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**COTANA GROUP JOINT STOCK COMPANY
REVIEWED INTERIM CONSOLIDATED
FINANCIAL STATEMENTS**

For the period from 01/01/2026 to 30/6/2026



COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City

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BOARD OF GENERAL DIRECTORS' REPORT

We, members of Board of General Directors of Cotana Group Joint Stock Company (hereinafter referred to as "the Company") presents this Report together with the Company's reviewed Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026.

Board of Management and Board of General Directors

Members of Board of Management and Board of General Directors who held the Company during the period from 01/01/2026 to 30/6/2026 and to the date of this report, include:

Board of Management

Mr. Dao Ngoc Thanh	Chairman
Ms. Dao Thu Thuy	Member
Mr. Doan Van Tuan	Member (Dismissed on April 24, 2026)
Ms. Dinh Thi Minh Hang	Member (Appointed on April 24, 2026)
Mr. Bui Tien Hung	Independent member
Mr. Nguyen Duc Quan	Member

Board of General Directors

Mr. Le Van Thanh	General Director - Legal representative of the Company
Ms. Dinh Thi Minh Hang	Deputy General Director - Chief Financial Officer (Dismissed on June 08, 2026)
Ms. Nguyen Thi Thu Huong	Deputy General Director - Chief Human Resources Officer
Mr. Nguyen Ngoc Tien	Deputy General Director
Mr. Pham Van Hau	Deputy General Director

Legal representative

The legal representatives during the period and up to the date of preparation of these interim consolidated financial statements are as follows:

Mr. Le Van Thanh	General Director - Legal representative of the Company
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Mr. Nguyen Ngoc Tien – Deputy General Director, authorized to sign the accompanying interim financial statements for the period from January 01, 2026 to June 30, 2026 pursuant to Authorization Letter No. 12/2026/UQ-CNG issued by the General Director on June 08, 2026.

Respective responsibilities of Board of General Directors

Board of General Directors of the Company is responsible for preparing Interim Consolidated Financial Statements which give a true and fair view of the financial position, business operation results and cash flows of the Company in the period, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements. In the preparation of these Interim Consolidated Financial Statements, Board of General Directors is required to:

- Select suitable accounting policies and then consistently apply them;
- Make judgments and estimates that are reasonable and prudent;
- State whether appropriate accounting standards are respected or any application of material misstatements needs to be disclosed and justified in Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and

BOARD OF GENERAL DIRECTORS' REPORT

(continued)

- Design and implement an effective internal control system for the purpose of properly preparing and presenting the Interim Consolidated Financial Statements so as to minimize risks and frauds.

Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the Interim Consolidated Financial Statements comply with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements. Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Board of General Directors confirms that the Company has complied with the above requirements in preparing these Interim Consolidated Financial Statements.

For and on behalf of Board of General Directors

COTANA GROUP JOINT STOCK COMPANY



Nguyen Ngoc Tien

Deputy General Director

(Power of Attorney No. 12/2026/UQ-CNG dated June 08, 2026)

Hanoi, August 26, 2026

Hanoi, August 27, 2026

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To: The Shareholders
The Board of Management and Board of General Directors
Cotana Group Joint Stock Company

We have reviewed the accompanying Interim Consolidated Financial Statements of Cotana Group Joint Stock Company (hereinafter referred to as “the Company”), prepared on August 26, 2026, from page 05 to page 47, including: Interim Consolidated Statement of Position Financial as at 30/6/2026, Interim Consolidated Income Statement, Interim Consolidated Cash Flows Statement for the period six months then ended and Notes to the Interim Consolidated Financial Statements.

Board of General Directors’s responsibility

Board of General Directors of the Company is responsible for the preparation and fair presentation of the Interim Consolidated Financial Statements of Company in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements and for such internal control as Board of General Directors determines is necessary to enable the presentation of Interim Consolidated Financial Statements that are free from material misstatements whether due to fraud or error.

Auditors’ responsibility

Our responsibility is to express a conclusion on these Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagement (VSRE) 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of Interim Consolidated Financial Statements 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not give a true and fair view, in all material respects, of the Interim Consolidated Financial position of the Company as at 30/6/2026, and of the interim consolidated results of its operations and its interim consolidated cash flows for the period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations related to the preparation and presentation of the Interim Consolidated Financial Statements.



Tran Quoc Tuan

General Director

Audit Practising Registration Certificate No. 0148-2023-034-1

For and on behalf of

VIETNAM AUDITING AND EVALUATION CO., LTD

Form B01a - DN/HN

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

ASSETS		Codes	Notes	30/6/2026	Unit: VND 01/01/2026 (Restated)
A. CURRENT ASSETS		100		2,109,823,995,457	2,061,393,339,872
I. Cash and cash equivalents		110	V.1.	224,858,042,392	341,677,495,844
1. Cash		111		175,060,131,933	217,710,689,283
2. Cash equivalents		112		49,797,910,459	123,966,806,561
II. Short-term financial investments		120	V.2.	74,342,337,394	25,204,038,312
1. Trading securities		121		60,428	60,428
2. Provision for devaluation of trading securities		122		(51,238)	(50,838)
3. Short-term held-to-maturity investments		123		74,342,328,204	25,204,028,722
III. Short-term receivables		130		236,899,904,824	274,628,648,067
1. Short-term trade accounts receivable		131	V.3.	184,294,892,625	213,134,625,188
2. Short-term advances to suppliers		132	V.4.	10,244,046,440	17,986,815,354
3. Other short-term receivables		135	V.5.	55,117,972,684	54,756,406,191
4. Provision for short-term doubtful debts		136		(12,824,066,959)	(11,316,258,700)
5. Deficits in assets awaiting solution		137		67,060,034	67,060,034
IV. Inventories		140	V.7.	1,530,867,333,659	1,385,995,259,999
1. Inventories		141		1,530,867,333,659	1,385,995,259,999
V. Other current assets		160		42,856,377,188	33,887,897,650
1. Short-term deferred expenses		161	V.12.	32,458,949,265	27,290,768,112
2. VAT deductibles		162		9,564,069,658	5,659,997,965
3. Taxes and receivables from the State budget		163	V.16.	833,358,265	937,131,573
B. NON-CURRENT ASSETS		200		84,616,349,224	73,903,061,853
I. Other long-term receivables		210		-	-
II. Fixed assets		220		36,884,223,254	35,039,548,043
1. Tangible fixed assets		221	V.8.	32,434,439,157	31,241,855,496
- Historical cost		222		78,746,296,297	78,861,195,237
- Accumulated depreciation		223		(46,311,857,140)	(47,619,339,741)
2. Intangible fixed assets		227	V.9.	4,449,784,097	3,797,692,547
- Historical cost		228		4,816,301,087	4,164,209,537
- Accumulated amortization		229		(366,516,990)	(366,516,990)
III. Investment property		240	V.10.	9,059,805,530	5,823,618,369
- Historical cost		241		9,999,080,839	6,452,385,305
- Accumulated depreciation		242		(939,275,309)	(628,766,936)
IV. Long-term assets in progress		250	V.11.	11,934,617,158	7,110,723,577
1. Long-term work in progress		251		11,934,617,158	3,303,599,032
2. Construction in progress		252		-	3,807,124,545
V. Long-term financial investments		260	V.2.	16,658,339,526	16,574,328,596
1. Investment in joint ventures, associates		262		15,012,505,709	14,309,154,254
2. Other investments in other units		263		1,984,017,688	1,984,017,688
3. Provision for impairment of long-term investments in other entities		264		(338,183,871)	(337,843,346)
4. Long-term held-to-maturity investments		265		-	619,000,000
VI. Other non-current assets		270		10,079,363,756	9,354,843,268
1. Long-term deferred expenses		271	V.12.	2,217,822,822	2,859,749,688
2. Deferred tax assets		272	V.13.	7,861,540,934	6,495,093,580
TOTAL ASSETS (280=100+200)		280		2,194,440,344,681	2,135,296,401,725

(Notes from page 10 to 47 are an integral part of these Interim Consolidated Financial Statements)

Form B01a - DN/HN

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

(continued)

Unit: VND

RESOURCES	Codes	Notes	30/6/2026	01/01/2026 (Restated)
C LIABILITIES	300		1,277,682,374,955	1,203,415,673,963
I. Current liabilities	310		1,010,405,861,463	858,470,306,682
1. Short - term trade account payables	311	V.14.	157,649,507,869	196,799,894,365
2. Short-term advances from customers	312	V.15.	331,187,976,465	203,392,569,145
3. Dividends and profit payable	313		403,205,754	403,205,754
4. Short-term taxes and amounts payable to the State budget	314	V.16.	3,283,273,393	22,326,598,952
5. Payables to employees	315		4,877,864,788	5,057,045,017
6. Short-term accrued expenses	316	V.17.	78,370,906,573	94,543,157,162
7. Unearned short-term revenue	319	V.18.	1,186,056,981	1,313,581,414
8. Other short-term payables	320	V.20.	87,560,876,664	96,936,479,599
9. Short-term loans and obligations under finance lease	321	V.21.	256,435,069,686	156,649,483,536
10. Short-term payable provisions	322	V.19.	1,538,784,176	2,048,280,257
11. Welfare and bonus fund	323		87,912,339,114	79,000,011,481
II. Non-current liabilities	330		267,276,513,492	344,945,367,281
1. Unearned long-term revenue	337	V.18.	15,401,945,238	15,581,251,050
2. Other long-term payables	338	V.20.	27,809,043,130	22,501,188,105
3. Long-term loans and obligations under finance lease	339	V.21.	222,288,638,288	305,540,290,669
4. Long-term payable provisions	343	V.19.	1,778,109,445	1,322,637,457
D OWNER'S EQUITY	400	V.22.	916,757,969,726	931,880,727,762
1. Owners' contributed capital	411		411,492,640,000	411,492,640,000
- Ordinary shares with voting right	411a		411,492,640,000	411,492,640,000
2. Capital surplus	412		509,724,891	509,724,891
3. Other capital of the owner	414		76,582,616,644	14,883,012,556
4. Development and investment fund	418		78,394,791,892	70,382,376,211
5. Retained earnings	420		72,150,762,132	155,894,897,376
- Retained earnings accumulated to the prior year end	420a		67,012,275,014	93,948,596,681
- Retained earnings of the current period	420b		5,138,487,118	61,946,300,695
6. Non-controlling interests	429		277,627,434,167	278,718,076,728
TOTAL RESOURCES (440=300+400)	440		2,194,440,344,681	2,135,296,401,725

Approved, August 26, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director

(Power of Attorney No. 12/2026/UQ-CNG)

Vu Anh Quy

Tran Trong Dai

Nguyen Ngoc Tien

(Notes from page 10 to 47 are an integral part of these Interim Consolidated Financial Statements)

INTERIM CONSOLIDATED INCOME STATEMENT

For the period from 01/01/2026 to 30/6/2026

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
1. Gross revenue from goods sold and services rendered	01	VI.1.	202,590,026,787	350,308,406,312
2. Revenue deductions	02		-	-
3. Net revenue from goods sold and services rendered (10=01-02)	10		202,590,026,787	350,308,406,312
4. Cost of sales	11	VI.2.	154,083,979,384	279,734,129,568
5. Gross profit from goods sold and services rendered (20=10-11)	20		48,506,047,403	70,574,276,744
6. Gain/(Loss) from the sale, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3.	2,449,934,883	1,567,488,683
8. Financial expenses	23	VI.4.	16,932,619,534	12,548,525,033
Where: borrowing expense	24		16,932,278,609	12,472,461,742
9. Selling expenses	25	VI.7.	10,423,852,818	17,543,826,196
10. General and administration expenses	26	VI.7.	15,502,775,881	13,844,733,746
11. Profit or loss in joint ventures, associates	27		703,351,455	355,875,282
12. Operating profit {30=20+21+(22-23)-(25+26)+27}	30		8,800,085,508	28,560,555,734
13. Other income	31	VI.5.	729,867,578	3,520,907,262
14. Other expenses	32	VI.6.	68,468,477	334,704,949
15. Profit from other activities (40= 31-32)	40		661,399,101	3,186,202,313
16. Accounting profit before tax (50=30+40)	50		9,461,484,609	31,746,758,047
17. Current corporate income tax expense	51	VI.9.	3,630,664,021	6,376,454,359
18. Deferred corporate income tax expense	52	VI.10.	(1,367,669,962)	629,457,785
19. Net profit after corporate income tax (60=50-51-52)	60		7,198,490,550	24,740,845,903
20. Profit after tax attributable to the Parent company	61		5,138,487,118	15,875,217,038
21. Profit after tax attributable to non-controlling interests	62		2,060,003,432	8,865,628,865
22. Basic earnings per share (*)	70	VI.11.	125	320
23. Diluted earnings per share (*)	71	VI.12.	114	264

(*) Basic earnings per share and Diluted earnings per share from 01/01/2025 to 30/6/2025 has been restated as presented in Note VI.11 and VI.12.

