CÔNG TY CỔ PHẦN G-AUTOMOBILE/G-AUTOMOBILE JOINT STOCK COMPANY	CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM SOCIALIST REPUBLIC OF VIETNAM
	Độc lập - Tự do - Hạnh phúc **Independence – Freedom - Happiness**
No/Số: 43/2026/CV-GMA	

Hà Nội, ngày 28 tháng 08 năm 2026
Hanoi, August 28 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

Kính gửi/To:
- **Ủy ban Chứng khoán Nhà nước;**
- **The State Securities Commission of Vietnam;**
- **Sở Giao dịch Chứng khoán Hà Nội;**
- **The Hanoi Stock Exchange.**

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty cổ phần G-Automobile thực hiện công bố thông tin báo cáo tài chính (BCTC) soát xét bán niên năm 2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, providing guidance on information disclosure in the securities market, G-Automobile Joint Stock Company hereby discloses the reviewed semi-annual financial statements (FS) for the year 2026 to the Hanoi Stock Exchange as follows:

1. Tên tổ chức/*Name of organization*: Công ty cổ phần G-Automobile/G-*Automobile Joint Stock Company*
    - Mã chứng khoán/*Stock code*: GMA
    - Địa chỉ/*Address*: Số 11 Phạm Hùng, Phường Cầu Giấy, Hà Nội/ *No. 11 Pham Hung, Cau Giay Ward, Hanoi*
    - Điện thoại liên hệ/*Phone*: 0968 527 673
    - Email: gma@g-automobile.vn
    - Website: http://www.g-automobile.vn
2. Nội dung thông tin công bố/*Content of published information*:
    - BCTC soát xét bán niên năm 2026/*Reviewed semi-annual financial statements for the year 2026*

☐ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/*Separate financial statements (Listed companies without subsidiaries and superior accounting units with affiliated units)*

☑ BCTC hợp nhất (TCNY có công ty con)/*Consolidated financial statements (Listed companies with subsidiaries)*

☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/*General financial statements (Listed companies have their own accounting units and separate accounting apparatus)*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases that require explanation:*

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/ *Net profit after corporate income tax in the income statement for the reporting period changed by 10% or more compared to the same period of the previous year.*

☑ Có/Yes ☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory text in case of "yes" selection:*

☑ Có/Yes ☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/*Net profit after tax in the reporting period incurred a loss, changing from a profit in the same period of the previous year to a loss in the current period, or vice versa.*

☐ Có/Yes ☑ Không/No

Văn bản giải trình trong trường hợp tích có: *Explanation Document in case of "yes" selection:*

☐ Có/Yes ☑ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau soát xét từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại/*Net profit after tax for the reporting period shows a discrepancy of 5% or more before and after the review, resulting in a change from loss to profit or vice versa.*

☐ Có/Yes ☑ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory text in case of "yes" selection:*

☐ Có/Yes ☑ Không/No

5582
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Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày: 28/08/2026 tại đường dẫn: http://www.g-automobile.vn.

This information was published on the company's website on: 28/08/2026 at the link: http://www.g-automobile.vn.

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

We hereby commit that the information published above is true and take full legal responsibility for the content of the published information.

Tài liệu đính kèm/Attached documents:

- BCTC soát xét bán niên năm 2026 của Công ty mẹ và Hợp nhất/*Reviewed Semi-Annual Separate and Consolidated Financial Statements for 2026;*
- Văn bản giải trình số 42/2026/CV-GMA/ *Explanatory document No. 42/2026/CV-GMA.*

NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT
LEGAL REPRESENTATIVE
TỔNG GIÁM ĐỐC
GENERAL DIRECTOR

M.S.D.N: 0105558271 - C.T.C.P
CÔNG TY CỔ PHẦN G-AUTOMOBILE
Q. NAM TỪ LIÊM - T.P HÀ NỘI

Nguyễn Thị Thanh Thủy

G-AUTOMOBILE JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL STATEMENTS

for the period from 01/01/2026 to 30/06/2026

(Reviewed)

TABLE OF CONTENTS

REPORT OF THE MANAGEMENT

The Management of G - Automobile Joint Stock Company (the "Company") presents its report and the Company's Consolidated Financial Statements for the period from 01/01/2026 to 30/06/2026.

Company

G - Automobile Joint Stock Company.

Established and operating under the first Business Registration Certificate No. 0105558271 dated October 10, 2011.

Business Registration Certificate

No. 0105558271, registered for the 10th change, June 4, 2025
Issued by Hanoi Department of Finance.

Head office

No. 11, Pham Hung Street Cau Giay Ward, Hanoi City, Vietnam.

Members' Council

Members of the Members' Council during the period and at the reporting date:

Mr.	Le Quoc Khanh	Chairman
Mrs.	Dao Thi Nhu Thuy	Member (Dismissed from 18/04/2026)
Mr.	Nguyen Tran Minh Quan	Member
Mrs.	Vo Ha Truc Quynh	Member (Appointed on 18/04/2026)

Management

Members of the Management during the period and at the reporting date:

Mrs.	Nguyen Thi Thanh Thuy	General Director

Supervisory Board

Members of the Supervisory Board during the period and at the reporting date:

Mrs.	Le Thi Huong Giang	Head
Mrs.	Trinh Le Thuy	Member
Mrs.	Dinh Thi Duyen	Member

Legal representative

Mrs.	Nguyen Thi Thanh Thuy	General Director

Auditors

Vietnam Auditing and Valuation Company Limited (AVA).

Management's Responsibility for the Consolidated Financial Statements

The Company's Management is responsible for the preparation of the Consolidated Financial Statements, which present a true and fair view of the Company's operations and business performance for the period. In preparing the Consolidated Financial Statements, the Management confirms that it has complied with the following requirements:

- Select appropriate accounting policies and apply them consistently;
- Make reasonable and prudent judgments and estimates;
- State whether the applicable accounting standards have been complied with and whether there are any material departures that require disclosure and explanation in the financial statements;
- Prepare the financial statements on a going concern basis, except where it is not appropriate to assume that the Company will continue in operation.

The Company's Management ensures that the accounting records are maintained to accurately and fairly reflect the Company's financial position at any time, and that the financial statements comply with applicable current regulations of the State. The Management is also responsible for safeguarding the Company's assets and for implementing appropriate measures to prevent and detect fraud and other irregularities.

Company's financial position at as 30/06/2026 and its results of operations for the accounting period ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for enterprises, and applicable current regulations.

The Company's Management confirms that the Consolidated Financial Statements present a true and fair view of the Company's financial position at as 30/06/2026 and its results of operations for the accounting period ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for enterprises, and applicable current regulations.

Hanoi, Vietnam, August 26, 2026
On behalf of the Management
General Director

Nguyen Thi Thanh Thuy

Vietnam Auditing and Valuation Company Limited
Address: 14th Floor, SUDICO Building, Me Tri Street
My Dinh 1 Ward, South Tu Liem District, Hanoi, Viet Nam
T: (+84 24) 3868 9566 (+84 24) 3868 9588
F: (+84 24) 3868 6248 W: www.kiemtoanava.com.vn

No.: 639 /BCKT-TC/AVA

AUDITOR'S REPORT
INTERIM FINANCIAL INFORMATION REVIEW

To: Shareholders, the Board of Management and Board of General Director
G - Automobile Joint Stock Company

We have reviewed the accompanying interim Consolidated Financial Statements of G - Automobile Joint Stock Company, prepared on 26/08/2026, set out on pages 06 to 45, including Consolidated Statement of Financial Position as at 30/06/2026, Consolidated Statement of Profit or Loss, Consolidated Statement of Cash Flows for the six-month accounting period then ended, and the Notes to the Consolidated Financial Statements.

Management' Responsibility

The Management is responsible for the preparation of accompanying interim Consolidated Financial Statements that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of financial statements and for such internal control as management determines is necessary to enable the accompanying interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the accompanying interim Consolidated Financial Statements financial statements based on the results of our review. We conducted our review in accordance with Vietnam Standards of service contract No. 2410 review - Review of interim financial information by independent auditors performed.

The review financial information includes the interim implementation of interviews, mostly interviewing responsible for the financial and accounting matters, and perform analytical procedures and processes other review procedures. A fundamentally revised narrower scope audits are carried out according to the Vietnam Auditing Standards and consequently does not enable us to achieve assurance that we will recognize all key issues can be detected in an audit. Accordingly, we do not express an audit opinion.

Auditor's 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 present fairly, in all material respects, the financial position of G - Automobile Joint Stock Company as at 30/06/2026, and of the results of its operations and its cash flows for the six-month accounting period then ended, in accordance with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of accompanying interim financial statements.

Emphasis of Matter

We draw attention to Note 16 to the consolidated financial statements. Accordingly, the subsidiary – An Do Trading Investment Joint Stock Company – is currently recognizing expenses for land, factory, and warehouse lease at estimated values based on Contract No. 01 TKX/HA THAI-AN DO/2015 dated October 1, 2015, signed with Ha Thai Railway Joint Stock Company.

