposal.
Gains or losses arising from the disposal or sale of assets are determined as the difference between the net proceeds and the carrying amount of the assets.
Such gains or losses are recognized in profit or loss in the period in which they arise.

25. Accounting policies for current corporate income tax (including global minimum tax top-up) and deferred corporate income tax

Current corporate income tax
Current corporate income tax expense is determined based on taxable income for the year and the applicable corporate income tax rates in accordance with prevailing tax laws.

Current corporate income tax expense includes additional corporate income tax under global minimum tax regulations.

The additional corporate income tax arising from global minimum tax rules is recognized in accordance with applicable regulations; the Company also recognizes corresponding deferred tax assets where applicable.

Deferred corporate income tax expense
Deferred corporate income tax expense arises from the recognition of deferred tax liabilities or the reversal of previously recognized deferred tax assets.
Deferred corporate income tax income arises from the recognition of deferred tax assets or the reversal of previously recognized deferred tax liabilities.

Deferred corporate income tax is determined based on temporary differences between the carrying amounts of assets and liabilities and their tax bases in accordance with applicable regulations.

26. Accounting policies and other principles

Related parties

Enterprises and individuals are considered related parties if they directly or indirectly, through one or more intermediaries, control the Company, are controlled by the Company, or are under common control with the Company. This includes parent companies, subsidiaries and associates. Related parties also include associates, individuals who directly or indirectly hold voting rights in the Company and have significant influence over the Company, key management personnel including directors and officers of the Company, close members of the families of such individuals, as well as entities controlled or significantly influenced by such individuals.

In assessing each related party relationship, attention is given to the substance of the relationship rather than merely its legal form.

V. Supplementary disclosures for items presented in the Statement of Financial Position

Unit: VND

1. Cash and cash equivalents

Cash and cash equivalents held by the Company that are not restricted in use	**30/09/2026**	**01/01/2026**
Cash on hand	26,130,902	1,751,043
Demand deposits	1,045,987,212	2,705,035,234
	1,072,118,114	**2,706,786,277**

2. Financial investments

2.1. Trading securities

	30/09/2026		**01/01/2026**	
	Original cost	**Provisions**	**Original cost**	**Provisions**
BSR - Binh Son Refining and Petrochemical JSC	14,055,344,368	-	14,925,440,506	884,630,506
CTG - Viet Nam JSC Commercial bank for Industry and Trade	-	-	7,364,151,304	125,098,054
MBB - Military Commercial Joint Stock Bank	10,293,250,434	959,500,434	20,348,250,434	614,250,684
HPG - Hoa Phat Group Joint Stock Company	6,305,924,833	1,207,974,833	14,197,746,133	469,746,133
MWG - Mobile World Investment Corporation	14,218,849,952	1,758,809,952	17,350,136,582	-
VCI - Vietcap Securities Joint Stock Company	9,522,160,855	3,775,210,855	9,522,160,855	1,756,160,855
FRT - FPT Digital Retail Joint Stock Company	-	-	2,899,064,470	-
SSI - SSI Securities Corporation	-	-	2,051,435,251	538,935,251

TCB - Vietnam Technological and Commercial Joint Stock Bank	-	-	6,506,238,342	922,238,342
TPB - Tien Phong Commercial Joint Stock Bank	-	-	659,993,400	121,343,400
VPB - Vietnam Prosperity Joint Stock Commercial Bank	3,255,676,184	306,316,784	5,209,081,784	625,081,784
OIL - PetroVietnam Oil Corporation – JSC	24,848,790,824	9,258,530,824	-	-
POW - PetroVietnam Power Corporation – JSC	10,627,434,006	1,527,434,006	-	-
PVS - PetroVietnam Technical Services Corporation	8,091,660,200	453,660,200	-	-
VHC - Vinh Hoan Corporation	3,615,709,226	880,309,226	-	-
	104,834,800,882	**20,127,747,114**	**101,033,699,061**	**6,057,485,009**

2.2. Investments held to maturity

	30/09/2026		01/01/2026	
	Original cost	**Provisions**	**Original cost**	**Provisions**
Short-term				
Term deposits	52,841,623,307	-	170,713,597,291	-
Principal	*51.861.232.877*	-	*170,000,000,000*	-
Interest	*980,390,430*	-	*713,597,291*	-
	52,841,623,307	**-**	**170,713,597,291**	**-**

(i) Savings deposits with Military Commercial Joint Stock Bank – Son Tay Branch. Including:

- Deposit contract No. 114.25.827.383853.TG. enterprise dated 30/06/2026. Deposit amount: VND 43,562,054,975, interest rate 7.5%, term: 6 months.