Approved, August 26, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director

(Power of Attorney No. 12/2026/UQ-CNG)



Vu Anh Quy



Tran Trong Dai



Nguyen Ngoc Tien

(Notes from page 10 to 47 are an integral part of these Interim Consolidated Financial Statements)

Form B03a - DN/HN

INTERIM CONSOLIDATED CASH FLOWS STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	Unit: VND
				From 01/01/2025 to 30/6/2025 (Restated)
I. Cash flow from operating activities				
1. Profit before tax	01		9,461,484,609	31,746,758,047
2. Adjustments for				
- Depreciation of fixed assets and investment property	02		1,480,181,086	1,263,084,360
- Provisions	03		1,454,125,091	184,932,186
- (Gain)/ losse from exchange rate differences due to the revaluation of monetary items in foreign currencies	04		(7,902)	(750,936)
- (Gain)/loss from investing, financing activities	05		(3,097,379,000)	(2,574,078,890)
- Borrowing costs	06		16,932,278,609	12,472,461,742
3. Profit from operating activities before changes in working capital	08		26,230,682,493	43,092,406,509
- (Increase)/Decrease in receivables	09		26,522,211,260	58,179,511,726
- (Increase)/Decrease in inventories	10		(157,049,787,321)	91,941,430,964
- (Increase)/Decrease in payables (excluding interest payable, corporate income tax payable)	11		74,880,195,551	(138,734,303,982)
- (Increase)/decrease in deferred expenses	12		(4,526,254,287)	9,710,098,296
- Borrowing costs paid	14		(15,040,815,916)	(12,476,363,399)
- Corporate income tax paid	15		(21,415,054,383)	(2,547,797,241)
- Other cash outflows	17		(4,047,659,902)	(1,658,948,306)
Net cash flow from operating activities	20		(74,446,482,505)	47,506,034,567
II. Cash flow from investing activities				
1. Acquisition and construction of fixed assets and other non-current assets	21		(233,571,702)	(35,836,000)
2. Proceeds from liquidation, disposal of fixed assets and other non-current assets	22		137,205,387	1,281,000,000
3. Cash outflows for lending, buying debt instruments of other entities	23		(65,152,639,012)	(17,874,173,351)
4. Cash recovered from lending, selling debt instruments of other entities	24		17,303,942,377	31,388,338,063
5. Cash recovered from investing other entities	26		-	414,360,200
6. Interest earned, dividends and received profits	27		2,639,309,425	689,143,343
Net cash flow from investment activities	30		(45,305,753,525)	15,862,832,255
III. Cash flow from financial activities				
1. Proceeds from issuance of shares and capital contributions from owners	31		-	13,507,944,500
2. Proceeds from borrowing	33		84,561,294,488	119,505,843,939
3. Repayment of borrowing	34		(69,918,823,412)	(76,903,723,669)
4. Dividends and profit paid to owner	36		(11,709,696,400)	(13,347,022,475)
Net cash flow from financial activities	40		2,932,774,676	42,763,042,295

(Notes from page 10 to 47 are an integral part of these Interim Consolidated Financial Statements)

Form B03a - DN/HN

INTERIM CONSOLIDATED CASH FLOWS STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

(continued)

ITEMS	Codes	Notes	Unit: VND	
			From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
Net cash flow in the period (50 = 20+30+40)	50		(116,819,461,354)	106,131,909,117
Cash and cash equivalents at the beginning of the period	60		341,677,495,844	124,640,784,308
Effect of changes in foreign exchange rates	61		7,902	750,936
Cash and cash equivalents at the end of the period (70= 50+60+61)	70	V.1.	224,858,042,392	230,773,444,361

Approved, August 26, 2026

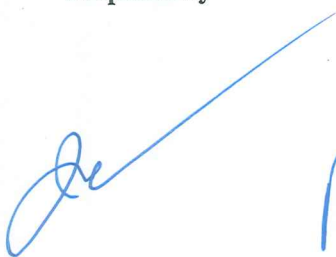
COTANA GROUP JOINT STOCK COMPANY

Prepared by

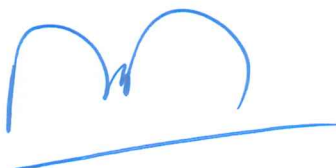
Chief Accountant

Deputy General Director

(Power of Attorney No. 12/2026/UQ-CNG)



Vu Anh Quy



Tran Trong Dai



Nguyen Ngoc Tien

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

I. General Information**1. Structure of ownership**

Cotana Group Joint Stock Company (referred to as "the Company") was formerly known as Thanh Nam Construction Co., Ltd., established on June 01, 1993, under Decision No. 2162/QĐ-UB by the Chairman of the Hanoi People's Committee. It was later converted into Thanh Nam Investment and Construction Joint Stock Company, operating under the initial Certificate of Business Registration No. 0103003621 dated February 04, 2004, issued by the Hanoi Department of Planning and Investment. On August 31, 2017, the Company was renamed Cotana Group Joint Stock Company based on Resolution No. 02/2017/NQ-DHĐCĐ-CNG of the General Meeting of Shareholders of Thanh Nam Investment and Construction Joint Stock Company. The Company has amended its Business Registration Certificate 28 times.

According to the 28th amended Business Registration Certificate No. 0101482984 dated July 29, 2026, the Company's charter capital is VND 452,635,820,000 (Four hundred fifty-two billion, six hundred thirty-five million, eight hundred twenty thousand Vietnamese dong).

The Company's shares are listed on the Hanoi Stock Exchange (HNX) with the stock code CSC.

2. Operating industry

The Company operates in the construction industry, real estate business.

3. Principal activities

The Company's principal activities include:

- Construction project finishing; Rental services for motor vehicles;
- Real Estate Services: Real estate consulting services; real estate advertising services; real estate management services; real estate brokerage services; real estate auction services; real estate valuation services; real estate trading floor services; rental of construction machinery and equipment;
- Agency services for purchasing, selling, and consignment of goods; real estate business operations;
- Installation of power lines and substations up to 35KV; installation of electrical systems, water systems, air conditioning systems, and interior/exterior decoration for construction projects;
- Construction of residential buildings, industrial facilities, transportation works, irrigation projects, and infrastructure engineering.

The Company' head office: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi City.

4. Normal production and business cycle

The company's normal production and business cycle is completed within a period of no more than 12 months.

5. The Company's structure

Detailed information on the subsidiaries consolidated in the Company's interim consolidated financial statements for the period from 01/01/2026 to 30/6/2026 is as follows:

- | | |
|---|---|
| 1. Cotana Infrastructure Construction Joint Stock Company | Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City
Main activity: Bridge and road construction
Ownership interest held by the parent company: 51%
Voting rights held by the parent company: 51% |
| 2. Cotana Construction Consulting Joint Stock Company | Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City
Main activity: Consulting, design |

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

- | | |
|--|---|
| | Ownership interest held by the parent company: 51% |
| | Voting rights held by the parent company: 51% |
| 3. Cotana Investment consultancy and Trading Joint Stock Company | Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City
Main activity: Trading, installation contracting, and services
Ownership interest held by the parent company: 51%
Voting rights held by the parent company: 51% |
| 4. Cotana Ecolife Urban Joint Stock Company | Address: DAH2-03A Dahlia, An Van Duong Urban Area, Vy Da Ward, Hue City
Main activity: Urban management
Ownership interest held by the parent company: 62.98% (1)
Voting rights held by the parent company: 64.71% (2) |
| 5. Cotana Capital Housing Investment and Development Joint Stock Company | Address: CM3-03 Camellia, An Van Duong Urban Area, Vy Da Ward, Hue City
Main activity: Real estate investment and trading
Ownership interest held by the parent company: 65.60% (3)
Voting rights held by the parent company: 71.12% (4) |

(1) The Company's ownership interest in Cotana Ecolife Urban Joint Stock Company is 62.98%, of which: The Company's the direct ownership interest in Cotana Ecolife Urban Joint Stock Company is 61.18%, and the indirect ownership interest through Cotana Construction Consulting Joint Stock Company is 1.80%.

(2) The Company's voting rights in Cotana Ecolife Urban Joint Stock Company are 64.71%, of which: The Company's direct voting rights in Cotana Ecolife Urban Joint Stock Company are 61.18%, and the indirect voting rights through Cotana Construction Consulting Joint Stock Company are 3.53%.

(3) The Company's ownership interest in Cotana Capital Housing Investment and Development Joint Stock Company is 65.60%, of which: The Company's the direct ownership interest in Cotana Capital Real Estate Investment and Development Joint Stock Company is 59.85%, the indirect ownership interest through Cotana Investment and Trading Consulting Joint Stock Company is 1.632%, the indirect ownership interest through Cotana Construction Consulting Joint Stock Company is 2.423%, and the indirect ownership interest through Cotana Infrastructure Construction Joint Stock Company is 1.694%.

(4) The Company's voting rights in Cotana Capital Housing Investment and Development Joint Stock Company are 71.12 %, of which: The Company's direct voting rights in Cotana Capital Real Estate Investment and Development Joint Stock Company are 59.85%, the indirect voting rights through Cotana Investment and Trading Consulting Joint Stock Company are 3.2%, the indirect voting rights through Cotana Construction Consulting Joint Stock Company are 4.75%, and the indirect voting rights through Cotana Infrastructure Construction Joint Stock Company are 3.32%.

Detailed information about significant associates is presented in the interim consolidated financial statements of the Company using the equity method for the operating period from 01/01/2026 to 30/6/2026 as follows:

- | | |
|------------------------------------|---|
| 1. BMS - Thanh Nam Company Limited | Address: Ngoc Liep Industrial Park, Kieu Phu Commune, Hanoi City
Main activities: Rebar production.
Capital contribution ratio: 25.09%
Voting rights ratio: 25.09% |
|------------------------------------|---|

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

- | | |
|--|---|
| 2. Cotana Green Landscape Architecture Joint Stock Company | Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City
Main Activities: Landscape architecture
Capital contribution ratio: 20.68%
Voting rights ratio: 20.68% |
| 3. Green Garden Urban Service Joint Stock Company | Address: 2nd Floor, CM3-21 Camellia, An Van Duong Urban Area, Thuy Van Ward, Hue City
Main activities: Urban Area Management Services
Capital contribution ratio: 30%
Voting rights ratio: 30% |
| 4. Cotana Construction Joint Stock Company | Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City
Main activities: Construction
Capital contribution ratio: 45%
Voting rights ratio: 45% |

List of independent accounting units:

The company has 01 branch, Cotana Group Joint Stock Company Branch, located at No. 2-4-6, Street No. 7, Conic residential area, Nguyen Van Linh Street, Binh Hung Commune, Ho Chi Minh City, Vietnam. On September 04, 2025, and March 16, 2026 the Board of Management issued decision No. 07/2025/QD/CNG and No. 01/2026/QD/HDQT-CNG on the termination of operations of Cotana Group Joint Stock Company Branch. However, as of the date of issuance of this Report, the Branch is still coordinating with the Tax Authority to complete the procedures for termination of its tax code.

6. Number of employees

The number employees of the Parent company and its subsidiaries as at 30/6/2026: 163 (As at 31/12/2025 is 143).

7. Disclosure of information comparability in the Interim Consolidated Financial Statements

The comparative figures are taken from the Consolidated Financial statements for the fiscal year ended December 31, 2025, and the Interim Consolidated Financial Statements for the period from January 01, 2025, to June 30, 2025 of Cotana Group Joint Stock Company, which have been audited and reviewed by Vietnam Auditing and Evaluation Co., Ltd. Some figures from the previous reporting period have been restated to make them comparable with the figures of this period, as presented in Note VIII.4 of the Interim Consolidated Financial Statements Notes.

II. Accounting period, accounting currency**1. Accounting period**

The Company's accounting period begins on January 01 and ends on December 31 every year. These Interim Consolidated Financial Statements are prepared for the period from 01/01/2026 to 30/6/2026.

2. Accounting currency

The currency used in accounting is Vietnam dong ("VND") accounted under the principle of historical cost, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and the legal regulations related to the preparation and presentation of the Interim Consolidated Financial Statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

The Accompanying Interim Consolidated Financial Statements is not intended to reflect the interim consolidated financial position, the interim consolidated results of its operations and its interim consolidated cash flows according to the accounting principles and practices generally accepted in countries other than Vietnam.

III. Applied accounting regime and standard**1. Applied accounting regime and standard**

The Company applies the Vietnamese Accounting Standards and the Accounting Regime for enterprises issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Ministry of Finance guiding the Enterprise Accounting Regime, Circular No. 202/2014/TT-BTC by the Ministry of Finance guiding the preparation and presentation of Consolidated Financial Statements, and Circular No. 43/2026/TT-BTC dated April 20, 2026 by the Ministry of Finance amending certain provisions of Circular No. 202/2014/TT-BTC dated December 22, 2014.