As the related parties have not reached a final agreement on the financial arrangement for this lease contract, the aforementioned land lease expenses, as well as the net book value of the infrastructure constructed on the leased land (presented in Note 07), may be subject to adjustment depending on the final outcome of the formal agreement between the parties.

Our unqualified audit opinion is not modified in respect of this matter.

Other Matter

The Company's consolidated financial statements for the fiscal year ending December 31, 2025 have been audited by auditors and other Auditing Firms. The auditor issued an unqualified opinion on these Consolidated Financial Statements on March 28, 2026.

The Company's consolidated financial statements for the first 6 months of 2025 have been reviewed by auditors and other Auditing Companies. The auditor reached an unqualified conclusion on this Consolidated Financial Statement on August 28, 2025.

VIETNAM AUDITING AND
VALUATION COMPANY LIMITED

CÔNG TY TNHH KIỂM TOÁN VÀ THẨM ĐỊNH GIÁ VIỆT NAM

Do Thi Duyen
Vice General Director
Registration certificate
3642-2026-126-1
Hanoi, August 26, 2026

Form No. B 01 - DN/HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/06/2026

Unit: VND

	ITEMS	Code	Note	30/06/2026	01/01/2026
A.	**CURRENT ASSETS**	**100**		**1,059,846,190,161**	**980,471,590,431**
I.	**Cash and cash equivalents**	**110**	V.1	**107,595,133,981**	**62,378,633,608**
1.	Cash	111		107,595,133,981	62,378,633,608
II.	**Short-term financial investments**	**120**	V.2	**20,181,497,102**	**29,094,649,632**
1.	Short-term held-to-maturity investments	123		20,181,497,102	29,094,649,632
III.	**Short-term receivables**	**130**		**360,199,120,963**	**486,122,814,806**
1.	Short-term trade receivables	131	V.3	116,289,871,531	178,480,945,309
2.	Short-term advances to suppliers	132	V.4	13,922,089,202	22,503,409,215
3.	Other short-term receivables	135	V.5	230,680,847,926	285,832,147,978
4.	Allowance for impairment of short-term receivables	136		(693,687,696)	(693,687,696)
IV.	**Inventories**	**140**	V.6	**542,684,061,031**	**387,000,628,084**
1.	Inventories	141		544,083,866,857	388,400,433,910
2.	Allowance for inventory write-downs	142		(1,399,805,826)	(1,399,805,826)
V.	**Other current assets**	**160**		**29,186,377,084**	**15,874,864,301**
1.	Short-term prepaid expenses	161	V.11	11,164,513,464	7,991,727,529
2.	VAT deductible	162		18,021,863,620	7,532,515,940
3.	Taxes and other amounts receivable from the State	163	V.15	-	350,620,832
B.	**NON-CURRENT ASSETS**	**200**		**716,229,975,539**	**730,922,406,265**
I.	**Long-term receivables**	**210**		**1,294,483,418**	**1,198,483,418**
1.	Other long-term receivables	215	V.5	1,294,483,418	1,198,483,418
II.	**Fixed assets**	**220**		**473,297,125,458**	**498,213,837,807**
1.	Tangible fixed assets	221	V.7	466,124,804,772	492,296,702,178
	- Cost	222		790,077,674,008	792,466,557,917
	- Accumulated depreciation	223		(323,952,869,236)	(300,169,855,739)
2.	Finance lease fixed assets	224	V.8	4,638,015,522	4,422,391,371
	- Cost	225		6,921,835,953	6,176,641,701
	- Accumulated depreciation	226		(2,283,820,431)	(1,754,250,330)
3.	Intangible fixed assets	227	V.9	2,534,305,164	1,494,744,258
	- Cost	228		16,040,979,990	14,577,770,405
	- Accumulated depreciation	229		(13,506,674,826)	(13,083,026,147)
III.	**Long-term work in progress**	**250**	V.10	**17,807,683,928**	**2,382,570,655**
1.	Construction in progress	252		17,807,683,928	2,382,570,655
IV.	**Long-term financial investments**	**260**	V.2	**185,371,408,246**	**185,856,290,751**
1.	Investment in joint ventures and associates	262		29,371,408,246	29,856,290,751
2.	Equity investments in other entities	263		156,000,000,000	156,000,000,000
V.	**Other non-current assets**	**270**		**38,459,274,489**	**43,271,223,634**
1.	Long-term prepaid expenses	271	V.11	25,486,851,309	29,353,893,145
2.	Goodwill	279	V.12	12,972,423,180	13,917,330,489
	TOTAL ASSETS	**280**		**1,776,076,165,700**	**1,711,393,996,696**

Form No. B 01 - DN/HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/06/2026

(Continuous)

Unit: VND

	ITEMS	Code	Note	30/06/2026	01/01/2026
C.	**LIABILITIES**	**300**		**1,309,708,785,086**	**1,232,886,227,164**
I.	**Current liabilities**	**310**		**1,118,332,888,018**	**982,183,879,275**
1.	Short-term trade payables	311	V.13	76,439,877,139	55,834,723,555
2.	Short-term advances from customers	312	V.14	33,540,877,576	37,347,166,961
3.	Short-term taxes and other amounts payable to the State	314	V.15	7,178,034,670	9,070,573,656
4.	Payables to employees	315		20,577,259,749	37,749,782,178
5.	Short-term accrued expenses	316	V.16	29,126,767,101	23,770,075,823
6.	Short-term deferred revenue	319		114,552,837	73,490,719
7.	Other short-term payables	320	V.17	6,100,997,511	5,903,676,258
8.	Short-term borrowings and finance lease liabilities	321	V.18	944,586,085,393	811,765,954,083
9.	Bonus and welfare funds	323		668,436,042	668,436,042
II.	**Non-current liabilities**	**330**		**191,375,897,068**	**250,702,347,889**
1.	Other long-term payables	338	V.17	11,139,375,318	10,991,899,607
2.	Long-term borrowings and finance lease liabilities	339	V.18	171,465,496,137	230,412,568,154
3.	Deferred tax liabilities	342	V.19	8,580,195,790	9,107,050,305
4.	Long-term provisions	343		190,829,823	190,829,823
D.	**EQUITY**	**400**	V.22	**466,367,380,614**	**478,507,769,532**
1.	Issued capital of owners	411		199,999,990,000	199,999,990,000
	- Ordinary shares with voting rights	411a		199,999,990,000	199,999,990,000
2.	Share premium	412		76,628,400,000	76,628,400,000
3.	Other contributed capital	414		40,500,000,000	-
4.	Retained earnings	420		4,000,959,238	47,658,429,174
	- Retained earnings carried forward from prior periods	420a		7,158,429,174	28,436,968,589
	- Retained earnings for the current period	420b		(3,157,469,936)	19,221,460,585
	Non-controlling Interests	429		145,238,031,376	154,220,950,358
	TOTAL LIABILITIES AND EQUITY	**440**		**1,776,076,165,700**	**1,711,393,996,696**

Hanoi, Vietnam, August 26, 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Huong	Nguyen Thi Huong	Nguyen Thi Thanh Thuy

M.S.D.N: 0105558271 - C.T.C.P. CÔNG TY CỔ PHẦN G-AUTOMOBILE - Q. NAM TỪ LIÊM - T.P HÀ NỘI

Form No. B 02 - DN/HN

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

The period from 01/01/2026 to 30/06/2026

Unit: VND

	ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
1.	Revenue from sale of goods and rendering of services	01	VI.1	1,842,679,741,297	1,109,017,505,059
2.	**Net revenue from sale of goods and rendering of services**	**10**		**1,842,679,741,297**	**1,109,017,505,059**
3.	Cost of sales	11	VI.2	1,691,538,093,159	1,014,108,361,501
4.	**Gross profit from sale of goods and rendering of services**	**20**		**151,141,648,138**	**94,909,143,558**
5.	Gain/(loss) from sale and disposal of investment property	21		-	-
6.	Finance income	22	VI.3	622,358,724	3,591,332,967
7.	Finance costs	23	VI.4	38,918,915,232	27,861,721,468
	Of which: Interest expense	24		38,563,195,669	27,537,916,572
8.	Selling expenses	25	VI.5	61,884,005,324	35,963,430,543
9.	General and administrative expenses	26	VI.5	58,674,463,488	44,046,280,496
10.	Share of Profit or Loss of Joint Ventures and Associates	27		(484,882,930)	1,195,029,825
11.	**Operating profit**	**30**		**(8,198,260,112)**	**(8,175,926,157)**
12.	Other income	31	VI.6	970,281,713	259,221,495
13.	Other expenses	32	VI.7	1,987,452,036	557,128,014
14.	**Other profit**	**40**		**(1,017,170,323)**	**(297,906,519)**
15.	**Total accounting profit before tax**	**50**		**(9,215,430,435)**	**(8,473,832,676)**
16.	Current corporate income tax expense	51	VI.9	3,451,812,995	2,477,017,481
17.	Deferred corporate income tax expense	52	VI.9	(526,854,512)	(656,951,009)
18.	**Profit after corporate income tax**	**60**		**(12,140,388,918)**	**(10,293,899,148)**
19.	Profit Attributable to Owners of the Parent	61		(3,157,469,936)	(1,910,955,047)
20.	Profit Attributable to Non-controlling Interests	62		(8,982,918,982)	(8,382,944,101)
21.	**Basic earnings per share**	**70**	VI.10	**(158)**	**(96)**
22.	**Diluted earnings per share**	**71**		**(158)**	**(96)**