- Deposit contract No. 96.25.827.383853.TG. Enterprise dated 30/06/2026. Deposit amount: 8,299,178,082 VND, interest rate 7.5%, term: 6 months. This contract is mortgaged to ensure the obligation for the loan of Areca Vietnam Investment and Service Joint Stock Company at Military Commercial Joint Stock Bank - Son Tay Branch.

2.3. Equity investments in other entities

	30/09/2026		01/01/2026	
	Original cost	**Provisions**	**Original cost**	**Provisions**
Investments in subsidiaries				
BV Invest Joint Stock Company (i)	349,459,808,914	-	349,459,808,914	-
Areca Viet Nam Investment & services Joint Stock Company (ii)	79,950,000,000	-	79,950,000,000	-
TMG infrastructure development Joint Stock Company (iii)	537,011,803,704	-	247,588,703,704	-
Other long-term investments				
Tay Bac Bac Ninh Investment Joint Stock Company (iv)	112,000,000,000	-	112,000,000,000	-

Dong Nai Producing trading services Joint Stock Company (v)	12,144,028,169	-	12,144,028,169	-
	1,090,565,640,787	**-**	**801,142,540,787**	**-**

(i) The total contributed capital of BV Invest Joint Stock Company (formerly Lilama Construction Investment Joint Stock Company) is VND 579,291,250,000. As at 30/06/ 2026, BV Land Joint Stock Company (BV Land) held 36,274,682 shares, representing voting and beneficial interests of 62.62% and 62.62%, respectively. The principal business activities of BV Invest Joint Stock Company are construction and installation, design consultancy, and real estate business.

(ii) The total contributed capital of Areca Vietnam Investment and Services Joint Stock Company is VND 100,000,000,000. BV Land Joint Stock Company holds 7,995,000 shares, representing voting and beneficial interests of 79.95% and 79.95%, respectively. The principal business activities of Areca Vietnam Investment and Services Joint Stock Company are construction, provision of services and apartment building management.

(iii) The total contributed capital of TMG Infrastructure Development Joint Stock Company is 530,100,000,000 VND. In which, BV Land Joint Stock Company owns 52,886,310 shares, corresponding to the voting right ratio and interest rate of 99.76% and 99.76%, respectively. The main business lines of TMG Infrastructure Development Joint Stock Company are real estate trading, land use rights belonging to owners, users or tenants.

(iv) The total contributed capital of Tay Bac Bac Ninh Investment Joint Stock Company is VND 620,000,000,000. BV Land Joint Stock Company holds 11,200,000 shares, representing voting and beneficial interests of 18.06% and 18.06%, respectively. The principal business activities of Tay Bac Bac Ninh Investment Joint Stock Company are real estate business and ownership and use rights to land owned, used or leased by owners.

(v) The total contributed capital of Dong Nai Production, Trading and Services Joint Stock Company (Donatraco) is VND 80,000,000,000. As at 30/06/2026, BV Land Joint Stock Company (BV Land) held 520,700 shares, representing voting and beneficial interests of 6.51% and 6.51%, respectively. The principal business activities of Donatraco are commercial business (Honda dealership) and services (asset leasing, leasing of kiosks at central markets in Dong Nai Province, etc.).

The Company has not determined the fair value of its financial investments as at the end of the accounting period due to the absence of specific guidance. The fair value of these investments may differ from their carrying amounts.

3. Receivables

	30/09/2026		01/01/2026	
	Value	**Provision**	**Value**	**Provision**
Short-term				
Other parties				
Balimas Construction Joint Stock Company	12,362,052,545	-	40,350,018,709	-
Rivera Investment Joint Stock Company	3,273,420,010	3,273,420,010	3,273,420,010	3,273,420,010
Related parties				
Areca Viet Nam Investment & services Joint Stock Company	-	-	909,290,127	-
BV Invest Joint Stock Company	1,980,702,180	-	5,089,150,116	-
Tay Bac Bac Ninh Investment Joint Stock Company	1,944,000,000	-	-	-
Hung Dong Group Joint Stock Company	324,000,000	-	-	-

BLOCKED: Sign in to TwistlyCells to use AI formulas.	1,296,000,000	-	-	-
	21,180,174,735	**3,273,420,010**	**49,621,878,962**	**3,273,420,010**