2. Statement on the compliance to Accounting Standards and Accounting regime

The Company's Interim Consolidated Financial Statements are prepared and presented in accordance with Vietnamese Accounting Standards and current Vietnamese Accounting regime for enterprises and the laws and regulations in relation to the preparation and presentation of Interim Consolidated Financial Statements.

3. Application of new accounting guidance

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises. This Circular is effective for fiscal years beginning on or after January 01, 2026. Circular 99 replaces the regulations on the accounting regime for enterprises promulgated under Circular No. 200/2014/TT-BTC issued by the Ministry of Finance on December 22, 2014. The Board of General Directors has applied Circular 99 in preparing and presenting the Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026.

On April 20, 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43"), amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC dated December 22, 2014, which provides guidance on the preparation and presentation of Consolidated Financial Statements. Circular 43 is effective for the preparation and presentation of Consolidated Financial Statements for fiscal years beginning on or after January 01, 2026. The Board of General Directors has applied Circular 43 in preparing and presenting the Interim Consolidated Financial Statements for the period from January 01, 2026 to June 30, 2026.

IV. Accounting policies, accounting estimates, and relevant legal regulations applied**1. Accounting estimates**

The preparation of Interim Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to the preparation and presentation of Interim Consolidated Financial Statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the Interim Consolidated Financial Statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of General Directors' best knowledge, actual results may differ from those estimate.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

2. Basis for the consolidation of Consolidated Financial Statements

The Interim Consolidated Financial Statements include Interim Separate Financial Statements of the Company and The Interim Financial Statements of companies under the control of the Company (subsidiaries) prepared for the period from 01/01/2026 to 30/6/2026. The control means the Company is able to control financial policies and operations of investee companies in order to get economic benefits from these companies.

Business performance of subsidiaries which have been acquired or disposed in the period is presented in the Interim Consolidated Income Statement from acquisition date or as at disposal date of investment in subsidiaries.

Where necessary, the Financial Statements in subsidiaries are adjusted so accounting policies which are being applied in the Company and subsidiaries are the same.

All transactions and balances between companies in the same Group are canceled out upon consolidating the Interim Financial Statements.

Non-controlling interests

Non-controlling interests in net assets of subsidiaries are determined as a separate item from the part of owner's equity of shareholders of the parent company Non-controlling interests (NCI) consists of value of non-controlling interests as at the initial consolidated date and changes in NCI in the total equity changes from the consolidated date. Loss amounts incurred at subsidiaries must be allocated corresponding to the ownership of non-controlling, in case of those loss amounts are greater than the ownership of non-controlling in net assets of subsidiaries.

3. Principle of recognizing cash and cash equivalents

Cash and cash equivalents comprise cash in hand, demand deposits and other short-term (no more than 3 months), liquid investments that are readily convertible to a known amount of cash and which are subject to an insignificant risk of changes in value.

4. Accounting-principle for financial investments**Trading securities**

Trading securities are securities held by the Company for the purpose of trading to earn profits. Trading securities are recognized from the date the Company obtains ownership and are initially measured at the fair value of the consideration paid at the transaction date plus purchase costs directly attributable to the acquisition.

Cash dividends received from trading securities for the period after the acquisition date are recognised as finance income in the Interim consolidated Income statement. Dividends receivable relating to the period prior to the acquisition date are deducted from the carrying amount of the investment.

Subsequent to initial recognition, trading securities are measured at cost less any provision for impairment of trading securities.

Provision for impairment of trading securities is recognised when there is objective evidence that the market value of the securities has declined below their carrying amount.

Held-to-maturity investments

Held-to-maturity investments consist of investment amounts that the Company intends and is able to hold to the maturity date. Held-to-maturity investments include: term deposits in banks; and loans and receivables held to maturity for the purpose of earning periodic interest.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Held-to-maturity investments are recognized starting from the acquisition date and initial value of such held-to-maturity investments are determined under purchase price and expenses related to transactions of purchasing investment amounts. Interest proceeds from held-to-maturity investments after purchase date are recognized on the Interim Consolidated Income Statement on the basis of estimates. Interest before the Company holds the investments shall be deducted from historical cost at purchase time.

Held-to-maturity investments are measured at cost less provision for held-to-maturity investments.

Provision for held-to-maturity investments is recognised when there is any indication or objective evidence that part or all of the Company's held-to-maturity investments may not be recoverable.

Investments in associates

An associate is an entity over which the Company has significant influence and that is neither a subsidiary nor an interest in joint venture. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control or joint control over those policies.

An investment in an associate is accounted for using the equity method from the date on which the investee becomes an associate. At the acquisition date of the investment in the associate, any excess of the cost of the investment over the Company's share of the fair value of the identifiable net assets of the associate is recognised as goodwill and included in the carrying amount of the investment. Any excess of the Company's share of the fair value of the identifiable net assets of the associate over the cost of the investment, after reassessment, is recognised immediately in the consolidated statement of profit or loss in the period in which the investment is acquired.

The results of operations, assets and liabilities of associates are reflected in the financial statements using the equity method. Under the equity method, the investment in an associate is initially recognised in the consolidated statement of financial position at cost and subsequently adjusted for changes in the Company's share of the associate's net assets after the date of investment. The interim consolidated statement of profit or loss reflects the Company's share of the associate's results of operations. Losses of an associate in excess of the Company's investment in that associate are not recognised, except where the Company has a legal or contractual obligation or makes payments on behalf of the associate for obligations guaranteed or committed by the Company, whereby the Company has undertaken to absorb losses of the associate or has allowed the associate not to repay/reimburse liabilities settled by the Company on its behalf. If the associate subsequently reports profits, the Company recognises its share of such profits only after its share of the net losses not previously recognised has been fully absorbed.

When the Company's subsidiaries enter into transactions (either upstream or downstream) with an associate of the Company, any gains or losses arising from such transactions are adjusted in accordance with prevailing accounting regulations.

Investments in equity instruments of other entities

Equity investments in other entities represent investments in equity instruments over which the Company does not have control, joint control or significant influence over the investee, as well as investments in business cooperation contracts where the Company does not have joint control but is entitled to benefits dependent on the profit after tax of the cooperation arrangement.

Equity investments in other entities are carried at cost less provision for impairment.

A provision for impairment of investments in other entities is recognised when the investee incurs losses or when such investments are impaired, indicating that the Company may not be able to recover its investment.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

5. Accounting principle for receivables

Receivables are presented as net book value less provision for doubtful and bad debts.

Classification of receivables is made on the following principle:

- Trade accounts receivable consist of receivables with their commercial nature arising from transactions with their purchasing-selling nature between the Company and buyers who are independent entities from the Company.
- Other receivables consist of receivables with their non-commercial nature, not related to transactions with their purchasing-selling nature.

Provision for doubtful debts is made for receivables that are overdue.

Increase, decrease in provision for bad and doubtful debts to be made at the cut-off date for The Interim Consolidated Financial Statements shall be recognized into general administration expenses.

6. Accounting principle for inventories

Inventories are stated at the lower of cost and net realizable value. The cost of inventories comprises all costs of purchase, costs of conversion, and other directly attributable costs incurred (if any) in bringing the inventories to their present location and condition.

Net realizable value is determined as the estimated selling price of inventories during the normal business period minus the estimated costs to complete and necessary estimated costs to sell.

Value of inventories is determined by the Specific Identification Method and accounted for by perpetual method.

Method for making provision for inventory devaluation: Provision for inventory devaluation is made for each inventory item that shows a decline in value (i.e. when the original cost exceeds the net realizable value). Any increase or decrease in the provision balance that is required to be made as of the reporting date of the interim consolidated financial statements is recognized in cost of goods sold.

7. Accounting principle for tangible fixed asset and depreciation

Tangible fixed assets are presented at historical cost, accumulated depreciation, and carrying amount.

The historical cost of tangible fixed assets acquired through purchase comprises the purchase price together with all directly attributable costs necessary to bring the asset to the location and condition required for it to be capable of operating in the manner intended by the Company.

The historical cost of tangible fixed assets constructed or manufactured by the Company includes construction costs, actual production costs incurred, installation and trial run costs, and other directly attributable costs necessary to bring the asset to the location and condition required for it to be capable of operating.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

Type of fixed assets
Buildings, structures

Useful life (years)

15 - 49

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Machinery, equipment	05 - 10
Means of transportation	06 - 07
Management equipment	03 - 06
Other assets	03

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognised in the Interim Consolidated Income Statement.

8. Principle for intangible fixed asset recognition and amortization

Intangible fixed assets are presented at historical cost, accumulated amortization, and carrying amount.

The historical cost of intangible fixed assets comprises all expenditures incurred by the Company to acquire such assets up to the time the assets are brought to the condition necessary for them to be capable of operating in the manner intended by the Company.

Intangible fixed asset of the Company includes: Accounting software and land use rights with indefinite term.

Computer software

Costs related to computer software programs that are not an integral part of the related hardware are not capitalized. The cost of computer software is the total amount the Company has spent up to the point of putting the software into use. Computer software is amortized using the straight-line method over a period of 3 years.

Land use right

Land use rights represent all the actual costs incurred by the Company that are directly related to the land use, including: costs for acquiring land use rights, compensation costs, site clearance, land leveling, registration fees, etc. Land use rights with an indefinite term are not subject to depreciation.

9. Principle of investment property recognition and depreciation

Investment properties of the Company comprise the land use right, buildings, a part of building or infrastructure owned by the Company or under finance lease, which are used to earn rentals or held for capital appreciation. Investment properties are presented at historical cost less accumulated depreciation. Historical cost of investment properties includes all expenditures incurred by the Company or the fair value of assets exchanged to acquire the investment property up to the date of purchase or completion of construction.

Subsequent expenditure related to investment properties is recognized as an expense, unless it is probable that such expenditure will result in future economic benefits beyond the level of performance initially assessed, in which case it is capitalized into the historical cost of the investment property.

When investment properties are sold or disposed of, their historical cost and accumulated depreciation are derecognized, and any resulting gain or loss is presented on a net basis under the line item "Gain/(Loss) from the sale, liquidation of investment properties" in the Interim Consolidated Income Statement.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Transfers from owner-occupied properties or inventories to investment properties are made only when the owner ceases to use the asset and begins to lease it out under an operating lease, or upon completion of construction. Transfers from investment properties to owner-occupied properties or inventories are made only when the owner commences use of the asset or initiates its sale. Transfers from investment properties to owner-occupied properties or inventories do not change the historical cost or carrying amount of the property at the date of transfer.

Investment properties held for rental purposes are depreciated on a straight-line basis over their estimated useful lives. The depreciation periods for investment properties are as follows:

<i>Type of fixed assets</i>	<i>Useful life <year></i>
Land use rights	Indefinite
Building	05 - 25

10. Principle for recognizing construction in progress

Assets in the course of construction for use in production, lease, administration and other purposes are recorded at cost. This cost includes expenses necessarily incurred to create the asset in accordance with the Company's accounting policies. Depreciation is charged on such assets in the same manner as other assets, starting from the date the assets are put into the condition intended for use.

11. Accounting principles for deferred expenses

Deferred expenses include actual costs incurred that relate to the business performance of multiple accounting periods. Deferred expenses comprise tools and instruments issued for use pending allocation; sales brokerage costs and other deferred expenses.

Tools and equipments put to use are deferred using the straightline method over a timespan of 01 to 03 years.

Sales brokerage costs are all expenses incurred by the Company for the purpose of selling future-developed apartments, and these costs are allocated when revenue from the apartment sales is recognized.

12. Accounting principles for trade payables

Trade payables represent obligations arising from the purchase of goods, services, or assets from suppliers in the ordinary course of the Company's business. Trade payables are stated at historical cost.

13. Principle for recognizing loans

Loans are recognized on the basis of bank vouchers, loan agreement.

Loans are monitored by details of each item and due date.

14. Principle for recognizing accrued expense

Accrued expenses consist pre-deductions for completed volumes, interest expenses payable and other accrued expenses, including actual expenses incurred in the reporting period but unpaid because no invoice was available or accounting documents are missing, being recognized in operating expenses of the reporting period. The interest expense payable is determined based on the interest rate and term specified in the loan agreement.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

15. Principle for recognizing unearned revenue

The Company's unearned revenue during the accounting period is the revenue received in advance from customers who have paid for one or more periods of office rental at Cotana Building, Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi, and revenue received in advance for apartment service fees of Camellia Residential Area Project.

16. Principle for recognizing provisions for liabilities

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that the Company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Provision for construction warranty is recognised at the end of the reporting period for each construction project, based on construction service revenue recognised during the period, in accordance with construction regulations, and is recognised in selling expenses.