Hanoi, Vietnam, August 26, 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Huong	Nguyen Thi Huong	Nguyen Thi Thanh Thuy

M.S.D.N:0105558271-C.T.C.P
CÔNG TY CỔ PHẦN G-AUTOMOBILE
Q. NAM TỪ LIÊM - T.P HÀ NỘI

Form No. B 03 - DN/HN

CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/06/2026

Unit: VND

	ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
I.	**Cash flows from operating activities**				
1.	**Profit before tax**	**01**		**(9,215,430,435)**	**(8,473,832,676)**
2.	**Adjustments for**				
	- Depreciation of property, plant and equipment and investment property	02		25,681,139,586	28,120,087,743
	- Provisions	03		-	257,630,425
	- Gains/(losses) from investing and financing activities	05		(576,520,159)	(4,789,731,610)
	- Borrowing costs	06		38,563,195,669	27,537,916,572
	- Other adjustments	07		-	3,236,157,623
3.	**Operating profit before changes in working capital**	**08**		**54,452,384,661**	**45,888,228,077**
	- Increase/(decrease) in receivables	09		115,688,966,995	(59,151,026,467)
	- Increase/(decrease) in inventories	10		(155,683,432,947)	13,404,733,413
	- Increase/(decrease) in payables (excluding interest payable and income tax payable)	11		65,905,436,495	64,659,512,089
	- Increase/(decrease) in prepaid expenses	12		694,255,901	(5,577,237,153)
	- Interest paid	14		(38,489,042,884)	(27,548,649,313)
	- Corporate income tax paid	15		(3,678,362,985)	(4,262,439,492)
	Net cash flows from operating activities	**20**		**38,890,205,236**	**27,413,121,154**
II.	**Cash flows from investing activities**				
1.	Payments for acquisition and construction of property, plant and equipment and other long-term assets	21		(77,521,319,350)	(120,043,248,382)
2.	Proceeds from disposal of property, plant and equipment and other long-term assets	22		439,436,853	81,567,858,235
3.	Loans granted and purchases of debt instruments of other entities	23		(11,500,000,000)	(16,246,145,724)
4.	Collection of loans and proceeds from sale of debt instruments of other entities	24		20,963,000,000	-
5.	Proceeds from disposal of investments in equity of other entities	26		-	47,904,000,000
6.	Interest received, dividends and profit received	27		72,118,341	12,799,657,121
	Net cash flows from investing activities	**30**		**(67,546,764,156)**	**5,982,121,250**

Form No. B 03 - DN/HN

CONSOLIDATED STATEMENT OF CASH FLOWS

(Indirect method)
The period from 01/01/2026 to 30/06/2026
(Continuous)

Unit: VND

	ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
III.	**Cash flows from financing activities**				
1.	Proceeds from borrowings	33		1,779,739,688,705	403,600,179,612
2.	Repayment of borrowings (principal)	34		(1,705,866,629,412)	(358,800,580,330)
3.	Repayment of finance lease liabilities (principal)	35		-	(372,916,932)
4.	Dividends and profit paid to owners	36		-	(28,099,999,000)
	Net cash flows from financing activities	**40**		**73,873,059,293**	**16,326,683,350**
	Net increase/(decrease) in cash and cash equivalents	**50**		**45,216,500,373**	**49,721,925,754**
	Cash and cash equivalents at the beginning of the period	**60**		**62,378,633,608**	**46,709,635,970**
	Cash and cash equivalents at the end of the period	**70**		**107,595,133,981**	**96,431,561,724**

Hanoi, Vietnam, August 26, 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Huong	Nguyen Thi Huong	Nguyen Thi Thanh Thuy

M.S.D.N:0105558271-C.T.C.P
CÔNG TY
CỔ PHẦN
G-AUTOMOBILE
Q. NAM TỪ LIÊM - T.P HÀ NỘI

Form No. B 09 - DN/HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

The period from 01/01/2026 to 30/06/2026

I. Background

1. Forms of Ownership

G - Automobile Joint Stock Company.
The company operates under Business Registration Certificate No. 0105558271, registered for the 10th change, June 4, 2025, Issued by Hanoi Department of Finance.
Head office: No. 11, Pham Hung Street Cau Giay Ward, Hanoi City, Vietnam.
Charter capital: 199,999,990,000 VND.
Total number of shares: 19,999,999 shares.

2. Business field

The Company's business lines are selling cars and providing management services

3. Business activities

The principal business activities of the Company comprise the sale of automobiles and the provision of management consulting services.

4. The Company's normal business period

The Company's normal business period is 12 months.

5. Business structure

5.1. Total number of subsidiaries

Number of consolidated subsidiaries: 03 companies
Number of subsidiaries not allowed to consolidate: Zero.

5.2. The list of Consolidated subsidiaries

Subsidiary name	Ownership interest	Rate of voting rights	Head office - Principle activities
An Du netpayment corporation	55%	55%	No. 11 Pham Hung Street, Cau Giay Ward, Hanoi City – Automobile trading.
An Hoa Phat rent a car company limited	90%	90%	No. 11 Pham Hung Street, Cau Giay Ward, Hanoi City – Automobile rental.
An Do investment trading corporation	86%	86%	No. 168 Pham Van Dong Street, Dong Ngac Ward, Hanoi City – Automobile rental.
An Do Vinh Phuc trading investment joint stock company	70%	70%	Nguyen Tat Thanh Street, Vinh Yen Ward, Vinh Phuc Province – Retail sale of passenger cars.

5.3. List of Significant Associates Accounted for Using the Equity Method in the Consolidated Financial Statements

Subsidiary name	Ownership interest	Rate of voting rights	Head office - Principle activities
An Dan Ha Noi Trade Investment Corporation	45.38%	45.38%	No. 1 Nguyen Van Linh Street, Hanoi City – Automobile trading

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

As at 30/06/2026, the number of employees is:	756
As at 01/01/2026, the number of employees is:	778

7. Statement of ability to compare information on Financial Statements

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

II. Accounting period and accounting monetary unit

1. Accounting period

The Company's annual accounting period commences on 1 January and ends on 31 December.

2. Accounting monetary unit

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

III. Accounting standards and Accounting system

1. Accounting System

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

The consolidated financial statements have been prepared in compliance with Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance, which amends and supplements a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Minister of Finance providing guidance on the preparation and presentation of consolidated financial statements.

The Ministry of Finance issued Circular No. 43/2026/TT-BTC dated 20 April 2026, amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Minister of Finance, which provides guidance on the preparation and presentation of consolidated financial statements. The Circular became effective from the date of its issuance and applies to the preparation and presentation of consolidated financial statements for financial years beginning on or after 1 January 2026.

The effects of the changes in accounting policies arising from the guidance set out in Circular No. 43/2026/TT-BTC dated 20 April 2026 have been applied prospectively. The Company has provided comparative disclosures in the financial statements for those line items affected by the changes introduced by Circular No. 43/2026/TT-BTC dated 20 April 2026 compared with Circular No. 202/2014/TT-BTC.

2. Announcement on compliance with Vietnamese standards and accounting system

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

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

1. Exchange rates applied in accounting system

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

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

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

2. Recognition of cash and cash equivalents

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

3. Principles of accounting for financial investments

Held-to-maturity investments

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

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

Investment in joint-ventures, associates

Investments in associates are recognized when the Company holds from 20% to less than 50% of the voting rights of the investees, having significant influence but not control over the financial and operating policy decisions of these companies. Investments in associates are accounted for in the consolidated financial statements using the equity method.

Under the equity method, the initial investments are recognized at cost and subsequently adjusted for the investor's share of post-acquisition changes in the net assets of the associates and joint ventures. The consolidated income statement reflects the Company's share of the post-acquisition results of operations of the associates and joint ventures as a separate line item.

Goodwill arising from investments in associates and joint ventures is included in the carrying amount of the investment. The Company does not amortize this goodwill; instead, it performs an annual impairment test to determine whether the goodwill is impaired.

The financial statements of the associates and joint ventures are prepared for the same reporting period as those of the Company, using consistent accounting policies. Appropriate consolidation adjustments are made to ensure that the accounting policies are applied consistently with those of the Company where necessary.

Investments in other entities

Investments in other entities comprise equity instruments in which the Company does not have control, joint control or significant influence over the investees, and other investments of a similar nature. These investments are accounted for at cost.