4. Advances for suppliers

	30/09/2026	01/01/2026
Short-term		
Compensation, Site Clearance, Resettlement Support and Resettlement Council for Projects in Thanh Ba District	372,611,000	372,611,000
Thanh Ba Area Branch of the Land Fund Development Center	55,203,145,800	-
VIKING Vietnam Joint Stock Company	3,197,208,328	-
PJM Joint Stock Company	5,437,626,060	-
Nam Hung Trading and Forestry Products Processing Joint Stock Company	80,000,000	80,000,000
Khang Minh Construction Joint Stock Company	51,150,001	51,150,001
Others	35,309,416,642	8,089,019
Related parties		
TG Joint Stock Company	11,625,881,180	14,007,370,057
	111,277,039,011	**14,519,220,077**

5. Other receivables

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
Short-term				
Other parties				
Other short-term deposits	131,000,000	-	121,000,000	-
Other reveivables	1,794,191,137	-	63,959,573	-
Advances	1,710,700,799	-	15,000,000	-
Social insurance – debit balance	48,959,573	-	48,959,573	-
Other payables – debit balance	-	-	-	-
Related parties				
BV Invest Joint Stock Company	-	-	54,000,000,000	-
Business cooperation for the Diamond Hill Thai Nguyen Project (principal) (i)	-	-	*54,000,000,000*	-
Areca Viet Nam Investment & services Joint Stock Company	2,179,650,474	-	57,651,115,658	-
- Dividends and profit distributions receivable	-	-	*55,965,000,000*	-
- Receivable under the Business Cooperation Contract for the Tay Dinh Tri Project	*2,179,650,474*	-	*1,686,115,658*	-
	4,104,841,611	**-**	**111,836,075,231**	**-**
Long-term				
Related parties				

	BV Invest Joint Stock Company	*54,000,000,000*	-	-	-
.	Business cooperation for the Diamond Hill Thai Nguyen Project (principal) (i)	*54,000,000,000*	-	-	-
		54,000,000,000	-	-	-

(i) Capital contribution for investment cooperation in the BV Diamond Hill Thai Nguyen Project pursuant to Resolution No. 11/2025/NQ/HDQT-BVL of the Board of Directors on 22/04/2025 and the cooperation contract and its appendices between BV Invest Joint Stock Company (BV Invest) and BV Land Joint Stock Company (BV Land), under which BV Invest Joint Stock Company is the investor of the project for the construction of a high-rise mixed-use building comprising residential, commercial and service facilities in Hoang Van Thu Ward, Thai Nguyen City, in accordance with Decision No. 1599/QD-UBND on 12/07/2023, Decision No. 2525/QD-UBND on 16/10/2023 of the People's Committee of Thai Nguyen Province, and Notice No. 226/SXD-QLN, PTDT&NT on 14/03/2025 of the Department of Construction of Thai Nguyen Province. Under the cooperation agreement between BV Invest and BV Land, BV Invest is expected to contribute VND 294 billion and BV Land is expected to contribute VND 130 billion. The actual total investment capital will be aggregated and recorded by

6. Bad debt

	30/09/2026		01/01/2026	
	Original value	**Recoverable amount**	**Original value**	**Recoverable amount**
Rivera Investment Joint Stock Company	3,273,420,010	-	3,273,420,010	-
Nam Hung Trading and Forestry Products Processing Joint Stock Company	80,000,000	-	80,000,000	-
Khang Minh Construction Joint Stock Company	51,150,001	-	51,150,001	-
	3,404,570,011	-	**3,404,570,011**	-

7. Inventories

	30/09/2026		01/01/2026	
	Original value	**Provision**	**Original value**	**Provision**
Production and business work in progress	22,105,104,650	-	11,967,959,163	-
	22,135,366,600	-	**11,967,959,163**	-

8. Increase/ Decrease of Tangible fixed assets

Appendix No. 01

9. Prepaid expenses

	30/09/2026	01/01/2026

9.1. Short-term

Tools and equipment in use	46,897,637	-
	46,897,637	**-**

10. Payables to suppliers

	30/09/2026	01/01/2026
10.1. Short-term		
Agricultural and Forestry Seed Production Company Limited	-	698,182,502
Viettel Construction Joint Stock Corporation	4,451,556,418	4,742,917,595
Minh Hieu Construction Company Limited	-	1,190,274,939
Bac Giang Electrical Construction Joint Stock Company	-	126,390,941
Thinh Cuong Construction Investment and Trading Joint Stock Company	2,061,327,218	-
Railway Urban and Infrastructure Development Investment Joint Stock Company	-	-
Others	1,912,756,413	158,392,819
Related parties		
BV Life Joint Stock Company	27,317,775,985	2,169,754,146
TG Capital Joint Stock Company	-	1,104,091,675
	36,174,416,227	**10,190,004,617**