17. Principle for recognizing owner's equity

Capital contribution of the Company's owners is recognized by shareholders' actual capital contribution.

Ordinary shares with voting rights are recorded at par value. Shares issued to increase charter capital and shareholders' contributed capital are recognized at the actual proceeds received corresponding to the par value of successfully issued shares.

Capital surplus reflects the difference between the par value and the issue price of ordinary shares, after deducting directly attributable issuance costs.

Other capital of the owner is the amount that the subsidiary pays dividends to the parent company in shares.

Profit after corporate income tax is distributed to shareholders after appropriations to funds in accordance with the Company's Charter and legal regulations, and upon approval of the General Meeting of Shareholders.

Dividends declared and paid from retained earnings are based on the approval of shareholders at the Annual General Meeting.

18. Principle and method of recognizing revenue, other income***Revenue from sales of real estate***

Revenue from selling properties invested by the Company is recognized upon simultaneously meeting the following five (5) conditions as follows:

- Real estates were fully completed and the risks and benefits associated with the right to own the real estates were transferred to the buyer;
- The Company no longer holds the right to manage the properties as property owner, or the right to control the properties;
- Turnover is determined with relative certainty;
- The Company gained or will gain economic benefits from the property sale transaction;
- It is possible to determine the costs related to the property sale transaction.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Sales revenue

Revenue from selling goods is recognized upon simultaneously meeting the following five (5) conditions as follows:

- The Company has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return goods or products that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return goods or products (except for the case that customers can return goods as exchange to other goods or services).
- The Company gained or will gain economic benefits from the sale transaction; and
- It is possible to determine the costs related to the goods sale transaction.

Revenue from services rendered

Revenue from a service transaction is recognized when the outcome of such transaction is determined reliably. In case such transaction of services rendered is related to many periods, the revenue is recognized in the period corresponding to the completed work item as at the date of Interim Consolidated Financial Statements for such period. Revenue from service provision is determined when it satisfies all the four (4) conditions below:

- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return services that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return services rendered;
- It is possible to obtain economic benefits from the service provision transaction;
- The work volume completed on the cut-off date of the Interim Consolidated Financial Statements can be determined; and
- The costs incurred from the transaction and the costs of its completion can be determined.

Construction Revenue

When the outcome of a construction contract can be reliably estimated:

- Contracts with scheduled payment terms, revenue and expenses related to the contract are recognized proportionately with the completed work determined by the Company at the end of the accounting period.
- Contracts with payment based on work volume, revenue and expenses related to the contract are recognized proportionately with the completed work confirmed by the client and reflected on the issued invoices;
- Adjustments to construction volume, compensation, and other charges are only recognized as revenue once agreed upon with the client.

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

- Revenue is recognized at an amount equivalent to the contract costs incurred, which are recoverable with reasonable certainty;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

- Contract costs are recognized in expenses as they occur;
- Differences between the cumulative total revenue recognized and the cumulative amounts invoiced according to the scheduled plan of the contract are recorded as receivables or payables based on the planned progress of construction contracts.

Financial income

Interest amounts are recognized on accrual basis, being determined on balances of deposits and actual interest rate in the period.

Other income

Other income represents earnings from non-recurring activities outside the Company's principal revenue-generating operations.

19. Accounting principles for cost of sales

The cost of goods sold and services provided comprises the cost of construction and services provided during the period and is recognized in accordance with the revenue recognized for the period.

20. Accounting principles for financial expenses

Financial expense recognized in Interim Consolidated Income Statement is the total financial expense incurred in the period, without offset with revenue from financial income, including borrowing costs, provision for loss of investment in other entities and other financial expenses.

21. Accounting principles for selling expenses and general and administrative expenses**Selling expenses**

Selling expenses represent costs directly attributable to the sale of products, goods, and services, and are recognized as expenses in the period incurred on an accrual basis.

General and administrative expenses

General and administrative expenses represent costs incurred in connection with the Company's overall management activities, not directly related to sales or production, and are recognized as expenses in the period incurred on an accrual basis.

22. Other accounting principles and methods**Tax liabilities****Value added tax (VAT)**

The Company declares and calculates VAT under the guidelines of current Taxation Law.

Corporate income tax

Corporate income tax presents the total amount of current tax payable and deferred tax.

Current tax payable is calculated on taxable profit in the period. Taxable income differs from net profit presented in the Interim Consolidated Income Statement because taxable income does not include assessable incomes or expenses or deductible one in other years (including losses carried forward, if any) and it further excludes items that are non-taxable or non-deductible.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

The Company applies the corporate income tax rate of 20% on taxable profits.

Deferred income tax is calculated on temporary differences between the carrying amounts and the tax bases of assets or liabilities in the Interim Consolidated Financial Statements. Deferred income tax liabilities are recognized for all taxable temporary differences. Deferred income tax assets are only recognized when the Company is certain that it will generate future taxable income to utilize the deductible temporary differences.

Deferred income tax is measured at estimated tax rate applicable for the year when assets are recovered or liabilities are paid. Deferred tax is recognized into the Interim Consolidated Income Statement and only recorded into owners' equity when such tax is related to items straight recorded in owner's equity.

Deferred tax asset and liability which are payable will be set off when the Company has a legal right to set off the current deferred tax asset and current deferred tax liability and when deferred tax asset and liability related to the corporate income tax are managed by the same tax agency and the Company intends to pay the current corporate income tax on net value basis.

The corporate income tax of the Company is determined in conformity with current tax regulations. However, these regulations may change from time to time and the final determination of corporate income tax depending on the tax check results of the competent tax authorities.

Other taxes

Other taxes and fees are declared and paid to the local tax authorities in compliance with the current regulations of the State.

23. Basic Earnings per share

Basic Earnings per share is calculated by dividing the net profit attributable to shareholders who own ordinary share of the Company (after deducting the bonus and welfare fund and reward fund for the Executive Management) by the weighted average number of ordinary shares outstanding during the period.

24. Diluted earnings per share

Diluted earnings per share is calculated by dividing profit after tax attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period and the weighted average number of ordinary shares that would be issued upon the conversion of all potential ordinary shares with dilutive effect into ordinary shares.

25. Related parties

Parties are considered to be related parties of the Company if one party has the ability to, directly or indirectly, control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and other party are under common control or under common control or under common significant influence. Related parties can be enterprises or individual, including close member of their families.

26. Segment reporting

A segment is a distinguishable component of the Company that engages in the provision of a relevant product or service (segment by line of business), or in the provision of a product or service within a specific economic environment (segment by geographic area) in which the segment has risks and economic benefits other than other business divisions. The Board of General Directors believes that the Company's main activity is real estate business and mainly operates in a division according to the geographical area of Vietnam. Therefore, the Company does not present the division report by business field and geographical area of Vietnam Accounting Standard No. 28 – Segment Report.

Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City

Form B09a - DN/HN

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

V. Additional information of items presented in the Interim Consolidated Statement of Financial Position

1. Cash and cash equivalents

	30/6/2026	01/01/2026
	VND	VND
		(Restated)
<i>Cash</i>		
Cash on hand	175,060,131,933	217,710,689,283
Cash in bank	4,995,819,959	1,116,774,887
	170,064,311,974	216,593,914,396
<i>Joint Stock Commercial Bank for Investment and Development of Vietnam – Phu Xuan Branch</i>	73,769,155,398	103,662,725,432
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade - Hue Branch</i>	81,375,696,004	62,128,877,653
<i>Other Banks</i>	14,919,460,572	50,802,311,311
<i>Cash equivalents</i>	49,797,910,459	123,966,806,561
<i>Deposits with term (*)</i>	49,797,910,459	115,771,801,863
<i>Certificates of deposit (**)</i>	-	8,195,004,698
Total	224,858,042,392	341,677,495,844

(*) Deposits under deposit agreements with banks, with maturities ranging from 1 to 3 months, bearing interest at rates specified in each agreement, with interest payable at maturity.

(**) Certificates of deposit placed at the Joint Stock Commercial Bank for Investment and Development of Vietnam – Thang Long Branch. These certificates of deposit were sold by the Company on January 15, 2026.

2. Financial investments

	30/6/2026	01/01/2026
	VND	VND
	Cost	Fair Value
	Provision	Cost
	Provision	Fair Value
	Provision	Provision
2.1. Trading securities		
Total value of shares		
GTA: Thuan An Wood Processing Joint Stock Company		
	60,428	9,190
	60,428	9,190
	60,428	9,190

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

2.2. Hold-to-maturity investment

	30/6/2026		01/01/2026 (Restated)		Unit: VND
	Cost	Recoverable amount	Provision	Cost	Recoverable amount
a) Short-term					
Term deposits not exceeding 12 months (*)	74,342,328,204	74,342,328,204	-	25,204,028,722	25,204,028,722
Joint Stock Commercial Bank for Investment and Development of Vietnam – Phu Xuan Branch	66,163,561,045	66,163,561,045	-	20,743,304,941	20,743,304,941
Joint Stock Commercial Bank for Investment and Development of Vietnam – Phu Xuan Branch	19,083,357,005	19,083,357,005	-	17,521,993,621	17,521,993,621
Joint Stock Commercial Bank for Investment and Development of Vietnam – Thang Long Branch	12,524,545,735	12,524,545,735	-	2,221,166,115	2,221,166,115
Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Hanoi Branch	30,515,432,201	30,515,432,201	-	-	-
Other Banks	4,040,226,104	4,040,226,104	-	1,000,145,205	1,000,145,205
- Loans to individuals (**)	8,178,767,159	8,178,767,159	-	4,460,723,781	4,460,723,781
+ Dao Manh Hai	1,050,000,000	1,050,000,000	-	1,050,000,000	1,050,000,000
+ Tran Van Dien	2,390,000,000	2,390,000,000	-	2,390,000,000	2,390,000,000
+ Truong Viet Hung	1,000,000,000	1,000,000,000	-	1,000,000,000	1,000,000,000
+ Truong Thi Thuy	3,084,616,438	3,084,616,438	-	-	-
+ Others	654,150,721	654,150,721	-	20,723,781	20,723,781
b) Long-term					
- Loans to individuals	-	-	-	619,000,000	619,000,000
Total	74,342,328,204	74,342,328,204	-	25,823,028,722	25,823,028,722

(*) Deposits under deposit agreements with banks, with maturities ranging from over 3 to 12 months, bearing interest at rates specified in each agreement, with interest payable at maturity.

(**) Loans granted to individuals, with loan terms ranging from approximately 6 to 12 months, and interest rates specified in each respective loan agreement.

COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B09a - DN/HN

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

2.3. Investing in contributing capital to other entities

a) Investment in associates (i)

Investing in contributing capital to other entities						Unit: VND
Investment in associates (i)						
	30/6/2026			01/01/2026		
	Cost	Cumulative Adjustments	Carrying amount (*)	Cost	Cumulative Adjustments	Carrying amount (*)
BMS - Thanh Nam Company Limited	4,311,878,500	(2,434,732,967)	1,877,145,533	4,311,878,500	(2,212,402,719)	2,099,475,781
Cotana Green Landscape Architecture Joint Stock Company	600,000,000	2,574,954,286	3,174,954,286	600,000,000	2,548,072,345	3,148,072,345
Green Garden Urban Service Joint Stock Company	1,500,000,000	4,365,302,518	5,865,302,518	1,500,000,000	3,795,175,424	5,295,175,424
Cotana Construction Joint Stock Company	4,500,000,000	(404,896,628)	4,095,103,372	4,500,000,000	(733,569,296)	3,766,430,704
Total	10,911,878,500	4,100,627,209	15,012,505,709	10,911,878,500	3,397,275,754	14,309,154,254

(*) The book value of investments in an associated company is initially determined by the original price, then adjusted for changes in the investor's ownership of the investee's net assets.

The operation status of associates is as follows:

BMS - Thanh Nam Company Limited
Cotana Green Landscape Architecture Joint Stock Company
Green Garden Urban Service Joint Stock Company
Cotana Construction Joint Stock Company

	Current Period		Prior Period	
	Operating at loss	Operating at profit	Operating at loss	Operating at profit
	30/6/2026		01/01/2026	
	Cost	Provision	Cost	Provision
Thanh Nam Import-Export Joint Stock Company	550,000,000	(44,769,907)	550,000,000	(44,769,907)
ICC BIG Construction Investment Joint Stock Company	534,017,688	-	534,017,688	-
Capella Viet Nam Joint Stock Company	500,000,000	(293,413,964)	500,000,000	(293,073,439)
Thanh Nam Architecture and Interior Joint Stock Company	400,000,000	-	400,000,000	-
Total	1,984,017,688	(338,183,871)	1,984,017,688	(337,843,346)

(i) As of June 30, 2026, the Company has not established a basis for determining the fair value of its investments in subsidiaries, associates, and other entities for disclosure in the interim consolidated financial statements for the period from January 01, 2026 to June 30, 2026. This is due to the absence of market transaction prices or insufficient necessary information to assess fair value. The fair value of these investments may differ from their carrying value.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Major transactions between the Company and associates during the period

- Cotana Construction Joint Stock Company: Construction.
- BMS - Thanh Nam Company Limited: Service rental.
- Cotana Green Landscape Architecture Joint Stock Company: Construction execution.
- Green Garden Urban Service Joint Stock Company: Transactions primarily involve the provision of management, operation, maintenance and repair services, as well as asset leasing.