At the end of the reporting period, the Company assesses whether there is any impairment of its investments and recognizes an allowance for impairment losses, if necessary. The allowance is determined based on market value for investments whose fair value can be reliably determined, or based on the financial condition and performance of the investees for investments whose fair value cannot be reliably measured.

Accounting policies for other transactions relating to financial investments

For share swap transactions, the difference between the fair value of shares received and the carrying amount of shares exchanged is recognized in finance income or finance expenses.

Investments in the form of capital contributions or acquisitions of equity interests are recognized at cost, including the value of the investment and costs directly attributable to the transaction. Where capital contributions are made using non-monetary assets, the cost of the investment is determined based on the value agreed upon by the contributing parties or in accordance with relevant regulations.

Share dividends or bonus shares received are not recognized as finance income. Upon receipt of share dividends or bonus shares, the Company only records an increase in the number of shares held and recalculates the weighted average cost of the investment based on the total number of shares held after the share dividend or bonus share distribution.

4. Accounting policies for receivables

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

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

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

5. Accounting policies for inventories

Recognition of inventories

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

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

Inventory valuation method

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

Inventory accounting method

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

Allowance for inventory write-down

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

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

Property, plant and equipment and intangible assets

Property, plant and equipment and intangible assets are stated at cost. During their useful lives, these assets are carried at cost less accumulated depreciation/amortisation and accumulated impairment losses (if any).

Routine maintenance and repair costs are recognized in the statement of profit or loss as incurred. Expenditures incurred subsequent to initial recognition that result in an increase in the future economic benefits expected to be derived from the assets are capitalized as part of the cost of the related assets.

Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets. The Company reviews the useful lives and depreciation/amortisation methods periodically and adjusts them prospectively, if necessary, in accordance with prevailing regulations.

The depreciation period is determined based on the estimated useful life of the asset:

- Buildings and structures	03-20 years
- Machine, equipment	05-08 years
- Transportation equipment	05-08 years
- Office equipment	03-05 years
- Other fixed assets	03 years
- Computer software	05 years
- Other intangible assets	03-05 years

Finance lease assets

Finance lease assets are initially recognized at the fair value of the leased assets or, if lower, the present value of the minimum lease payments, together with any direct initial costs attributable to the lease transaction. During the lease term, finance lease assets are carried at cost less accumulated depreciation and accumulated impairment losses (if any).

Finance lease assets are depreciated using the depreciation policy applicable to similar assets owned by the Company. Where there is no reasonable certainty that ownership of the assets will be transferred to the Company at the end of the lease term, the assets are depreciated over the lease term or their estimated useful lives, whichever is shorter.

7. Accounting policies for business cooperation contracts

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

a) Jointly controlled assets

The Company recognizes its share of assets, liabilities, revenues and expenses in accordance with its rights and obligations under the business cooperation contract.

Contributions to jointly controlled assets are accounted for based on the nature of the assets contributed. Liabilities, revenues, income and expenses arising from the business cooperation arrangement are recognized in proportion to the rights and obligations to which the Company is entitled or subject.

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

b) Jointly controlled operations

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

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

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

c) Profit-sharing arrangements after tax

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

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

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

Where the Company does not have joint control over a BCC

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

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

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

8. Accounting policies for deferred expenses

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

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

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

9. Accounting policies for trade payables

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

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

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

10. Accounting policies for dividends and profit distributions payable

Dividends and profit distributions payable are recognized as liabilities when the distribution of profits has been approved by the appropriate authority in accordance with the Company's Charter and applicable laws and regulations. The liability is measured at the amount payable to shareholders, capital contributors or owners.

The Company monitors the payment terms, settlement status and the financial year from which profits are appropriated for each dividend or profit distribution payable, where such information can be determined. Dividends and profit distributions approved after the end of the reporting period are not recognized as liabilities at the reporting date but are disclosed as events occurring after the reporting period.

11. Accounting policies for accrued expenses

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

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

12. Accounting policies for deferred revenue

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

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

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

13. Accounting policies for deferred income tax

Deferred tax assets

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

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

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

Deferred tax liabilities

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

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

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

14. Accounting policies for borrowings and finance lease liabilities

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

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

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

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

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

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

16. Accounting policies for equity

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

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

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

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

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

16.2. Accounting policies for foreign exchange differences

Foreign exchange differences arise from foreign currency transactions, the remeasurement of monetary items denominated in foreign currencies at the end of the reporting period, and the translation of financial statements from foreign currencies into Vietnamese Dong.

Foreign exchange differences arising during the period and from the remeasurement of foreign currency monetary items at the end of the period are recognized in profit or loss as finance income (if gains) or finance expenses (if losses) in order to determine the results of operations for the period.

16.3. Accounting policies for retained earnings

Retained earnings represent the profit after tax remaining after the allocation to reserves, dividend distribution, profit appropriation, or loss handling as approved by the competent authority and in accordance with applicable laws and regulations.

Retained earnings also include retrospective adjustments arising from changes in accounting policies or correction of material prior-period errors. The recognition and appropriation of retained earnings are based on the Company's financial performance and lawful profit distribution decisions.

17. Accounting policies for revenue recognition and other income

17.1. Revenue from sale of goods and rendering of services

Revenue from sale of goods

The Company only records sales revenue when the following conditions are simultaneously met:

- Has transferred most of the risks and benefits associated with ownership of products and goods to the buyer;
- No longer holds the right to manage the goods as the owner or the right to control the goods;
- Revenue is determined relatively reliably;
- Has or will receive economic benefits from the sales transaction;
- Identify the costs related to the sales transaction.

Revenue from rendering of services

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

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

Accounting policies for construction contract revenue

Construction contract revenue comprises:

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

Construction contract revenue is recognized as follows:

- For contracts based on the percentage of completion method with stage payments, revenue is recognized based on the stage of completion at the reporting date when the outcome of the contract can be reliably estimated;
- For contracts based on measurement of work performed, revenue and costs are recognized based on the work completed and certified by the customer during the period.

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

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

Accounting policies for revenue from sale of investment property

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

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

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

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

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

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

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

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

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

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

17.2. Finance income

Finance income includes:

Interest income such as bank deposit interest, loan interest, deferred payment interest, installment sale interest, bond interest, treasury bill interest and other interest income;

Dividends and profit distributions arising after the investment date;

Gains from disposal or liquidation of financial investments;

Foreign exchange gains, including gains from remeasurement of foreign currency monetary items and gains from foreign currency trading;

Other finance income.

Finance income is recognized in accordance with the following principles:

For disposal of financial investments, income is recognized as the difference between the selling price and carrying amount;

For foreign currency transactions, income is recognized on a net gain basis;

Deposit interest is recognized on a time proportion basis and excludes interest arising from temporary investment of separately capitalized borrowings;

Loan interest and deferred/ installment sale interest are recognized only when collectability is probable and the related principal is not subject to impairment provisions;

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

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

17.3. Other income

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

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

18. Accounting policies for revenue deductions

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

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

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

19. Accounting policies for cost of goods sold

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

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

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

20. Accounting policies for finance costs

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

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

Selling expenses comprise costs incurred directly in connection with sales activities and rendering of services, including staff costs, advertising and marketing expenses, commissions, transportation, storage, packaging, warranty costs, and other related expenses.

General and administrative expenses include general overhead costs of the enterprise such as management staff costs, office supplies and materials, depreciation of property, plant and equipment, taxes and fees, provisions for doubtful debts, outsourced services, and other administrative expenses.

Selling expenses and general and administrative expenses are recognized in profit or loss in the period in which they are incurred in accordance with the matching principle between revenue and expenses.

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

Property, plant and equipment and investment property are derecognized upon disposal, sale, or when no future economic benefits are expected from their use or disposal.

Gains or losses arising from the disposal or sale of assets are determined as the difference between the net proceeds and the carrying amount of the assets.

Such gains or losses are recognized in profit or loss in the period in which they arise.

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

Current corporate income tax

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

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

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

Deferred corporate income tax expense

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

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

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

24. Accounting policies and other principles

24.1. Related parties

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

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

25. Principles and methods for the preparation of Consolidated financial statements

25.1. Basis for consolidation of financial statements

Consolidated financial statements are prepared based upon consolidating separate financial statements of the Company and its subsidiaries under its control as at 31 December annually. Control rights is in practice when the company has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Financial statements of subsidiaries are prepared for the same fiscal as the company, using consistent accounting policies. If necessary, financial statements of subsidiaries may be adjusted to ensure the consistence between accounting policies applied at the company and its subsidiaries.

Operation results of subsidiaries which were purchased or liquidated in the period are presented on consolidated financial statements since the purchasing or liquidated dates.
Balance, main income and expense, including unrealized profits from intra-group transactions are eliminated in full from consolidated financial statements.

Non-controlling interest reflecting profits or losses and net assets which are not held by shareholders of the company will be presented in a separate item on consolidated statement of financial position and consolidated statement of comprehensive income.