11. Taxes and payables to the state budget

	30/09/2026	Already paid	Payables	01/01/2026
Value-added tax	3,016,393,816	20,019,625,065	22,279,023,089	756,995,792
Uncredited Value-added tax	3,016,393,816	20,019,625,065	22,279,023,089	756,995,792
Corporate income tax (i)	6,186,220,858	8,168,472,254	6,441,327,403	7,913,365,709
Personal income tax	563,334,106	1,038,248,109	990,719,487	610,862,728
	9,765,948,780	**29,226,345,428**	**29,711,069,979**	**9,281,224,229**

11.1. Payables

	30/09/2026	01/01/2026
Value-added tax	3,016,393,816	756,995,792
Corporate income tax	6,186,220,858	7,913,365,709
Personal income tax	563,334,106	610,862,728
Property tax and land rental	-	-
	9,765,948,780	**9,281,224,229**

12. Other payables

	30/09/2026	01/01/2026
12.1. Short-term		
Other parties		
Trade Union Fees	403,009,649	576,639,649
Other payables	38,420,766	20,492,728
	441,430,415	**597,132,377**

12.2. Long-term

Other parties		
Capital contribution to the Thanh Ba Project (i)	97,200,000,000	-
BV Invest Joint Stock Company	*36,000,000,000*	-
Bach Viet Group Joint Stock Company	*61,200,000,000*	-
	97,200,000,000	**-**

(i) Cooperation Agreement on 17/05/2022 among BV Land Joint Stock Company, Bach Viet Group Joint Stock Company and Lilama Construction Investment Joint Stock Company (now BV Invest Joint Stock Company) for the implementation of the Thanh Ba Urban Residential Area Project in Thanh Ba Town and Dong Xuan Commune, Thanh Ba District, Phu Tho Province. The results of the cooperation will be distributed among the capital-contributing parties based on the actual capital contributed by each party.

13. Loans and debts

13.1. Short-term borrowings

	30/09/2026	Increase	Decrease	01/01/2026
Short-term borrowings	**62,009,449,069**	**84,565,517,031**	**111,626,232,541**	**34,948,733,559**
Military Commercial Joint Stock Bank – Son Tay Branch (i)	43,324,590,752	84,565,517,031	92,941,374,224	34,948,733,559
BLOCKED: Sign in to TwistlyCells	18,684,858,317	-	18,684,858,317	-
	62,009,449,069	**111,626,232,541**	**84,565,517,031**	**34,948,733,559**

Credit Facility Agreement No. 360707.25.827.383853.TD on 11/12/2025 between Military Commercial Joint Stock Bank – Son Tay Branch and BV Land Joint Stock Company:

- Loan facility limit: VND 100,000,000,000;
- Guarantee issuance limit: VND 100,000,000,000;
- Term: Maximum loan term of 6 months;
- Purpose of the loan: To supplement working capital for production and business activities;

(i) - Interest rate for loans within the contractual term: Determined at the time of loan disbursement as specified in each debt acknowledgment;

- Principal repayment: At maturity; interest payment: on the 26th of each month;
- Collateral:

+ Deposit Contract No. 84.25.827.383853.TG.DN on 01/12/2025;

+ Property rights arising from contracts financed by the Bank, with a value equal to the full contract value if the Bank is the sole financing institution, and equal to the contract value corresponding to the proportion of the credit balance provided by the credit institutions if the contract is financed by multiple credit institutions.

Credit Extension Agreement No. 01/2026/CTD/VCBTX-BVL signed on 17/07/2026 between Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thanh Xuan Branch and BV LAND Joint Stock Company:
- Short-term credit limit: 50,000,000,000 VND, of which:
+ Short-term loan limit: 50,000,000,000 VND;
+ Short-term guarantee issuance limit: 35,000,000,000 VND;
- Validity period of credit extension limit: 12 months from the effective date of the Contract but not later than 15/08/2027;
- Loan term: 06 months from the next day of disbursement according to each debt receipt (Short-term loan contract No. 01/2026/TLNH/VCBTX-BVL);
- Loan purpose: To finance legal, reasonable and valid expenses for the construction of the project "Construction of Vietschool Dang Xa Primary School" and "Construction of Vietschool Dang Xa Secondary School" of the investor Bach Viet Group Joint Stock Company;
- The interest rate on loans within the term is determined at the time of disbursement of loan capital according to each debt receipt;
- Principal repayment period: according to the debt receipt; Interest payment term: 26th of every month;
- Collateral: Land use rights and land-attached assets of 04 Diamond Hill Bac Giang Shophouse (Lot C01, Residential Area No. 2, Xuong Giang Ward, Bac Giang City, Bac Giang Province), including:
+ LK1-8 - Certificate No. DM 098323 - third-party property of BV Invest Joint Stock Company;
+ LK2-8 - License No. DM 098327 - third-party property of BV Asset Joint Stock Company;
+ LK1-3 - Certificate No. DM 098318 - third-party property of BV Invest Joint Stock Company;
+ LK1-6 - License No. DM 098321 - third-party property of BV Invest Joint Stock Company.