3. Trade accounts receivable

	30/6/2026		01/01/2026	
	VND		VND	
	Amount	Provision	Amount	Provision
a) Short-term				
Thang Long TJC Infrastructure Investment Corporation	2,685,895,270	-	2,685,895,270	-
Ecopark Corporation Joint Stock Company	7,569,860,101	-	13,721,757,501	-
Ivland Joint Stock Company	103,114,346,492	-	122,243,875,735	-
Vietnam Construction and Import-Export Joint Stock Corporation	12,162,047,632	-	9,121,616,248	-
Dao Thu Thuy	6,830,106,305	-	2,641,331,844	-
Others	51,932,636,825	(2,441,273,620)	62,720,148,590	(5,280,024,014)
Total	184,294,892,625	(2,441,273,620)	213,134,625,188	(5,280,024,014)

b) **Receivables from related parties:** Details are presented in Note VIII.3.

4. Advances to suppliers

	30/6/2026		01/01/2026	
	VND		VND	
	Amount	Provision	Amount	Provision
a) Short-term				
BTN Fire Protection and Construction Co.,Ltd	2,128,612,622	-	6,265,325,260	-
Others	8,115,433,818	(695,851,541)	11,721,490,094	(695,851,541)
Total	10,244,046,440	(695,851,541)	17,986,815,354	(695,851,541)

b) **Advances to suppliers from related parties:** Details are presented in Note VIII.3.

5. Other receivables

	30/6/2026		01/01/2026	
	VND		VND (Restated)	
	Amount	Provision	Amount	Provision
a) Short-term				
Advances	55,117,972,684	(7,669,767,093)	54,756,406,191	(5,340,383,145)
	1,482,897,844	-	1,746,247,675	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

<i>Mortgages, deposits, collaterals</i>	200,000,000	-	200,000,000	-
<i>Other receivables</i>	53,435,074,840	(7,669,767,093)	52,810,158,516	(5,340,383,145)
BB Investment and Development One Member Company Limited (*)	18,929,875,000	-	18,929,875,000	-
DB Investment and Development One Member Company Limited (*)	12,858,125,000	-	12,858,125,000	-
Kieu Le Construction Joint Stock Company (**)	5,596,164,382	-	5,396,712,328	-
Bemes Production and Export-Import Corporation (***)	13,976,303,684	(6,988,151,843)	13,976,303,684	(4,658,767,895)
Others	2,074,606,774	(681,615,250)	1,649,142,504	(681,615,250)
Total	55,117,972,684	(7,669,767,093)	54,756,406,191	(5,340,383,145)

(*) Receivables from BB Investment and Development One Member Company Limited and DB Investment and Development One Member Company Limited regarding the transfer of capital contributions at Comaland Investment and Development Real Estate Joint Stock Company, which Cotana Group Joint Stock Company had been entrusted by individuals to invest in and transfer capital contributions at Comaland Investment and Development Real Estate Joint Stock Company. As of June 30, 2026, the Company has not yet recovered the transferred capital contributions to repay the individual investors who entrusted the investment.

(**) This represents the capital contribution to Kieu Le Construction Joint Stock Company for the implementation of the Kieu Le Housing Project, pursuant to Investment Cooperation Contract No. 113/2018/HDHT/Kieule-Cotana dated April 20, 2018.

(***) Other receivables from Bemes Production and Export-Import Corporation represent the amount paid by the Company on behalf of Bemes Production and Export-Import Corporation for land rental fees under the Business Cooperation Contract No. 10/HDH TKD/Cotana-Bemes dated March 19, 2013. This is due to the fact that the Company has not yet completed the procedures for transferring the investor's obligations, along with the responsibility for fulfilling financial obligations related to land use, for Lot VP5 to Bemes Production and Export-Import Corporation.

b) Other receivables are from related parties: Detailed in Note VIII.3.

6. Bad debts

	30/6/2026		01/01/2026	
	VND		VND	
	Historical cost	Recoverable amount	Historical cost	Recoverable amount
Total value of overdue receivables				
<i>Trade receivables</i>	4,467,448,325	9,000,000	5,789,024,014	509,000,000
Housing and Urban Development Holdings Corporation Limited	720,914,571	-	720,914,571	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

BOT Quoc Lo 6 – Hoa Lac – Hoa Binh One-Member Limited Liability Company	1,322,719,462	-	1,322,719,462	-
Sai Gon - Ha Noi Investment Joint Stock Company	569,413,877	-	1,938,703,877	500,000,000
Others	1,854,400,415	9,000,000	1,806,686,104	9,000,000
<i>Other receivables</i>	<i>7,669,767,093</i>	-	<i>5,340,383,145</i>	-
Bemes Production and Export-Import Corporation	6,988,151,843	-	4,658,767,895	-
Others	681,615,250	-	681,615,250	-
<i>Advances to suppliers</i>	<i>695,851,541</i>	-	<i>695,851,541</i>	-
Total	12,833,066,959	9,000,000	11,825,258,700	509,000,000

7. Inventories

	30/6/2026 VND		01/01/2026 VND	
	Amount	Provision	Amount	Provision
Raw material	729,739,174	-	813,167,795	-
Work in progress (i)	1,516,430,609,293	-	1,365,351,698,970	-
Merchandise, Real Estate Commodities	13,706,985,192	-	19,830,393,234	-
Total	1,530,867,333,659	-	1,385,995,259,999	-

(i) Work in progress includes investment costs of An Van Duong New Urban Area project with a value of about VND 1,516 billion; and construction costs of work items built by the Company as a construction contractor.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

8. Increase, decrease tangible fixed assets

Items	Building and structures	Machinery, equipment	Means of Transportation	Managerial equipment, tools	Others	Total	Unit: VND
Historical cost							
Balance as at 01/01/2026	45,191,853,367	10,323,858,373	20,276,249,863	1,780,233,634	1,289,000,000	78,861,195,237	
Purchase in the period	3,335,838,183	-	-	31,898,149	-	3,367,736,332	
Other increases	20,868,365	-	-	-	-	20,868,365	
Liquidation, transfer	-	(301,818,182)	(3,201,685,455)	-	-	(3,503,503,637)	
Balance as at 30/6/2026	48,548,559,915	10,022,040,191	17,074,564,408	1,812,131,783	1,289,000,000	78,746,296,297	
Accumulated depreciation							
Balance as at 01/01/2026	17,736,662,119	9,558,078,793	17,444,869,775	1,590,729,054	1,289,000,000	47,619,339,741	
Depreciation in the period	706,509,199	97,033,748	361,465,014	4,664,752	-	1,169,672,713	
Liquidation, transfer	-	(301,818,182)	(2,175,337,132)	-	-	(2,477,155,314)	
Balance as at 30/6/2026	18,443,171,318	9,353,294,359	15,630,997,657	1,595,393,806	1,289,000,000	46,311,857,140	
Net book value							
As at 01/01/2026	27,455,191,248	765,779,580	2,831,380,088	189,504,580	-	31,241,855,496	
As at 30/6/2026	30,105,388,597	668,745,832	1,443,566,751	216,737,977	-	32,434,439,157	

- Historical cost of fixed assets that have been fully depreciated but still in use at the period end: VND 26,196,016,023 (As at 31/12/2025: VND 24,488,394,235).

- Carrying amount of tangible fixed assets at the period end that were used for mortgage, collateral to secure the loans VND: 0 (As at 31/12/2025: VND 21,950,949,907).

- Detailed list of tangible fixed assets currently in existence with a value equal to or greater than 10% of the total tangible fixed assets:

30/6/2026

VND

Name	Historical cost
CC5A Linh Dam Building (construction component)	31,785,457,001

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

9. Increases, decreases of intangible fixed assets

Items	Land use right	Computer softwares	Unit: VND Total
Historical cost			
Balance as at 01/01/2026	3,797,692,547	366,516,990	4,164,209,537
Increases in the period	652,091,550	-	652,091,550
Balance as at 30/6/2026	4,449,784,097	366,516,990	4,816,301,087
Accumulated amortization			
Balance as at 01/01/2026	-	366,516,990	366,516,990
Balance as at 30/6/2026	-	366,516,990	366,516,990
Carrying amount			
As at 01/01/2026	3,797,692,547	-	3,797,692,547
As at 30/6/2026	4,449,784,097	-	4,449,784,097

Historical cost of intangible fixed assets that have been fully depreciated but still in use: VND 366,516,990 (As at 31/12/2025: VND: 366,516,990).

Carrying amount of intangible fixed assets at the year end that were used for mortgage, collateral to secure the loans: VND 0 (As at 31/12/2025: VND: 3,153,499,999).

Detailed list of intangible assets currently in existence with a value equal to or greater than 10% of the total intangible assets:

Name	30/6/2026 VND Historical Cost
Land use right at Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City	3,153,499,999
Land use rights at Lot BG27-6 (DAH2-17), Thuy Van Complex – Phase 2, Area B, An Van Duong New Urban Area, Vy Da Ward, Hue City.	652,091,548
Land use rights at Lot BG27-18 (DAH2-29), Thuy Van Complex – Phase 2, Area B, An Van Duong New Urban Area, Vy Da Ward, Hue City.	644,192,550
Total	4,449,784,097

10. Increases, decreases of investment properties**Investment properties for lease**

Items	01/01/2026	Increase in period	Decrease in period	Unit: VND 30/6/2026
Historical cost	6,452,385,305	3,546,695,534	-	9,999,080,839
Buildings	4,915,766,505	3,546,695,534	-	8,462,462,039
Land use rights	1,536,618,800	-	-	1,536,618,800
Accumulated depreciation	628,766,936	310,508,373	-	939,275,309
Buildings	628,766,936	310,508,373	-	939,275,309
Land use rights	-	-	-	-
Net book value	5,823,618,369	-	-	9,059,805,530
Buildings	4,286,999,569	-	-	7,523,186,730
Land use rights	1,536,618,800	-	-	1,536,618,800

Detailed list of investment properties currently in existence with a value equal to or greater than 10% of the total investment properties:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

	30/6/2026 VND
<u>Name</u>	<u>Historical Cost</u>
House DAH4-23	6,452,385,305
House DAH2-10	3,546,695,534
Total	9,999,080,839

The Company's investment property held for lease is an office building located at Lot CL19-14 (DAH4-23), Thuy Van Complex – Phase 2, Area B of An Van Duong New Urban Area, Vy Da Ward, Hue City, which is used by the Company for leasing purposes.

The Company's investment property held for capital appreciation is Lot BG27-8 (DAH2-10), located in Thuy Van Complex Phase 2, Zone B – An Van Duong New Urban Area, Vy Da Ward, Hue City. The Company reclassified the property from property held for sale in the ordinary course of business to property held for capital appreciation.

In accordance with Vietnamese Accounting Standard No. 05 – Investment Property, the fair value of investment property as at June 30, 2026 is required to be disclosed. However, the Company has not yet determined such fair value; therefore, the fair value of the investment property as at June 30, 2026 has not been presented in the Notes to the interim consolidated financial statements. To determine this fair value, the Company would need to engage an independent consulting firm to perform the valuation. Currently, the Company has not yet identified a suitable consulting firm to carry out this work.