24.3. Goodwill

Goodwill presented on consolidated financial statements is the surplus between its purchase cost and benefit of the company in total fair value of assets, liabilities and contingent liabilities of subsidiaries, associates or joint ventures at the investment date. Goodwill is treated as intangible fixed assets, amortized under straight-line basis with estimated useful life not beyond 10 years.

When selling subsidiaries, associates and joint ventures, the carrying amount of goodwill which is not fully amortised is accounted into profit/loss of the selling transaction.

24.4. Gain on bargain purchase

A gain on bargain purchase represents the excess of the Company's interest in the aggregate fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, an associate or a jointly controlled entity at the acquisition date over the acquisition consideration. A gain on bargain purchase is recognised immediately in the statement of profit or loss.

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

Unit: VND

1. Cash and cash equivalents

Cash and cash equivalents held by the Company that are not restricted in use	30/06/2026	01/01/2026
Cash on hand	37,793,617,348	7,501,492,659
Demand deposits	69,797,843,330	54,877,140,949
	107,595,133,981	**62,378,633,608**

2. Financial investments

2.1. Investments held to maturity

	30/06/2026		01/01/2026	
	Original cost	Provisions	Giá gốc	Provisions
Short-term				
Short-term Loans				
The investment and technology development company limited	4,646,929,000	-	4,646,929,000	-
Vit-metal company limited (i)	8,864,174,294	-	9,294,720,632	-
Viet Anh Vinh Phuc motorcar company limited (i)	1,270,393,808	-	3,753,000,000	-
Others	500,000,000	-	500,000,000	-
Loans to related parties				
Tran Thi Phuong Mai (i)	4,900,000,000	-	10,900,000,000	-
	20,181,497,102	**-**	**29,094,649,632**	**-**

(i) Loans to entities and individuals without collateral, with terms: from 3 to 12 months and interest rates: from 0%/year to 12%/year , provided to support the working capital requirements of business partners.

2.4. Equity investments in other entities

	30/06/2026		01/01/2026	
	Original cost	**Provisions**	**Original cost**	**Provisions**
Investments in associates				
An Dan Ha Noi Trade investment corporation (i)	21,630,000,000	29,371,408,246	21,630,000,000	29,856,290,751
	21,630,000,000	**29,371,408,246**	**21,630,000,000**	**29,856,290,751**

	30/06/2026		01/01/2026	
	Original cost	**Provisions**	**Original cost**	**Provisions**
Other long-term investments				
Business Cooperation Contract - The investment and technology development company limited (ii)	156,000,000,000	-	156,000,000,000	-
	156,000,000,000	**-**	**156,000,000,000**	**-**

(i) The investment represents the 45.375% ownership interest and the 45.375% voting interest, corresponding to 2,722,500 shares.

(ii) Investment capital contribution under Business Cooperation Contract No. 0107/2024/ĐHTKD/ANDU_CN on 01/07/2024.

As there is no specific guidance on determining the fair value of financial investments, the Company determines the fair value of financial investments at the balance sheet date at the carrying amount.

3. Receivables

	30/06/2026		01/01/2026	
	Value	**Provision**	**Value**	**Provision**
Short-term				
Other parties				
Trade receivables from automobile sales	76,835,613,428	(411,022,742)	141,836,044,516	(411,022,742)
Trade receivables from automobile rentals	39,082,258,103	(282,664,954)	36,267,071,264	(282,664,954)
Others	301,800,000	-	323,829,529	-
Related parties				
An Dan Ha Noi Trade investment corporation	70,200,000	-	54,000,000	-
	116,289,871,531	**(693,687,696)**	**178,480,945,309**	**(693,687,696)**

4. Advances for suppliers

	30/06/2026	01/01/2026
Short-term		
Other parties		
Bright house joint stock company	336,008,699	7,005,575,236
Ford Viet Nam Company Limited	325,472,000	7,804,868,038
HTTH Vinh Phuc trading and constructions company limited	1,215,142,884	1,215,142,884
Tan Phat equipment technology joint stock company	1,315,290,884	1,315,290,884
Gamma engineering corporation	1,038,126,675	1,038,126,675
Ha Noi advertising trade & industrial company limited	1,570,245,923	588,842,221
Masil co., ltd	-	580,000,000
Gami land joint stock company	360,000,000	-
AZ group investment and urban development joint stock company	3,292,172,634	-
Other short-term prepayments to suppliers	4,469,629,503	2,955,563,277
	13,922,089,202	**22,503,409,215**

5. Other receivables

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
5.1. Short-term				
Other parties				
Advances (i)	7,077,751,511	-	8,359,645,626	-
Other short-term deposits	89,282,000	-	1,788,558,405	-
Other receivables	224,190,147,061	-	275,683,943,947	-
- Receivable from Mercedes-Benz Vietnam Company Limited in relation to dealer incentives	*52,030,424,592*	-	*106,781,049,670*	-
- The investment and technology development company limited (ii)	*138,000,000,000*	-	*138,000,000,000*	-
- Nha Trang Thuy Bo Joint Stock Company (iii)	*29,992,768,560*	-	*29,992,768,560*	-
- Other receivables	*3,490,621,263*	-	*910,125,717*	-
	231,357,180,572	-	**285,832,147,978**	-
5.5. Long-term				
Collateral deposits (PVcomBank)	1,294,483,418	-	1,198,483,418	-
	1,294,483,418	-	**1,198,483,418**	-

(i) Advances to employees for the purposes of investment and business projects of the parent company and its subsidiaries.

(ii) Capital contribution under Business Cooperation Contract No. 0212/2023/HĐHTKD/CONGNGHE-ANDU on 02/12/2023.

(iii) The amount advanced to Nha Trang Thuy Bo Joint Stock Company (the lessor) to finance the construction of a factory, showroom and automobile dealership at Phuoc Long I Residential Area, Nam Nha Trang Ward, Khanh Hoa Province, under Asset Lease Agreement No. 2368/2023/ANDU-TBNT on 05/04/2023. The amount will be offset against the monthly rental payments.

6. **Inventories**

	30/06/2026		01/01/2026	
	Original value	Provision	Original value	Provision
Raw material	-	-		-
Production and business work in progress	15,167,408,840	-	388,400,433,910	-
Merchandise	527,177,649,860	-	-	-
	544,083,866,857	**-**	**388,400,433,910**	**-**

7. **Tangible fixed assets**

Appendix No. 01

8. **Increase/ Decrease in finance lease fixed assets**

Items	Buildings and Structures	Machinery, Equipment	Mean of Transportation	Total
Original cost				
As at 01/01/2026	1,405,300,000	4,771,341,701	-	6,176,641,701
Finance lease in the period	-	428,246,775	-	428,246,775
Other increase	-	316,947,477	-	316,947,477
As at 30/06/2026	1,405,300,000	5,516,535,953	-	6,921,835,953
Accumulated depreciation				
As at 01/01/2026	332,500,000	1,421,750,330	-	1,754,250,330
Depreciation in period	95,000,000	434,570,101	-	529,570,101
As at 30/06/2026	427,500,000	1,856,320,431	-	2,283,820,431
Net carrying amount				
As at 01/01/2026	**1,072,800,000**	**3,349,591,371**	**-**	**4,422,391,371**
As at 30/06/2026	**977,800,000**	**3,660,215,522**	**-**	**4,638,015,522**

An Du Netpayment Corporation and An Do Investment Trading Corporation (subsidiary) have entered into finance lease agreements with Vietcombank Financial Leasing Company Limited for certain buildings and structures, as well as machinery and equipment. At the end of the lease terms, the Companies have the option to purchase these assets at preferential prices.