14. Owner's equity

14.1. Increase and decrease in owner's equity

Appendix No. 02

14.2. The details of the owner's equity

	30/09/2026		01/01/2026	
	Rate (%)	Value	Rate (%)	Value
Bach Viet Group Joint Stock Company	63.37	679,894,940,000	63.37	566,570,790,000
BV Asset Joint Stock Company	10.83	116,205,260,000	10.83	96,837,720,000
TG Capital Joint Stock Company	4.98	53,388,720,000	4.98	44,490,600,000
Other shareholders	20.83	223,446,010,000	20.83	186,213,760,000
	100.00	**1,072,934,930,000**	**100.00**	**894,112,870,000**

14.3. Capital transactions with owners and distribution of dividends and profits

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Owner's Equity		
Opening balance	894,112,870,000	827,883,000,000
Increase in the period	178,822,060,000	66,229,870,000
Decrease in the period	-	-
Closing balance	1,072,934,930,000	894,112,870,000

14.4. Stock

	30/09/2026	01/01/2026
Quantity of registered issuing stocks	**107,293,493**	**89,411,287**

Quantity of Authorized issuing stocks		
Common stocks	107,293,493	89,411,287
Quantity of Outstanding Stocks		
Common stocks	107,293,493	89,411,287
Par value of Stocks	10,000	10,000

VI. Supplementary disclosures for items presented in the Statement of Profit or Loss

Unit: VND

1. Total revenues from sale of goods and rendering of services

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Revenue from sales of merchandise	134,732,928,691	55,787,331,800
Revenue from providing of services	21,241,389,669	23,114,623,118
Revenue from construction contracts	66,808,909,995	56,414,393,186
Revenue from real estate business	38,397,945,163	278,546,470,208
	261,181,173,518	**413,862,818,312**
In which, revenue for related parties		
Revenue from rendering of services	20,041,389,669	23,114,623,118
Revenue from real estate business	38,397,945,163	278,546,470,208
	58,439,334,832	**301,661,093,326**

2. Cost of good sold

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Cost of good sold	106,158,159,933	47,917,534,032
Cost of services provided	10,383,978,435	8,534,102,396
Cost of construction contracts	58,436,826,797	45,964,658,459
Cost of real estate business	14,265,667,751	116,645,052,027
	189,244,632,916	**219,061,346,914**
In which, cost of good sold for related parties		
Cost of services provided	9,834,769,757	8,534,102,396
Cost of real estate business	14,265,667,751	116,645,052,027
	24,100,437,508	**125,179,154,423**

3. Financial incomes

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Interest income from deposits and loans	6,502,077,822	8,529,523,181
Gains from sales of securities	3,325,425,277	7,693,694,854
Dividends and profit distributions	1,403,150,000	60,170,000,000

Divided financial revenue	875,269,213	-
	12,105,922,312	**76,393,218,035**

4. Financial expenses

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Borrowing costs	7,456,093,488	6,747,255,437
Payment Discounts Payable	-	-
Provision for decline in value of trading securities and provision for investment losses in other entities	14,070,262,105	(504,387,795)
Expenses for unsuccessful issuance of bonds and shares	-	-
Other finance expenses	-	-
Securities custody and selling expenses	64,807,122	1,341,188,961
	21,591,162,715	**7,584,056,603**

5. Selling and general administrative expenses

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Selling expenses		
Expenses from external services	6,265,187,511	34,342,309,731
Other expenses by cash	18,725,457	-
	6,283,912,968	**34,342,309,731**
General administrative expenses		
Management staff	6,188,719,968	6,325,879,255
Tools, utensils	74,208,450	103,954,483
Depreciation expenses	85,526,820	157,003,695
Tax, Charge, Fee	58,367,184	15,217,065
Expenses from external services	2,720,600,224	2,450,636,893
Other expenses by cash	754,464,218	753,354,362
Provision expenses/reversal of provision	-	-
	9,881,886,864	**9,806,045,753**