11. Non-current assets in process

	30/6/2026 VND	01/01/2026 VND
Long-term work in progress	11,934,617,158	3,303,599,032
Construction in progress	-	3,807,124,545
Office premises (Terraced house DAH2-29)	-	3,807,124,545
Total	11,934,617,158	7,110,723,577

12. Deferred expenses

	30/6/2026 VND	01/01/2026 VND
a) Short-term	32,458,949,265	27,290,768,112
Cost of model house in OXH1 area	6,628,549,494	6,712,674,484
Brokerage costs for selling houses XH1	3,030,102,085	1,975,176,301
Brokerage costs for selling houses of the Camellia project	3,990,928,484	4,686,674,228
Brokerage costs for selling houses of the Dahlia housing project	3,201,839,682	4,961,620,341
Brokerage cost for selling houses of the IRIS housing project	6,798,194,455	5,907,085,821
Other Deferred expenses	8,809,335,065	3,047,536,937
b) Long-term	2,217,822,822	2,859,749,688
Issued tools and instruments awaiting for allocation	1,011,555,888	1,246,546,283
Other Deferred expenses	1,206,266,934	1,613,203,405
Total	34,676,772,087	30,150,517,800

13. Deferred Income Tax Assets

	30/6/2026 VND	01/01/2026 VND
Corporate income tax rate used to determine the value of deferred income tax assets	1%	1%
Deferred income tax assets related to unrealized profits (1)	3,142,029,254	1,882,468,236

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Corporate income tax rate used to determine the value of deferred income tax assets	20%	20%
Deferred income tax assets related to unrealized profits (2)	4,719,511,680	4,612,625,344
Total (1) + (2)	7,861,540,934	6,495,093,580
14. Trade accounts payable	30/6/2026	01/01/2026
	VND	VND
a) Short-term		
Ivland Joint Stock Company	89,239,767,826	117,774,292,863
Urban Housing Joint Stock Company	5,973,910,108	6,120,893,371
VN Times Co., Ltd.	12,233,464,252	15,118,305,891
Others	50,202,365,683	57,786,402,240
Total	157,649,507,869	196,799,894,365
b) Payables to related party supplies: Details are presented in Note VIII.3		
15. Advances from customers	30/6/2026	01/01/2026
	VND	VND
a) Short-term		
Doan Thi Thanh Huyen	8,994,977,588	-
Nguyen Quang Quoc	10,476,794,792	10,476,794,792
Ma Ngoc Tuan Duc	8,837,567,365	8,837,567,365
Nguyen Manh Lan	12,501,934,087	12,501,934,087
Cao Thi Thu Huong	10,942,163,912	-
Tran Cong Le Vu	5,665,212,271	5,665,212,271
Vu Thi Hien	7,477,445,602	7,477,445,602
Others	266,291,880,848	158,433,615,028
Total	331,187,976,465	203,392,569,145
b) Advances from customers to related party supplies: Details are presented in Note VIII.3		
16. Taxes and payables to the State budget	30/6/2026	01/01/2026
	VND	VND
a) Short-term payables		
Output value added tax	646,073,328	1,468,000,489
Corporate income tax	1,941,636,003	19,774,581,602
Personal income tax	609,598,381	998,051,180
Environmental protection tax and other taxes	85,965,681	85,965,681
Total	3,283,273,393	22,326,598,952
b) Short-term receivables		
Output value added tax	11,527,268	11,527,268
Personal income tax	780,942,669	847,640,250
Land tax, land rent	38,888,327	75,964,054
Environmental protection tax and other taxes	2,000,001	2,000,001
Total	833,358,265	937,131,573

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

17. Accrued expenses

	30/6/2026 VND	01/01/2026 VND
Short-term		
Accrued interest expense	6,565,657	9,488,990
Advance deduction of costs for completed work items (*)	78,182,120,574	94,439,797,680
Other accrued expenses	182,220,342	93,870,492
Total	78,370,906,573	94,543,157,162

(*) Advance deduction of expenses of the Camelia Housing Project; the cost of construction of the technical infrastructure of the Ecogarden Hue project; cost of Dahlia Housing Project, cost of IRIS Housing Project and other works.

18. Unearned revenue

	30/6/2026 VND	01/01/2026 VND
a) Short-term	1,186,056,981	1,313,581,414
Advance office rental	1,186,056,981	1,313,581,414
b) Long-term	15,401,945,238	15,581,251,050
Advance office rental	15,401,945,238	15,581,251,050
Total	16,588,002,219	16,894,832,464

c) Unearned revenue to related parties: Details are presented in Note VIII.3

19. Payable provisions

	30/6/2026 VND	01/01/2026 VND
a) Short-term	1,538,784,176	2,048,280,257
Construction work warranty provisions	1,538,784,176	2,048,280,257
b) Long-term	1,778,109,445	1,322,637,457
Construction work warranty provisions	1,778,109,445	1,322,637,457
Total	3,316,893,621	3,370,917,714

20. Other payables

	30/6/2026 VND	01/01/2026 VND
a) Short-term	87,560,876,664	96,936,479,599
Trade union fees and social insurance payables	839,592,933	735,283,830
Other payables	70,233,283,731	71,216,395,769
Mr. Pham Manh Long (1)	25,804,500,000	25,804,500,000
Ms. Le Thi Van Anh (1)	5,983,500,000	5,983,500,000
Mr. Dao Ngoc Thanh (2)	35,236,399,681	33,621,113,530
Others	3,208,884,050	5,807,282,239
Short-term collaterals, deposits received (3)	16,488,000,000	24,984,800,000
b) Long-term	27,809,043,130	22,501,188,105
Apartment Maintenance Costs (4)	18,997,060,881	18,529,535,909
Ms. Cao Thi Thu Huong (5)	4,351,097,608	-
Other payables	4,460,884,641	3,971,652,196

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Mr. Dao Ngoc Thanh (2)	2,486,910,712	2,486,910,712
Others	1,973,973,929	1,484,741,484
Total	115,369,919,794	119,437,667,704

c) **Other payables to related parties: Details are presented in Note VIII.3.**

(1) This represents the amount payable to individuals for the transfer of shares in Comaland Investment and Development Real Estate Joint Stock Company, which these individuals had entrusted to Cotana Group Joint Stock Company for capital contribution and share transfer in Comaland Investment and Development Real Estate Joint Stock Company.

(2) The payable to Mr. Dao Ngoc Thanh includes:

- The business cooperation relates to capital contributions for the construction of Block XH3 within the OXH1 high-rise social housing project, and for investment in Phase 2 of the Thuy Van Complex Project, located in Zone B of the An Van Duong New Urban Area.

- The receivables from the sale of shares at Hudland Real Estate Investment and Development Joint Stock Company that Mr. Dao Ngoc Thanh entrusts to invest and investments in the Company's projects.

(3) It is the deposit for the purchase of a house and the deposit for the construction of the apartment.

(4) Housing maintenance fees payable by customers upon handover of the houses at the An Van Duong New Urban Area Project.

21. **Loans and obligations under finance lease**

Unit: VND

	30/6/2026	In the period		01/01/2026
	Amount	Increase	Decrease	Amount
a) Short-term loans	256,435,069,686	158,716,645,055	58,931,058,905	156,649,483,536
Short-term loans	39,954,402,008	19,574,291,377	29,512,058,905	49,892,169,536
Vinaconex's	2,600,000,000	-	-	2,600,000,000
Construction Consultant				
Joint Stock Company				
(1)				
Joint Stock Commercial	-	-	3,005,320,062	3,005,320,062
Bank for Investment and				
Development of				
Vietnam - Nam Ha Noi				
Branch (2)				
Joint Stock Commercial	5,661,089,841	17,682,828,684	12,021,738,843	-
Bank for Investment and				
Development of				
Vietnam - Thang Long				
Branch (3)				
Loans to individuals (4)	31,693,312,167	1,891,462,693	14,485,000,000	44,286,849,474
Long-term borrowings	216,480,667,678	139,142,353,678	29,419,000,000	106,757,314,000
due for repayment				
Joint Stock Commercial	206,301,000,000	135,000,000,000	28,699,000,000	100,000,000,000
Bank for Investment and				
Development of				
Vietnam - Phu Xuan				
Branch (5)				
Loans to individuals (4)	10,179,667,678	4,142,353,678	720,000,000	6,757,314,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

b) Long-term Loans	222,288,638,288	66,158,465,804	149,410,118,185	305,540,290,669
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Xuan Branch (5)	175,850,136,957	45,521,254,985	145,000,000,000	275,328,881,972
Vietnam Joint Stock Commercial Bank for Industry and Trade – Hue Branch (6)	45,719,431,171	20,637,210,819	-	25,082,220,352
Loans to individuals (4)	719,070,160	-	4,410,118,185	5,129,188,345
Total	478,723,707,974	224,875,110,859	208,341,177,090	462,189,774,205

(1) A short-term loan between Cotana Capital Housing Investment and Development Joint Stock Company and Vinaconex Construction Consulting Joint Stock Company under loan agreement No. 05/2022/HDV/COTANA CAPITAL-VINACONSULT dated December 05, 2022, with a loan amount of VND 5 billion. The purpose of the loan is for investing in the construction of items in the Phase 2 project of the Thuy Van Complex, located in Zone B, An Van Duong New Urban Area, Thuy Van Ward, Thua Thien Hue. The loan term is 6 months from the date the borrower receives the loan funds. The loan term may be extended by mutual agreement between the parties. The interest rate is 10% per annum, with interest paid monthly between the 1st and 10th of the following month. The number of days for interest calculation is based on a 365-day year. The loan is unsecured. According to the Appendix to Agreement No. 08 dated June 29, 2026, the loan term has been extended until December 31, 2026.

(2) Loan under credit limit contract No. 01/2025/1654947/HDTD dated December 10, 2025 between Cotana Group Joint Stock Company and Joint stock Commercial Bank for Investment and Development of Vietnam - Nam Ha Noi Branch a credit limit of VND 130 billion (One hundred and thirty billion VND) included the entire outstanding balance transferred from credit limit contract No. 01/2024/1654947/HDTD dated November 19, 2024, with a credit limit term of 12 months. Interest rate and term are specified for each contract. The collateral for the loan is the entire land use rights and assets attached to the land at Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City. The purpose of the loan is to supplement working capital, issue guarantees, and open LCs to serve the Company's production and business activities. The loan was fully repaid during the period.

(3) The Loan between Cotana Investment consultancy and Trading Joint Stock Company and the Joint Stock Commercial Bank for Investment and Development of Vietnam – Thang Long Branch under the following overdraft agreements:

- Overdraft facility agreement No. 01/2026/6042089/HDTD.TC dated March 18, 2026, with an overdraft limit of VND 5 billion and a facility term of 12 months. The interest rate is 7.1% per annum for the first three months; thereafter, the lending interest rate is equal to the interest rate under the six-month term loan agreement plus 3.5% per annum. The collateral is Deposit Agreement No. 604208920260002 dated January 16, 2026, with a value of VND 5 billion.

- Overdraft facility agreement No. 01/2025/6042089/HDTD.TC dated August 22, 2025, with an overdraft limit of VND 2 billion and a facility term of 12 months. The interest rate is fixed at 5.2% per annum throughout the facility term. The collateral comprises Deposit Agreements No. FDR 816001758473 and FDR 819001758474, with a total value of VND 2 billion.

(4) Loans to individuals with terms and interest rates specified in each agreement. The purpose of the loans is to supplement working capital and they are unsecured.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

(5) A long-term loan between Cotana Capital Housing Investment and Development Joint Stock Company and Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Xuan Branch under the following agreements:

- Credit agreement No. 01/2023/10780777/HDTD dated June 14, 2023, with the principal debt not exceeding VND 500,000,000,000. The purpose of the loan is to invest in Phase 2 of the Thuy Van Complex, Phase 2, located in Zone B of the An Van Duong New Urban Area, Thua Thien Hue Province. The loan term is 60 months from the day after the first disbursement date, with a 12-month grace period for the loans starting from the day after the first disbursement. The interest rate is 11.2% per annum, fixed for the first 6 months from the first disbursement. Afterward, the interest rate for the loan will be variable, based on the ordinary savings interest rate for a 12-month term with post-payment interest, as announced by the lender, determined on the interest rate determination date, with a fluctuation range of 4.0% per annum. The loan is secured under mortgage agreement No. 01/2024/10780777/HDBD dated October 26, 2024.

- Credit agreement No. 01/2025/10780777/HDTD dated March 26, 2025, with the principal debt not exceeding VND 70,000,000,000. The purpose of the loan is to invest in social housing block XH2 in the social housing area of OXH1 high-rise apartment building, in Phase 3 of Thuy Van complex phase 2, in area B - An Van Duong new urban area, Thua Thien Hue province (now Hue City). The loan term is 60 months from the day after the first disbursement date, with a 12-month grace period for the loans starting from the day after the first disbursement. The interest rate is 8.7% per annum, fixed for the first 6 months from the first disbursement. Afterward, the interest rate for the loan will be variable, based on the ordinary savings interest rate for a 12-month term with post-payment interest, as announced by the lender, determined on the interest rate determination date, with a fluctuation range of 4.0% per annum. The loan is secured under mortgage agreement No. 02/2025/10780777/HDBD dated April 03, 2025.

- Credit Agreement No. 02/2025/10780777/HDTD dated September 18, 2025 with a total principal outstanding not exceeding VND 65 billion, for the purpose of financing the social housing project – Block XH4 of the OXH1 high-rise social housing complex under Phase 4 of the Thuy Van Complex (Phase 2), Zone B – An Van Duong New Urban Area, Thua Thien Hue Province (now Hue City). The loan term is 60 months from the day following the first disbursement date, including a grace period of 12 months from the day following the first disbursement date. The lending interest rate is 6.7% per annum, fixed for the first 18 months from the first disbursement date. Thereafter, the interest rate shall be determined periodically; however, in all cases it shall be equal to the lender's prevailing standard VND retail deposit interest rate for a 24-month term with interest payable at maturity, as announced by the lender on each interest rate determination date, plus a margin of 3.5% per annum.