9. Increase/ Decrease in intangible fixed assets

Items	Software	Other s	Total
Original cost			
As at 01/01/2026	11,020,570,405	3,557,200,000	14,577,770,405
Purchase in the period	1,161,113,178	-	1,161,113,178
Increase due to mergers	354,089,407	-	354,089,407
Liquidating, disposed	(51,993,000)	-	(51,993,000)
As at 30/06/2026	**12,483,779,990**	**3,557,200,000**	**16,040,979,990**
Accumulated depreciation			
As at 01/01/2026	9,525,826,147	3,557,200,000	13,083,026,147
Depreciation in period	416,744,214	-	416,744,214
Other increase	21,076,750	-	21,076,750
Liquidating, disposed	(14,172,285)	-	(14,172,285)
As at 30/06/2026	**9,949,474,826**	**3,557,200,000**	**13,506,674,826**
Net carrying amount			
As at 01/01/2026	1,494,744,258	-	1,494,744,258
As at 30/06/2026	**2,534,305,164**	**-**	**2,534,305,164**

Cost of fully depreciated intangible fixed assets but still in use: 11,600,026,586

10. Long-term assets in progress

10.1 Construction in progress

	30/06/2026		01/01/2026	
	Original value	**Recoverable amount**	**Original value**	**Recoverable amount**
CRM Software Project	1,763,951,168	1,495,440,575	1,495,440,575	1,495,440,575
Showroom Construction Investment Project in Nha Trang	15,399,802,290	410,278,228	410,278,228	410,278,228
Others	643,930,470	476,851,852	476,851,852	476,851,852
	17,807,683,928	**2,382,570,655**	**2,382,570,655**	**2,382,570,655**

11. Allocation expenses

11.1. Short-term

	30/06/2026	01/01/2026
Insurance expense	954,431,533	3,470,986,227
Tools and equipment in use	1,152,115,877	313,134,502
Repair and renovation expense	133,531,588	1,576,269,977
Others	8,924,434,466	2,631,336,823
	11,164,513,464	**7,991,727,529**

11.2. Long-term

Prepaid expenses for operating leases of fixed assets	16,247,520,661	21,130,914,970
Tools and equipment in use	5,828,997,004	3,931,800,636
Repair and renovation expense		
Others	2,754,064,374	1,280,726,284
	25,486,851,309	**29,353,893,145**

12. Goodwill

	AN DU NETPAYMENT CORPORATION	AN DO INVESTMENT TRADING CORPORATION	Total
Arising in goodwill			
As at 01/01/2026	13,837,400,146	5,060,746,028	73,182,140,733
Increase	-	-	-
Decrease	-	-	-
As at 30/06/2026	**13,837,400,146**	**5,060,746,028**	**73,182,140,733**
Accumulated depreciation			
As at 01/01/2026	4,727,778,384	253,037,301	4,980,815,685
Allocation in the period	691,870,008	253,037,301	944,907,309
As at 30/06/2026	**5,419,648,392**	**506,074,602**	**5,925,722,994**
Net carrying amount			
As at 01/01/2026			13,917,330,489
As at 30/06/2026			**12,972,423,180**

13. Payables to suppliers

	30/06/2026	01/01/2026
Short-term		
Other parties		
Mercedes-benz vietnam company limited	45,133,932,140	20,440,923,005
Ford Viet Nam company limited	16,042,363,424	13,587,061,229
Avis headquarter office	3,834,072,163	2,780,626,267
Toyota Hoan Kiem Ha Noi enterprise	-	1,496,000,000
Toyota My Dinh sole member company limited	-	1,492,600,000
Toyota Long Bien company limited	-	685,700,000
Nha Trang Thuy Bo Joint Stock Company	1,748,000,000	-
Others	9,681,509,412	15,351,813,054
	76,439,877,139	**55,834,723,555**

14. Advances from customers

	30/06/2026	01/01/2026
Short-term		
Other parties		
Customer advances from automobile sales	31,785,505,599	36,415,805,700
Other	1,755,371,977	931,361,261
	33,540,877,576	**37,347,166,961**

15. Taxes and payables to the state budget

	30/06/2026	Already paid	Payables	01/01/2026
Value-added tax	2,183,841,815	19,493,369,904	20,664,279,878	1,012,931,841
Personal income tax	2,858,475,151	5,757,205,611	3,845,604,773	4,770,075,989
Corporate income tax	2,101,436,777	3,678,362,985	2,842,854,768	2,936,944,994
Environmental protection tax and other taxes	34,280,927	167,843,131	202,124,058	-
	7,178,034,670	**29,096,781,631**	**27,554,863,477**	**8,719,952,824**

15.1. Payables

	31/12/2025	01/01/2025
Value added tax payable	2,183,841,815	1,358,972,927
Corporate income tax	2,464,683,373	4,770,075,989
Personal income tax	2,495,228,555	2,941,524,740
Fees, Charges and Other amounts	34,280,927	-
	7,178,034,670	**9,070,573,656**

15.2. Receivables

	31/12/2025	01/01/2025
Value added tax payable	-	346,041,086
Personal income tax	-	4,579,746
	-	**350,620,832**

16. Accrued expenses

	30/06/2026	01/01/2026
Short-term		
Interest expenses	888,333,096	190,440,590
Selling and promotional expenses	565,904,423	4,818,441,990
Factory and warehouse rental expenses	13,630,500,000	12,813,500,000
Other accrued expenses	14,042,029,582	5,947,693,243
	29,126,767,101	**23,770,075,823**

(*) Rental expenses for the factory and warehouse located at No. 168 Pham Van Dong Street, Dong Ngac Ward, Hanoi, under Contract No. 01 TKX/HA THAI-AN DO/2015 dated October 1, 2015, entered into between Ha Thai Railway Joint Stock Company and its subsidiary, An Do Trading Investment Joint Stock Company. As Ha Thai Railway Company leased the premises for a purpose inconsistent with the permitted land use, the parties are currently undertaking legal proceedings before the Court. On February 21, 2025, the High People's Court in Hanoi issued Cassation Decision No. 01/2025/KDTM-GĐT, annulling the first-instance judgment and requiring the case to be retried to determine the source of funding for infrastructure investment and the amount of damages to be compensated.

17. Other payables

	30/06/2026	01/01/2026
Other payables and liabilities		
Short-term	**6,100,997,511**	**5,903,676,258**
Other parties		
Interest payable	192,876,712	816,616,433
Trade Union Fees	1,381,079,674	1,564,259,129
Social insurance	7,680,000	-
Other payables	4,519,361,125	3,522,800,696
Long-term	**11,139,375,318**	**10,991,899,607**
Long-term deposits and security deposits received	11,139,375,318	10,991,899,607
	17,240,372,829	**16,895,575,865**

18. Loans and debts

18.1. Short-term borrowings

	30/06/2026	Decrease	Increase	01/01/2026
Short-term borrowings	**844,735,314,839**	**1,574,321,147,088**	**1,659,220,136,551**	**759,836,325,376**
Short-term borrowings from An Du NetPayment Corporation (1)	616,750,458,381	930,818,032,418	992,794,297,006	554,774,193,793
Short-term borrowings from An Hoa Phat Automobile Leasing Company Limited (2)	79,978,418,458	78,154,552,670	89,985,839,545	68,147,131,583
Short-term borrowings from An Do Investment Trading Corporation (3)	81,290,794,000	535,193,206,000	485,704,000,000	130,780,000,000
Short-term borrowings from An Do Vinh Phuc Trading Investment Joint Stock Company (4)	66,715,644,000	30,155,356,000	90,736,000,000	6,135,000,000
Current portion of long-term borrowings	**99,850,770,554**	**57,320,144,181**	**105,241,286,028**	**51,929,628,707**
Borrowings from An Du NetPayment Corporation (1)	24,635,812,224	28,986,944,831	24,635,812,224	28,986,944,831
Borrowings from An Hoa Phat Automobile Leasing Company Limited (2)	75,214,958,330	28,333,199,350	80,605,473,804	22,942,683,876
	944,586,085,393	**1,631,641,291,269**	**1,764,461,422,579**	**811,765,954,083**

18.2. Long-term borrowings

	30/06/2026	Decrease	Increase	01/01/2026
Long-term borrowings	**271,316,266,691**	**131,545,482,324**	**120,519,552,154**	**282,342,196,861**
Long-term borrowings from An Du NetPayment Corporation (1)	120,540,894,432	102,533,349,302	101,836,552,120	121,237,691,614
Long-term finance lease liabilities from An Du NetPayment Corporation (1)	2,458,074,012	372,916,932	1,031,200,034	1,799,790,910
Long-term borrowings from An Hoa Phat Automobile Leasing Company Limited (2)	146,881,963,527	28,333,199,350	17,651,800,000	157,563,362,877
Long-term finance lease liabilities from An Do Investment Trading Corporation (3)	1,435,334,720	306,016,740	-	1,741,351,460
Current portion of long-term	**99,850,770,554**	-	-	**51,929,628,707**
Amounts due for repayment within 12 months	99,850,770,554	-	-	51,929,628,707
	171,465,496,137	-	-	**230,412,568,154**

Information relating to borrowings and finance lease liabilities as at 30/06/2026:

(1) An Du NetPayment Corporation

Details of borrowings and finance lease liabilities obtained to supplement working capital for the Mercedes-Benz automobile business are as follows:

(i) Details of short-term borrowings

	As at 30/06/2026
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thanh Xuan Branch	272,792,043,106
Vietnam International Bank (VIB) – Ly Thuong Kiet Branch	21,702,000,000
Vietnam Prosperity Joint Stock Commercial Bank - Ha Noi Branch	49,917,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade - Quang Trung Branch	258,224,894,728
Personal Borrowings	14,114,520,547
	616,750,458,381

Short-term bank borrowings with maturities less than 12 months, bearing interest rates specified in the respective loan agreements at the time of drawdown, and secured by inventories.

(ii) Details of long-term borrowings

	Term (months)	As at 30/06/2026
Tien Phong Commercial Joint Stock Bank – Hanoi Branch	60 months	120,540,894,432

Long-term bank borrowings bearing interest rates specified in the respective loan agreements at the time of drawdown and secured by tangible fixed assets.