6. Other income

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Contractual penalties	411,168,260	16,450,000
Other income – Share of proceeds from the Tay Dinh Tri Project	112,502,576	127,219,679
	523,670,836	**143,669,679**

In which, other income from related parties

Other income	-	127,219,679
	-	**127,219,679**

7. Other expense

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Other expenses – Share of expenses from the Tay Dinh Tri Project	79,066,483	8,251,020
Tax penalties and administrative penalties	11,142,103	438,167
	90,208,586	**8,689,187**
In which, other expenses with related parties		
Other expenses	79,066,483	8,251,020
	79,066,483	**8,251,020**

8. Corporate income tax expense

8.1. Current corporate income tax expense

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Accounting profit before tax	46,718,962,617	219,597,257,838
Tax calculated at the current corporate income tax rate	9,343,792,523	43,919,451,566
Adjustments:	228,795,059	(12,013,606,102)
	9,572,587,582	**31,905,845,464**

The corporate income tax expense for the financial year has been estimated based on taxable income and may be subject to adjustments upon examination by the tax authorities.

VII. Other information

Unit: VND

2. Events after the reporting period

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the financial statements.

3. Information on related parties

3.1. List of related parties

	Related parties	Relationship
1	Bach Viet Group Joint Stock Company	Parent Company
2	BV Asset Joint Stock Company	Major shareholder

3	TG Capital Joint Stock Company	Shareholder
4	BV Invest Joint Stock Company	Subsidiary
0		
5	Areca Viet Nam Investment & services Joint Stock Company	Subsidiary
6	TMG Infrastructure Development Joint Stock Company	Subsidiary
7	BV Bavella Joint Stock Company	Organization related to an internal person
8	BV Life Joint Stock Company	Parent Company as a major shareholder
9	Tay Bac Bac Ninh Investment Joint Stock Company	Investee company
10	Hung Dong Group Joint Stock Company	Associate of the subsidiary
11	Members of the Board of Directors, Board of General Directors and Audit Committee	Key management personnel

3.2. During the period, the Company entered into the following significant transactions with related parties

	Related parties/ Contents	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
1	**Bach Viet Group Joint Stock Company**		
	Receipt of capital contribution – Thanh Ba Project	61,200,000,000	-
2	**BV Asset Joint Stock Company**		
	Purchase of goods and services	1,293,529,307	1,299,838,394
	Payment of outstanding payables	862,529,114	1,277,092,396
	Proceeds from the transfer of shares in BV Invest Joint Stock Company	-	120,626,916,000
3	**TG Capital Joint Stock Company**		
	Purchase of goods and services	18,818,627,311	41,073,654,582
	Advances/Payment of outstanding payables	17,541,230,109	37,367,370,533
4	**BV Invest Joint Stock Company**		
	Revenue from providing of services	14,428,199,759	3,350,566,253
	Collection of outstanding receivables	17,536,647,695	2,796,010,613
	Receipt of capital contribution – Thanh Ba Project	36,000,000,000	-
	Receipt of dividends	-	18,137,341,000
	Capital contribution for business cooperation	-	86,000,000,000
5	**Areca Viet Nam Investment & services Joint Stock Company**		
	Collection of loan principal	-	32,150,000,000
	Interest income from loans	-	1,667,979,453
	Revenue from providing of services	2,826,081,070	-
	Proceeds from the provision of goods and services	3,735,371,198	-
	Receipt of dividends	55,965,000,000	-

	Recovery of capital contribution for business cooperation in the Tay Dinh Tri Project	11,300,000,000	175,219,469,939
	Share of profit from the business results of the Tay Dinh Tri Project	12,456,057,547	102,487,696,152
	Pledge of Deposit Contract No. 96.25.827.383853.TG.DN on 16/12/2025 and its Addendum No. 96.25.827.383853.TG.DN.PLTG on 14/04/2026 as security for the loan obligations of Areca Viet Nam Investment & services Joint Stock Company at Military Commercial Joint Stock Bank – Son Tay Branch	8,000,000,000	-
6	**TMG Infrastructure Development Joint Stock Company**		
	Capital contribution	289,423,100,000	-
7	**BV Bavella Joint Stock Company**		
	Collection of loan principal	-	36,000,000,000
	Collection of loan interest	-	800,000,000
	Interest income from loans	-	999,320,548
8	**BV Life Joint Stock Company**		
	Payment of outstanding payables	74,521,784,911	-
	Purchase of goods and services	99,671,488,524	-
9	**Tay Bac Bac Ninh Investment Joint Stock Company**		
	Revenue from providing of services	1,944,000,000	-
10	**Hung Dong Group Joint Stock Company**		
	Revenue from providing of services	2,592,000,000	-
	Proceeds from the provision of goods and services	2,268,000,000	-

3.3. Outstanding balances with related parties up to the reporting date are as follows

Balances with related parties at the balance sheet date are presented in Note V.