(6) The long-term loan between Cotana Capital Housing Investment and Development Joint Stock Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Hue Branch under Credit Agreement No. 06/2025-HDCVDADT/NHCT460-XH dated July 14, 2025 has a total facility amount not exceeding VND 93 billion. The loan is intended to finance eligible investment costs of the Social Housing Project – Block XH1 under the OXH1 high-rise social housing complex of the Thuy Van Complex Project (Phase 2), Zone B – An Van Duong New Urban Area, Hue City. The loan term is 57 months from the day following the first disbursement date. The lending interest rate is specified in each debt acknowledgement note. The loan is secured by real estate mortgage agreements No. 07/2025/HDBD/NHCT460-COTANACAPITAL-LR29 dated July 24, 2025; 07/2025/HDBD/NHCT460-COTANACAPITAL-LR30 dated July 24, 2025; 07/2025/HDBD/NHCT460-COTANACAPITAL-LR31 dated July 24, 2025; 07/2025/HDBD/NHCT460-COTANACAPITAL-LR32 dated July 24, 2025; and 07/2025/HDBD/NHCT460-COTANACAPITAL-LR33 dated July 24, 2025.

c) **Loans and obligations under finance lease from related parties:** Details are presented in Note VIII.3.

COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A Linh Dam Peninsula, Hoang Liet Ward, Hanoi City

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

22. Owner's Equity

a) Movement in owner's equity

Items	Owner's contributed capital	Capital surplus	Other capital of the owner	Development and investment fund	Retained earnings	Non-controlling interest	Unit: VND	
							Total	
Balance as at 01/01/2025	374,089,820,000	509,724,891	6,315,012,556	63,421,645,623	162,072,877,857	240,438,829,251	846,847,910,178	
Capital increase in the previous year	-	-	-	-	-	13,807,944,500	13,807,944,500	
Dividend payment by shares at the Parent	37,402,820,000	-	-	-	(37,402,820,000)	-	-	
Profit in the previous year	-	-	-	-	61,946,300,695	30,293,124,971	92,239,425,666	
Distribution to funds	-	-	-	6,960,730,588	(13,921,461,176)	(514,647,994)	(7,475,378,582)	
Dividend payment by shares at the subsidiary	-	-	8,568,000,000	-	(16,800,000,000)	8,232,000,000	-	
Cash dividend distribution at the subsidiary	-	-	-	-	-	(13,539,174,000)	(13,539,174,000)	
Balance as at 31/12/2025	411,492,640,000	509,724,891	14,883,012,556	70,382,376,211	155,894,897,376	278,718,076,728	931,880,727,762	
Dividend payment by shares at the Parent (i)	-	-	41,143,180,000	-	(41,143,180,000)	-	-	
Profit in the current period	-	-	-	-	5,138,487,118	2,060,003,432	7,198,490,550	
Dividend payment by shares at the subsidiary (ii)	-	-	20,556,424,088	-	(31,709,600,000)	11,153,175,912	-	
Distribution to funds (iii)	-	-	-	8,012,415,681	(16,024,831,362)	(2,594,125,505)	(10,606,541,186)	
Other Decrease	-	-	-	-	(5,011,000)	-	(5,011,000)	
Cash dividend distribution at the subsidiary (iv)	-	-	-	-	-	(11,709,696,400)	(11,709,696,400)	
Balance as at 30/6/2026	411,492,640,000	509,724,891	76,582,616,644	78,394,791,892	72,150,762,132	277,627,434,167	916,757,969,726	

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

(i) According to Resolution No. 01/2026-NQ/DHDCD-CNG of the General Meeting of Shareholders dated April 24, 2026, the Company declared a stock dividend for 2025 at a rate of 10% of the outstanding shares, equivalent to VND 41,149,264,000. On June 25, 2026, the Company completed the issuance of shares for the stock dividend. On July 22, 2026, the Company received Decision No. 979/QD-SGDHN from the Hanoi Stock Exchange approving the additional listing registration of 4,114,318 shares. The Company received the 28th amended Business Registration Certificate No. 0101482984 dated July 29, 2026, under which its charter capital increased from VND 411,492,640,000 to VND 452,635,820,000.

(ii) Cotana Infrastructure Construction Joint Stock Company (a subsidiary) and Cotana Capital Housing Investment and Development Joint Stock Company distributed dividends in the form of shares. The shares used for dividend payment comprised 3,170,960 ordinary shares, equivalent to VND 31,709,600,000.

(iii) Allocation of funds in accordance with Resolution No. 01-2026/NQ-DHDCD dated April 24, 2026 of the Annual General Meeting of Shareholders of Cotana Group Joint Stock Company and Resolution No. 01/2026/NQ-DHDCD-CAPITAL dated April 11, 2026 of the General Meeting of Shareholders of Cotana Capital Housing Investment and Development Joint Stock Company.

(iv) Cotana Capital Housing Investment and Development Joint Stock Company distributed its profits in accordance with Resolution No. 01/2026/NQ-DHDCD-CAPITAL dated April 11, 2026 of the Company's General Meeting of Shareholders.

b) Details of owner's contributed capital

	30/6/2026 VND	01/01/2026 VND
Huynh Thi Mai Dung	42,248,820,000	42,248,820,000
Dao Ngoc Thanh	121,028,170,000	121,028,170,000
Dao Thu Thuy	21,488,980,000	21,488,980,000
Other shareholders	226,726,670,000	226,726,670,000
Total	411,492,640,000	411,492,640,000

c) Transactions on capital with owners and distribution of dividends and profits

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Owner's contributed capital		
Contributed capital at the beginning of the period	411,492,640,000	374,089,820,000
Capital contribution increase during the period	-	-
Contributed capital at the end of the period	411,492,640,000	374,089,820,000
Distributed dividends and profits	41,143,180,000	-

d) Shares

	30/6/2026 Shares	01/01/2026 Shares
Number of registered issued shares	41,149,264	41,149,264
Number of shares sold to the public	41,149,264	41,149,264
- Common shares	41,149,264	41,149,264
Number of outstanding shares	41,149,264	41,149,264
- Common shares	41,149,264	41,149,264
Par value of outstanding shares: VND 10,000/share		

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

23. Off- Interim Consolidated Statement of Financial Position items

	30/6/2026	01/01/2026
a) Foreign currencies		
USD	540.35	1,402.84
	30/6/2026	01/01/2026
	VND	VND
b) Bad debts have been settled		
Ecopark Group Joint Stock Company	162,802	162,802
Sapa Hotel Global Petroleum Trading Joint Stock Company	20,000,000	20,000,000
Hai Duong Provincial Police	283,636	283,636
Tax Department of Quang Ninh province	29,521,025	29,521,025

VI. Additional information for items presented in the Interim Consolidated Income Statement

1. Revenue from goods sold and services rendered

	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
a) Revenue		
Revenue from construction and installation activities	89,676,381,626	95,312,700,615
Revenue from service provision	16,230,258,660	9,767,302,042
Revenue from sales of goods	6,904,074,201	18,740,941,260
Revenue from real estate transfers	89,779,312,300	226,487,462,395
Total	202,590,026,787	350,308,406,312

b) Revenue from related parties: Detailed in Note VIII.3.

2. Cost of sales

	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Cost of construction and installation activities	81,291,651,980	85,688,046,769
Cost of service provision	13,385,551,104	7,306,532,995
Cost of sales of goods	6,453,457,214	18,385,864,048
Cost of real estate transfers	52,953,319,086	168,353,685,756
Total	154,083,979,384	279,734,129,568

3. Financial income

	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Interest income from deposits and loans	2,250,474,927	828,781,873
Profit from exchange rate difference due to revaluation at the period end	7,902	750,936
Profit from transfer of investment at Thanh Nam Glass Company Limited	-	737,955,874
Other financial income	199,452,054	-
Total	2,449,934,883	1,567,488,683

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

4. Financial expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Financial expenses		
Borrowing expenses	16,932,278,609	12,472,461,742
Provisioning/refunding of investment losses in other units	340,925	1,100
Loan guarantee costs	-	76,062,191
Total	16,932,619,534	12,548,525,033
b) Financial expenses from related parties: Detailed in Note VIII.3.		

5. Other income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Other income		
Refund of construction warranty costs	-	1,008,796,554
Liquidation of tools and equipment	-	669,552,000
Liquidation of fixed assets	160,857,064	763,465,860
Penalty for late payment of house purchase	547,959,531	1,079,032,705
Other incomes	21,050,983	60,143
Total	729,867,578	3,520,907,262
b) Other income from related parties: Details are presented in Note VIII.3.		

6. Other expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Expenses for tax penalties and tax arrears, penalties for late payment of insurance	40,336,184	229,581,439
Other expenses	28,132,293	105,123,510
Total	68,468,477	334,704,949

7. Selling expenses and general administration expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Selling expenses incurred in the period	10,423,852,818	17,543,826,196
Staff expenses	86,206,976	-
External services expenses	8,519,290,665	13,463,327,012
Other cash expenses	1,818,355,177	4,080,499,184
b) General administration expenses incurred in the period	15,823,863,881	16,574,919,291
Management staff expenses	8,180,113,848	7,403,430,425
Management materials expenses	-	23,956,063
Tools and supplies expenses	736,710,031	486,216,164
Depreciation of fixed assets	594,091,719	822,904,968

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Taxes, fees, and charges	79,495,175	203,549,467
Provision expenses	2,498,186,259	2,664,155,703
External services expenses	798,686,128	689,751,931
Other cash expenses	2,936,580,721	4,280,954,570
c) Deductions from general and administrative expenses	(321,088,000)	(2,730,185,545)
Reversal of provision for doubtful debts	(321,088,000)	(2,730,185,545)
8. Production cost by nature	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Raw materials and supplies expenses	40,921,603,816	71,777,795,543
Labor expenses	28,092,659,355	28,511,162,146
Depreciation of fixed assets	1,593,525,261	1,263,084,360
Outsourced service expenses	108,546,589,969	86,223,462,529
Other cash expenses	856,229,681	10,913,328,051
Total	180,010,608,083	198,688,832,629
9. Current Corporate Income Tax Expenses	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Adjustment of corporate income tax expense for prior years to current period current corporate income tax expense	639,600	-
Current corporate income tax expense	3,630,024,421	6,376,454,359
Total	3,630,664,021	6,376,454,359
10. Deferred corporate income tax expense	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Deferred CIT expenses arising from temporary taxable differences	(1,345,840,047)	835,191,606
Deferred CIT income arising from deductible temporary differences	(21,829,915)	(205,733,821)
Total deferred corporate income tax expenses	(1,367,669,962)	629,457,785
11. Basic earnings per share	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	(Restated) VND
Accounting profit after corporate income tax	5,138,487,118	15,875,217,038
Adjustments to increase or decrease accounting profits to determine profits or losses allocated to shareholders owning ordinary shares:	-	(3,908,088,158)
Decreased amount	-	(3,908,088,158)
- Allocation to Welfare and bonus fund (*)	-	(3,908,088,158)
Profit or loss allocated to shareholders owning ordinary shares	5,138,487,118	11,967,128,880

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Average number of ordinary shares outstanding during the period	41,149,264	37,408,982
Basic earnings per share (**)	125	320

(*) The amount appropriated to the reward and welfare funds for the accounting period from January 01, 2025 to June 30, 2025 represents the actual amount appropriated by the Company in accordance with Resolution No. 01-2026/NQ-DHDCD dated April 24, 2026 of the Annual General Meeting of Shareholders of Cotana Group Joint Stock Company and Resolution No. 01/2026/NQ-DHDCD-CAPITAL dated April 11, 2026 of the General Meeting of Shareholders of Cotana Capital Real Estate Investment Joint Stock Company.

For the period from January 01, 2026 to June 30, 2026, profit attributable to ordinary shareholders has not been adjusted for the amount appropriated to the reward and welfare funds.

(**) The Company retrospectively adjusted the basic earnings per share for the period from January 01, 2025 to June 30, 2025 due to the impact of the appropriation to the reward fund in accordance with the Resolution of the General Meeting of Shareholders.