(iii) Details of long-term finance lease liabilities

		Term (months)	As at 30/06/2026
Contract No. 101.24.02/CTTC on 01/04/2024	Vietcombank Finance Company Limited	48	1,455,518,423
Contract No. 101.26.06/CTTC on 10/06/2026	Vietcombank Finance Company Limited	48	1,002,555,589
			2,458,074,012

The lease interest rates are periodically adjusted based on the Bank's prevailing interest rates.

(2) An Hoa Phat Automobile Leasing Company Limited

(i) Details of short-term borrowings

	As at 30/06/2026
Tien Phong Commercial Joint Stock Bank – Hanoi Branch (TPBank) (*)	39,475,418,458
Organizations and individuals (**)	40,503,000,000
	79,978,418,458

(*) Short-term loan from Tien Phong Commercial Joint Stock Bank – Hanoi Branch (TPBank) under Credit Facility Agreement No. 94/2025/HDTD/HNI on 07/08/2025. The credit facility amount is equal to the actual outstanding balance utilized by the customer during the facility availability period and, in all cases, shall not exceed VND 40,000,000,000, comprising a loan facility of VND 30,000,000,000 and an overdraft facility of VND 10,000,000,000. The credit facility includes the outstanding balance under Credit Facility Agreement No. 105/2024/HDTD/HNI on 08/08/2024. The facility is available for 12 months from the date of the agreement. The purpose of the borrowing is to supplement working capital for the Company's production and business activities.

The term of each loan under the facility shall not exceed 6 months. The interest rate is specified in each respective loan drawdown document.

The overdraft facility on the Company's current account has a maximum term of 12 months from the date of the Credit Facility Agreement. The interest rate is flexible and is determined based on TPBank's 3-month base interest rate applicable at the adjustment date plus a margin of 5.2%/year.

Collateral: Various types of automobiles owned by the Company and acquired using loan proceeds financed by TPBank; and real estate owned by Ms. Nguyen Thi Thanh Thuy, located in Xuan Linh Hamlet, Lien Xom, Thuy Xuan Tien Commune, Chuong My District, Hanoi.

(**) Loans from organizations and individuals of the Company with a term of 12 months, interest rate of 10%/year to supplement working capital to serve the Company's production and business activities. The loan has no collateral.

(ii) Details of long-term borrowings

	Term (months)	As at 30/06/2026
National Citizen Commercial Joint Stock Bank – Hanoi Branch (Navi) (*)	60	41,205,517,060
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Thanh Xuan Branch (Vietcombank) (**)	60	3,906,002,408
Tien Phong Commercial Joint Stock Bank – Hanoi Branch (TPBank) (***)	36 - 60	77,310,584,059
Military Commercial Joint Stock Bank – Hoang Quoc Viet Branch (MB) (****)	60	6,981,750,000
Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Thai Nguyen Branch (BIDV) (*****)	60	17,478,110,000
		146,881,963,527

National Citizen Commercial Joint Stock Bank – Hanoi Branch (Navi)

(*) Comprising:

Loan Agreement No. 2239/25/HDCV/HNI on 03/04/2025. The loan amount is VND 35,000,000,000, with loan term of 60 months. The specific loan term and interest rate are stipulated in the respective debt acknowledgement. The purpose of borrowing are used to finance the acquisition of fixed assets: automobiles which are used for the Company's car rental business. The lending interest rate is determined at the time of loan disbursement based on the Bank's lending rate applicable from time to time and is specified in each respective debt acknowledgement.

Loan Agreement No. 7147/25/HDCV/HNI on 27/10/2025. The loan amount is VND 45,000,000,000, with loan term of 60 months. The specific loan term and interest rate are stipulated in the respective debt acknowledgement. The purpose of borrowing are used to finance the acquisition of fixed assets: automobileswhich are used for the Company's car rental business. The lending interest rate is determined at the time of loan disbursement based on the Bank's lending rate applicable from time to time and is specified in each respective debt acknowledgement. Collateral for the loan comprises transportation vehicles, including vehicle purchase agreements, vehicle registration certificates, etc.

Joint Stock Commercial Bank for Foreign Trade of Vietnam – Thanh Xuan Branch

(**) Comprising:

Medium- and long-term individual loan agreement No. 01/2021/TDH/VCBTX-AHP on 09/07/2021. The maximum loan amount is VND 20,000,000,000. The loan term shall not exceed the term of the respective vehicle rental agreements and/or 60 months from the day following the loan disbursement date, as specified in each respective debt acknowledgement, whichever is shorter. The loan proceeds are used to finance eligible credit needs for investment in fixed assets, namely transportation vehicles, in 2021–2022 to support the customer's business activities. The lending interest rate is determined at the time of loan disbursement based on the Bank's lending rate applicable from time to time and is specified in each respective debt acknowledgement.

Medium- and long-term individual loan agreement No. 01/2023/TDH/VCBTX-AHP on 10/11/2023. The maximum loan amount is VND 5,754,000,000. The loan term shall not exceed the term of the respective vehicle rental agreements and/or 60 months from the day following the loan disbursement date, as specified in each respective debt acknowledgement, whichever is shorter. The loan proceeds are used to finance eligible credit needs for investment in fixed assets, namely transportation vehicles, to support the customer's business activities. The lending interest rate is determined at the time of loan disbursement based on the Bank's lending rate applicable from time to time and is specified in each respective debt acknowledgement.

Tien Phong Commercial Joint Stock Bank – Hanoi Branch (TPBank)

(***) Credit Facility Agreement No. 74/2026/HDTD/HNI on 16/06 2026. The total credit facility shall not exceed VND 180,000,000,000, comprising loan facility of VND 150,000,000,000. The credit facility includes the outstanding balance under Credit Facility Agreement No. 93/2025/HDTD/HNI on 07/08/2025. The purpose of the facility is to provide medium-term financing for the purchase of vehicles by the Company and refinancing of eligible expenditures (applicable only where the vehicle registration date is within 3 months prior to the financing date). The term of each loan under the facility shall range from 36 to 60 months. The interest rate is specified in each respective debt acknowledgement.

Military Commercial Joint Stock Bank – Hoang Quoc Viet Branch (MB)

(****) Credit Facility Agreement No. 180274.23.003.753416.TD on 22/12/2023. The loan amount is VND 14,400,000,000, with loan term of 60 months. The loan proceeds are used to finance payments to vehicle suppliers for the purchase of vehicles to fulfill two contracts with Adidas Sourcing Limited – Representative Office in Ho Chi Minh City and Coca-Cola Beverages Vietnam Limited. The interest rate is specified in each respective debt acknowledgement.

Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Thai Nguyen Branch

(*****) Credit Agreement No. 03/2024/22939724/HĐTD on 28/10/2024. The loan amount is VND 39,880,000,000, with a maximum loan term of 60 months from the date of the first loan disbursement. The loan proceeds are used to finance the acquisition of new automobiles for the Company's automobile rental business and to repay the existing loan at Viet Capital Commercial Joint Stock Bank prior to maturity. The interest rate is specified in each respective debt acknowledgement.

(3) AN DO INVESTMENT TRADING CORPORATION

Details of borrowings and finance lease liabilities used to supplement working capital for the Company's automobile rental business are as follows:

(i) Details of short-term borrowings

	As at 30/06/2026
Banks (*)	
Military Commercial Joint Stock Bank (MB Bank)	20,400,000,000
Vietnam International Commercial Joint Stock Bank – Cau Giay Branch (VIB)	16,500,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Thanh Xuan Branch (Vietcombank)	14,900,000,000
Vietnam Prosperity Joint Stock Commercial Bank (VPBank)	2,100,000,000
Prosperity and Development Joint Stock Commercial Bank (PGBank)	7,279,794,000
Organizations and individuals (**)	**20,111,000,000**
	81,290,794,000

(*) Short-term bank borrowings with maturities of less than 12 months, bearing interest rates specified in the respective debt acknowledgements at the time of borrowing and secured by inventories.

(**) Loans from individuals with terms of 3–6 months and an interest rate of 10%/year , obtained to supplement the Company's working capital for business operations. These loans are unsecured.

(ii) Details of long-term finance lease liabilities

Long-term finance lease liabilities under two contracts with Vietcombank Leasing Company Limited, comprising:

- Contract No. 42.24.06/CTTC on 18/06/2024: The leased assets comprise the automobile repair system. The lease value is VND 1,049,908,134. The lease term is 48 months. The interest rate is subject to adjustment every three months, commencing from the date of the first disbursement.
- Contract No. 42.24.02/CTTC on 28/05/2024: The leased assets comprise the complete set of specialized automobile repair equipment. The lease value is VND 1,398,225,768. The lease term is 48 months. The interest rate is subject to adjustment every three months, commencing from the date of the first disbursement.