3.4. Transactions with other related parties are as follows

Remuneration of the Board of General Directors, Board of Directors and Audit Committee

No.	Position title	Position	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
1	Mr. Ly Tuan Anh	Member of the Board of Directors and General Director	1,254,000,000	911,430,000
2	Mrs. Khuong Hai Ninh	Member of the Board of Directors and Deputy General Director	841,307,000	787,781,000
3	Mr. Duong Trung Thong	Deputy General Director	812,517,500	723,513,000
4	Mr. Pham Trong Binh	Independent Member of the Board of Directors and Chairman of the Audit	12,000,000	12,000,000
5	Mrs. Vu Thi Ha	Member of the Board of Directors and Member of the Audit Committee	-	147,810,000
			2,919,824,500	**2,582,534,000**

4. Presentation of assets, revenue and business results by segment

Segment information is presented by business segment and geographical area. Common expenses are allocated to each segment based on the percentage of revenue attributable to each segment.

4.1. Main segment reporting - under business fields:

The Company comprises segments based on its principal business activities, namely revenue from sales of merchandise, revenue from rendering of services, revenue from construction contracts, and revenue from real estate business.

Appendix No. 03

4.2. Primary segment reporting - Under geographical areas

Segment reporting by geographical area is based on the location of customers generating segment revenue. For the accounting period ended 30/09/2026, the Company's production and business activities were conducted solely in the domestic market; therefore, there were no significant differences in risks and economic benefits by geographical area requiring disclosure.

5. Comparative information

Comparative figures are figures stated on Financial Statements as at 31/12/2025 audited.

Certain comparative figures have been reclassified to conform with Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance providing guidance on the Accounting Regime for Enterprises, in order to be comparable with the current period's presentation.

Appendix No. 04

6. Going concern information

There are no events that raise significant doubt about the Company's ability to continue as a going concern, and the Company has neither the intention nor the obligation to cease operations or significantly curtail the scale of its operations.

Hà Nội, 29/10/2026

Prepared by	Chief Accountant	General Director
Nguyen Duc Luu	Nguyen Duc Luu	Ly Tuan Anh

4.1. Main segment reporting - under business fields:

The Company comprises segments based on its principal business activities, namely revenue from sales of merchandise, revenue from rendering of services, revenue from construction contracts, and revenue from real estate business.

Appendix No. 03

4.2. Primary segment reporting - Under geographical areas

Segment reporting by geographical area is based on the location of customers generating segment revenue. For the accounting period ended 30/06/2026, the Company's production and business activities were conducted solely in the domestic market; therefore, there were no significant differences in risks and economic benefits by geographical area requiring disclosure.

5. Comparative information

Comparative figures are figures stated on Financial Statements as at 31/12/2025 audited.

Certain comparative figures have been reclassified to conform with Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance providing guidance on the Accounting Regime for Enterprises, in order to be comparable with the current period's presentation.

Appendix No. 04

6. Going concern information

There are no events that raise significant doubt about the Company's ability to continue as a going concern, and the Company has neither the intention nor the obligation to cease operations or significantly curtail the scale of its operations.

Hà Nội, 29/10/2026

Prepared by	Chief Accountant	General Director
Nguyen Duc Luu	Nguyen Duc Luu	Ly Tuan Anh

Appendix No. 01

8. Tangible fixed assets

Items	Buildings	Machinery, Equipment	Mean of Transportation	Management equipment and tools	Other fixed assets	Total
Original cost						
As at 01/01/2026	-	150,000,000	2,302,943,337	547,711,977	353,265,000	3,353,920,314
Purchase in the period	-	41,600,926	-	-	-	41,600,926
As at 30/09/2026	**-**	**191,600,926**	**2,302,943,337**	**547,711,977**	**353,265,000**	**3,395,521,240**
Accumulated depreciation						
As at 01/01/2026	-	150,000,000	1,775,350,487	540,279,145	345,323,125	2,810,952,757
Depreciation in period	-	-	85,526,820	5,145,822	7,941,875	98,614,517
As at 30/09/2026	**-**	**150,000,000**	**1,860,877,307**	**545,424,967**	**353,265,000**	**2,909,567,274**
Net carrying amount						
As at 01/01/2026	-	-	527,592,850	7,432,832	7,941,875	542,967,557
As at 30/09/2026	**-**	**41,600,926**	**442,066,030**	**2,287,010**	**-**	**485,953,966**