	From 01/01/2025 to 30/6/2025		
	Before adjustment	Adjustment	After adjustment
Accounting profit after corporate income tax	15,875,217,038	-	15,875,217,038
Adjustments to increase or decrease accounting profits to determine profits or losses allocated to shareholders owning ordinary shares:	-	(3,908,088,158)	(3,908,088,158)
Decreased amount	-	(3,908,088,158)	(3,908,088,158)
- Allocation to Welfare and bonus fund	-	(3,908,088,158)	(3,908,088,158)
Profit or loss allocated to shareholders owning ordinary shares	15,875,217,038	(3,908,088,158)	11,967,128,880
Average number of ordinary shares outstanding during the period	37,408,982	-	37,408,982
Basic earnings per share	424	(104)	320

12. Diluted earnings per share

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND (Restated)
Accounting profit after corporate income tax	5,137,287,625	15,875,217,038
Adjustments to increase or decrease accounting profits to determine profits or losses allocated to shareholders owning ordinary shares:	-	(3,908,088,158)
Decreased amount	-	(3,908,088,158)
- Allocation to Welfare and bonus fund (*)	-	(3,908,088,158)
Profit or loss allocated to shareholders owning ordinary shares	5,138,487,118	11,967,128,880
Average number of ordinary shares outstanding during the period	41,149,264	37,408,982
Estimated number of additional ordinary shares to be issued (i)	4,114,318	7,854,600
Diluted earnings per share	114	264

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

(i) On July 22, 2026, the Company received Decision No. 979/QD-SGDHN from the Hanoi Stock Exchange approving the Company's change in listing registration to additionally list 4,114,318 shares. The Company received the 28th amended Enterprise Registration Certificate No. 0101482984 dated July 29, 2026, under which the Company's charter capital increased from VND 411,492,640,000 to VND 452,635,820,000.

VII. Additional information for items presented in the Interim consolidated cash flows statement

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
1. Supplementary disclosures to the cash flow statement		
- Reclassification from Real Estate Commodities investment property	3,546,695,534	-
- Interest capitalized into loan principal	1,891,462,693	44,019,522
2. Actual receipt of borrowing amounts in the period	84,561,294,488	119,505,843,939
- Proceeds from borrowings under normal agreement	84,561,294,488	119,505,843,939
3. Principal amount paid in the period	69,918,823,412	76,903,723,669
- Payment of borrowing principal under normal agreement	69,918,823,412	76,903,723,669

VIII. Other information**1. Commitments**

The Company has entered into land lease agreements with the State for the purpose of supporting its production and business operations in the localities where it maintains business establishments. Under these agreements, the Company leases land for business purposes and is required to pay annual land rental fees until the expiry date of the respective lease agreements in accordance with prevailing regulations of the State.

2. Subsequent events after reporting period

On July 02, 2026, the Company submitted to the State Securities Commission a report on the results of the issuance of 4,114,318 shares to pay dividends. On July 22, 2026, the Company received Decision No. 979/QD-SGDHN from the Hanoi Stock Exchange approving the additional listing registration of 4,114,318 shares. On July 29, 2026, the Company received the 28th amended Business Registration Certificate No. 0101482984, under which its charter capital increased from VND 411,492,640,000 to VND 452,635,820,000. On July 30, 2026, the Company received Notice No. 3328/TB-SGDHN from the Hanoi Stock Exchange stating that the 4,114,318 shares would be officially traded from August 7, 2026. Accordingly, the Company's total number of listed shares is 45,263,582, corresponding to a value of VND 452,635,820,000.

Board of General Directors confirms that, according to Board of General Directors, other than the aforementioned event, in all material respects, apart from the above event there are no unusual events arising after the balance sheet date which affects the financial position and operation of the Company that needed to be adjusted or presented on the Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026.

3. Transactions and balances with related parties

The parties related to the Company include: Main management members, individuals related to main management members and other related parties.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

List of related parties**Related parties**

BMS - Thanh Nam Company Limited
 Cotana Green Landscape Architecture Joint Stock Company
 Green Garden Urban Service Joint Stock Company
 Cotana Construction Joint Stock Company
 Ecopark Group Corporation
 TDH Ecoland Urban Development and Investment Joint Stock Company
 Ecopark - Nomura Real Estate Joint Stock Company
 Vinaconex Construction Consulting Joint Stock Company

Asia Pacific Securities Joint Stock Company

IDJ Vietnam Investment Joint Stock Company

APEC Group Corporation

Asia Pacific Investment Joint Stock Company

Mr. Dao Ngoc Thanh

Ms. Dao Thu Thuy

Mr. Bui Tien Hung

Ms. Nguyen Do Hoang Lan

Mr. Nguyen Duc Quan

Mr. Doan Van Tuan

Mr. Le Van Thanh

Ms. Dinh Thi Minh Hang

Ms. Nguyen Thi Thu Huong

Mr. Nguyen Ngoc Tien

Mr. Pham Van Hau

Mr. Chau Tran Minh Khoi

Mr. Tran Van Chinh

Mr. Tran Trong Dai

Ms. Nguyen Hai Yen

Mr. Le Van Dang

Relationship

Associate
 Associate
 Associate
 Associate
 Organizations related to Mr. Bui Tien Hung
 Organizations related to Mr. Bui Tien Hung
 Organizations related to Mr. Bui Tien Hung
 Organizations related to Ms. Nguyen Thi Thu Huong
 Organizations related to Mr. Nguyen Duc Quan
 Organizations related to Mr. Nguyen Duc Quan
 Organizations related to Mr. Nguyen Duc Quan
 Organizations related to Mr. Nguyen Duc Quan
 Chairman of the Board of Managements, major shareholder
 Member of Board of Managements
 Independent Member of Board of Managements
 Member of Board of Managements (Dismissed on April 25, 2025)
 Member of Board of Managements (Appointed on April 25, 2025)
 Member of Board of Managements (Dismissed on April 24, 2026)
 General Director
 Deputy General Director – Chief Financial Officer (Dismissed on June 08, 2026);
 Member of Board of Managements (Appointed on April 24, 2026)
 Deputy General Director – Chief Human Resources Officer
 Deputy General Director
 Deputy General Director
 Deputy General Director (Dismissed on March 12, 2025)
 Deputy General Director (Dismissed on April 29, 2025)
 Chief Accountant
 Head of Supervisory Board
 Member of the Supervisory Board

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Mr. Dao Hong Son
Ms. Dang Thu Vinh
Mr. Mai Ngoc Anh

Member of the Supervisory Board
Person related to Mr. Dao Ngoc Thanh
Person in charge of corporate governance

a) During the period, the Company mainly transacted with related parties:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Revenue		
BMS - Thanh Nam Company Limited	63,060,360	88,761,816
Cotana Green Landscape Architecture Joint Stock Company	108,876,509	97,838,329
Green Garden Urban Service Joint Stock Company	283,857,861	221,696,170
Cotana Construction Joint Stock Company	108,431,762	101,218,186
Purchase		
Green Garden Urban Service Joint Stock Company	11,375,669,606	8,981,197,784
Cotana Construction Joint Stock Company	3,112,748,416	24,450,475
Loans		
Ms. Dang Thu Vinh	-	1,346,065,298
Mr. Dao Ngoc Thanh	-	839,396,161
Interest on borrowings		
Mr. Dao Ngoc Thanh	740,056,042	883,574,908
Ms. Dang Thu Vinh	1,250,957,320	1,416,910,841
Vinaconex Construction Consulting Joint Stock Company	128,931,549	168,931,461
Receive capital contribution		
Vinaconex Construction Consulting Joint Stock Company	-	1,383,840,000
Dividends and profits shared		
Vinaconex Construction Consulting Joint Stock Company	629,669,800	386,349,000
Cotana Green Landscape Architecture Joint Stock Company	2,852,845,000	-
Ms. Dinh Thi Minh Hang	1,664,968,000	-
Ms. Nguyen Thi Thu Huong	15,006,600	-
Ms. Dao Thu Thuy	83,469,600	-
Mr. Le Van Thanh	34,781,000	-
Mr. Tran Trong Dai	63,241,800	-
Other income		
Ms. Dinh Thi Minh Hang	-	656,000,000

b) Balance with relevant parties

	30/6/2026 VND	01/01/2026 VND
Accounts receivable from customers		
Mr. Dao Ngoc Thanh	2,800,000,000	2,500,000,000
Cotana Green Landscape Architecture Joint Stock Company	1,501,899,513	1,864,936,521
Green Garden Urban Service Joint Stock Company	33,668,410	130,250,216
Ms. Dao Thu Thuy	6,830,106,305	2,641,331,844
Ecopark Corporation Joint Stock Company	7,569,860,101	13,721,757,501

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Cotana Construction Joint Stock Company	24,457,061	28,017,975
Vinaconex's Construction Consultant Joint Stock Company	-	141,999,259
Advance payments to suppliers		
Green Garden Urban Service Joint Stock Company	-	8,964,000
Cotana Construction Joint Stock Company	-	303,637,104
Advance payment		
Mr. Tran Trong Dai	619,060	26,619,060
Ms. Nguyen Thi Thu Huong	520,000,000	520,000,000
Other receivables		
BMS - Thanh Nam Company Limited	3,692,220	-
Mr. Doan Van Tuan	268,100,000	268,100,000
Accounts payable to suppliers		
BMS - Thanh Nam Company Limited	281,145,803	281,145,803
Cotana Green Landscape Architecture Joint Stock Company	117,233,731	117,233,731
Green Garden Urban Service Joint Stock Company	4,248,924,406	4,720,418,745
Cotana Construction Joint Stock Company	219,953,509	25,650,841
Advances from customers		
Mr. Dao Ngoc Thanh	-	300,000,000
BMS - Thanh Nam Company Limited	-	3,692,220
Other payables		
Mr. Dao Ngoc Thanh	37,723,310,393	36,108,024,242
Loans		
Mr. Dao Ngoc Thanh	14,909,445,994	14,691,392,755
Ms. Dang Thu Vinh	16,783,866,173	29,595,456,719
Ms. Dinh Thi Minh Hang	6,757,314,000	6,757,314,000
Vinaconex's Construction Consultant Joint Stock Company	2,600,000,000	2,600,000,000
Deferred Revenue		
Cotana Construction Joint Stock Company	1,032,888,683	1,049,283,737

c) Income of main members of management in the period

Remuneration entitled to key management members in the period as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of main members of management	1,223,178,206	1,144,771,341
Total	1,223,178,206	1,144,771,341

Detailed income of each member in the first 6 months of the year is as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of main members of management	42,000,000	41,200,000
Mr. Bui Tien Hung	42,000,000	41,200,000
Income of Board of General Directors and other management members	840,700,000	771,434,019

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Mr. Le Van Thanh	330,600,000	-
Mr. Doan Van Tuan	-	262,988,035
Ms. Dinh Thi Minh Hang	310,207,691	87,620,000
Ms. Nguyen Thi Thu Huong	22,500,000	103,963,591
Mr. Chau Tran Minh Khoi	-	62,733,334
Mr. Tran Van Chinh	-	132,167,521
Mr. Tran Trong Dai	177,392,309	121,961,538
Income of Board of Supervisors	340,478,206	332,137,322
Ms. Nguyen Hai Yen	154,494,231	93,533,333
Mr. Le Van Dang	11,500,000	124,000,000
Mr. Dao Hong Son	174,483,975	114,603,989
Total	1,223,178,206	1,144,771,341

4. Comparative information

The figures are taken from the Consolidated Financial Statements for the fiscal year ending December 31, 2025, and the Interim Consolidated Financial Statements for the period from January 01, 2025, to June 30, 2025, of Cotana Group Joint Stock Company, which have been audited and reviewed by Vietnam Auditing and Evaluation Company Limited.

As presented in Note III.3, the Company has applied Circular No. 43 and Circular No. 99 for the financial year commencing on January, 01 2026. Accordingly, certain prior-period figures have been restated to ensure comparability with the current-period figures, as follows:

	Reported amount	Restatement	Amount after restatement
	VND	VND	VND
Consolidated Statement of position Financial as at 01/01/2026			
Cash equivalents	123,502,223,876	464,582,685	123,966,806,561
Short-term held-to-maturity investments	20,496,630,015	4,707,398,707	25,204,028,722
Short-term loans receivable	4,440,000,000	(4,440,000,000)	-
Other short-term receivables	55,488,387,583	(731,981,392)	54,756,406,191
Long-term held-to-maturity investments	-	619,000,000	619,000,000
Long-term loans receivable	619,000,000	(619,000,000)	-
Dividends and profit payable	-	403,205,754	403,205,754
Other short-term payables	97,339,685,353	(403,205,754)	96,936,479,599
Interim Consolidated Cash Flows Statement for the period from 01/01/2025 to 30/6/2025			
(Gain)/loss from investing, financing activities	(2,686,078,889)	111,999,999	(2,574,078,890)
Interest earned, dividends and received profits	801,143,342	(111,999,999)	689,143,343

Approved, August 26, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director
(Power of Attorney No. 12/2026/UQ-CNG)



Vu Anh Quy



Tran Trong Dai



Nguyen Ngoc Tien