Appendix No. 02

14. Owner's equity

14.1. Increase and decrease in owner's equity

	Owner's Equity	Capital surplus	Development investment fund	Retained earnings	Total
As at 01/01/2025	827,883,000,000	(619,229,224)	10,213,427,769	104,927,026,112	942,404,224,657
Increase in capital	66,229,870,000	-	-	-	66,229,870,000
Profit/(loss) in period	-	-	-	187,691,412,374	187,691,412,374
Other increase	-	-	-	-	-
Decrease in capital	-	-	-	(1,114,298,239)	(1,114,298,239)
Profit distribution	-	-	-	(66,229,870,000)	(66,229,870,000)
Reversal of the development investment fund	-	-	(10,213,427,769)	10,213,427,769	-
Other decrease	-	(58,227,273)	-	-	(58,227,273)
As at 30/09/2025	**894,112,870,000**	**(677,456,497)**	**-**	**235,487,698,016**	**1,128,923,111,519**
As at 01/01/2026	894,112,870,000	(677,456,497)	-	301,078,033,439	1,194,513,446,942
Increase in capital	178,822,060,000	-	-	(178,822,060,000)	-
Profit/(loss) in period	-	-	-	37,146,375,035	37,146,375,035
Other increase	-	-	-	-	-
Decrease in capital	-	-	-	-	-
Earnings distribution (*)	-	-	-	(3,030,262,831)	(3,030,262,831)
Other decrease	-	-	-	-	-
As at 30/09/2026	**1,072,934,930,000**	**(677,456,497)**	**-**	**156,372,085,643**	**1,228,629,559,146**

(i) Pursuant to Resolution No. 01/2026/NQ/ĐHĐCĐ-BVL of the General Meeting of Shareholders on 31/03/2026, the Company announced the following profit distribution:

- Appropriation to the welfare fund (0.6% of profit after tax)	1,519,690,487
- Appropriation to the bonus fund (0.6% of the remaining profit after tax)	1,510,572,344
- Distribution of dividends to shareholders in the form of shares (at a rate of 20% of the total number of outstanding shares at the time of issuance)	178,822,060,000

Appendix No. ...

5. Comparative information

5.1. Statement of Financial Position

Data presented according to Circular 99/2025/TT-BTC			Data according to 2025 Financial Report			#REF!
Items	**Code**	**Reprepared**	**Items**	**Code**	**Prepared**	
CURRENT ASSETS	**100**	**297,068,892,599**	**CURRENT ASSETS**	**100**	**297,474,200,793**	**(405,308,194)**
Short-term financial investments	**120**	**170,713,597,291**	**Short-term financial investments**	**120**	**170,000,000,000**	**713,597,291**
Short-term held-to-maturity investments	123	170,713,597,291	Investments held to maturity	123	170,000,000,000	713,597,291
Short-term receivables	**130**	**126,355,295,308**	**Short-term accounts receivable**	**130**	**127,474,200,793**	**(1,118,905,485)**
Short-term advances to suppliers	132	14,519,220,077	Short-term advances to suppliers	132	14,924,528,271	(405,308,194)
Other short-term receivables	135	111,836,075,231	Other receivables	136	112,549,672,522	(713,597,291)
TOTAL ASSETS	**280**	**297,068,892,599**	**TOTAL ASSETS**	**270**	**297,474,200,793**	**(405,308,194)**
LIABILITIES	**300**	**10,190,004,617**	**LIABILITIES**	**300**	**10,595,312,811**	**(405,308,194)**
Current liabilities	**310**	**10,190,004,617**	**Current liabilities**	**310**	**10,595,312,811**	**(405,308,194)**
Short-term trade payables	311	10,190,004,617	Short-term Trade payables	311	10,595,312,811	(405,308,194)
TOTAL LIABILITIES AND EQUITY	**440**	**9,512,548,120**	**TOTAL RESOURCES**	**440**	**10,595,312,811**	**(405,308,194)**