(4) AN DO VINH PHUC TRADING INVESTMENT JOINT STOCK COMPANY

(i) Details of short-term borrowings

	As at 30/06/2026
Banks (*)	
Military Commercial Joint Stock Bank – Vinh Phuc Branch (MB Bank)	12,058,644,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	47,952,000,000
Organizations and individuals (**)	6,705,000,000
	66,715,644,000

(*) Short-term bank borrowings with maturities of less than 12 months, bearing interest rates specified in the respective debt acknowledgements at the time of borrowing and secured by inventories.

(**) Loans from organizations and individuals with terms of 3–6 months and interest rates ranging from 8% to 9%/ year obtained to supplement working capital for the Company's production and business activities. These loans are unsecured.

19. Deferred tax assets and Deferred income tax payables

19.1. Deferred income tax payables

	30/06/2026	01/01/2026
Deferred tax liabilities arising from taxable temporary differences	8,580,195,790	9,107,050,305
	8,580,195,790	**9,107,050,305**

20. Owner's equity

20.1. Increase and decrease in owner's equity

Appendix No. 2

20.2. The details of the owner's equity

	30/06/2026		01/01/2026	
	Rate (%)	Value	Rate (%)	Value
EVS Securities Joint Stock Company	20.00	39,999,000,000	20.00	39,999,000,000
Ms. Tran Thi Thanh Tu	-	-	14.63	29,250,000,000
Mr. Phung Van Hung	9.90	19,800,000,000	9.90	19,800,000,000
Mr. Hoang Viet Thang	15.26	30,510,000,000	-	-
G-Holding Investment Co., Ltd	6.84	13,680,000,000	6.84	13,680,000,000
Gami Group Joint Stock Company	6.48	12,960,000,000	6.48	12,960,000,000
Other Shareholders	41.53	83,050,990,000	42.16	84,310,990,000
	100.00	**199,999,990,000**	**100.00**	**199,999,990,000**

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

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Owner's Equity		
Opening balance	199,999,990,000	199,999,990,000
Increase in the period	-	-
Decrease in the period	-	-
Closing balance	199,999,990,000	199,999,990,000

20.4. Stock

	30/06/2026	01/01/2026
Quantity of registered issuing stocks	**19,999,999**	**19,999,999**
Quantity of Authorized issuing stocks		
Common stocks	19,999,999	19,999,999
Quantity of Outstanding Stocks		
Common stocks	19,999,999	19,999,999
Par value of Stocks	10,000	10,000

21. Non-controlling Interests

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Opening balance	154,220,950,358	152,288,428,668
Profit after tax attributable to non-controlling interests	(8,982,918,982)	(8,382,944,101)
Dividends paid to non-controlling interests	-	(8,100,000,000)
Other movements	-	3,236,157,623
Closing balance	**145,238,031,376**	**139,041,642,190**

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

Unit: VND

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

Revenue from sale of goods	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Revenue from sale of goods	1,567,532,567,749	787,565,082,283
Revenue from rendering of services	271,769,826,392	319,503,542,969
Other revenue	3,377,347,156	1,948,879,807
	1,842,679,741,297	**1,109,017,505,059**

In which, revenue for related parties
(Details according to Explanation VII.3.6)

2. Cost of good sold

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Cost of Goods Sold	1,499,931,021,201	773,100,326,619
Cost of service provision	191,607,071,958	241,008,034,882
	1,691,538,093,159	**1,014,108,361,501**

3. Financial incomes

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Interest on deposits and loans	621,965,811	2,793,309,023
Exchange rate difference interest in the period	392,913	7,943,944
Interest on the transfer of the investment	-	790,080,000
	622,358,724	3,591,332,967

4. Financial expenses

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Borrowing costs	38,563,195,669	27,537,916,572
Loss of exchange rate difference in the period	2,546,222	23,062,322
Other Financial Costs	353,173,341	300,742,574
	38,918,915,232	**27,861,721,468**

5. Selling and general administrative expenses

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
5.1. Selling expenses		
Labour expenses	28,553,911,202	14,895,820,524
Depreciation expenses	5,255,560,617	6,815,256,880
Advertising and marketing expenses	2,790,672,347	3,983,134,430
Promotional Costs	7,816,054,029	5,589,063,894
Other Selling Expenses	8,432,399,097	4,680,154,815
Expenses from external services	9,026,114,727	-
	61,884,005,324	**35,963,430,543**
5.2. General administrative expenses		
Management staff expenses	25,752,813,610	18,255,608,327
Tools, utensils	901,027,877	318,909,283
Depreciation expenses	8,696,551,130	6,371,219,197
Tax, Charge, Fee	314,977	24,166,664
Expenses from external services	14,710,296,354	9,091,189,571
Other expenses by cash	7,668,552,231	9,293,317,447
Amortization of goodwill	944,907,309	691,870,007
	58,674,463,488	**44,046,280,496**

6. Other income

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Income from liquidating, disposing fixed assets	439,436,853	11,312,762
Other	530,844,860	247,908,733
	970,281,713	**259,221,495**

7. Other expense

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Penalties	11,156,448	155,470,368
Others	1,976,295,588	401,657,646
	1,987,452,036	**557,128,014**

8. Business and productions cost by items

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Cost of materials	15,999,009,653	8,419,941,893
Labour cost	89,333,229,951	52,683,664,091
Tax, Charge, Fee	123,274,604	24,166,664
Depreciation	33,557,515,633	29,152,180,536
Expenses from external services	72,374,258,958	138,706,549,112
Other expenses	12,632,731,284	18,162,016,369
	224,020,020,083	**247,148,518,665**

9. Corporate income tax expenses

9.1. Current corporate income tax expense

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Current corporate income tax expense incurred by the parent company	89,436,221	213,776,555
Current corporate income tax expense of subsidiaries	3,362,376,774	2,263,240,926
- An Do Investment trading Corporation	*1,285,876,425*	-
- An Hoa Phat Car Rental Co., Ltd	*2,076,500,349*	*2,263,240,926*
Current corporate income tax expense	**3,451,812,995**	**2,477,017,481**

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

9.2. Deferred corporate income tax expense

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Deferred corporate income tax income arising from the reversal of deferred tax liabilities ()	(526,854,512)	(656,951,009)
Deferred corporate income tax expense	**(526,854,512)**	**(656,951,009)**

10. Earnings per Share

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Profit after tax	(3,157,469,936)	(1,910,955,047)
Adjustment	-	-
Distributed profit for shareholders	(3,157,469,936)	(1,910,955,047)
Average quantity of authorized issuing stocks	19,999,999	19,999,999
	(158)	**(96)**

The company hasn't potential common stock which have reduced the interest rate impact on stocks.

VII. Other information

Unit: VND

1. Events after the reporting period

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

2. Information on related parties

2.1. List of related parties

Related parties	Relationship
An Du Netpayment Corporation	Subsidiary company
An Hoa Phat Car Rental Company Limited	Subsidiary company
An Do Investment Trading Corporation	Subsidiary company
An Do Vinh Phuc Trading Investment Joint Stock Company	Subsidiary company
An Dan Ha Noi Trade Investment Corporation	Affiliated Company
Ms. Tran Thi Phuong Mai	Chairman of the Board of Directors of Subsidiaries
Key management personnel	

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

Related parties/ Contents	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
An Dan Ha Noi Trade Investment Corporation		
Sale of goods, provision of services	340,000,000	300,000,000
Ms. Tran Thi Phuong Mai		
Proceeds from borrowings	20,000,000,000	-
Interest expense	485,753,425	-
Collections from loans granted	6,000,000,000	-

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

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

2.4. Transactions with other related parties are as follows

Remuneration to members of Board of Management and Board of Directors		**01/01/2026 to 30/06/2026**	**01/01/2025 to 30/06/2025**
Mrs. Nguyen Thi Thanh Thuy	General Director	300,000,000	323,994,333
Mrs. Le Minh Khue	Chairman of the Board of Directors (dismissed on 19 April 2025)	-	18,000,000
Mr. Le Quoc Khanh	Chairman of the Board of Directors (appointed on 19 April 2025)	30,000,000	12,000,000
Mr. Nguyen Tran Minh Quan	Member of the Board of Directors	18,000,000	18,000,000
Mrs. Dao Thi Nhu Thuy	Member of the Board of Directors (dismissed on 18 April 2026)	10,800,000	18,000,000
Mrs. Vo Ha Truc Quynh	Member of the Board of Directors (appointed on 18 April 2026)	7,200,000	-
Mrs. Le Thi Huong Giang	Member of the Supervisory Board	18,000,000	18,000,000
Mrs. Ninh Thi Lieu	Member of the Supervisory Board (dismissed on 19 April 2025)	-	7,200,000
Mrs. Dinh Thi Duyen	Member of the Supervisory Board (appointed on 19 April 2025)	12,000,000	4,800,000
Mrs. Trinh Le Thuy	Member of the Supervisory Board	12,000,000	12,000,000

3. Segment statements

The Company's main business is Car Sales and the provision of management services in geographical areas that are not much different. The financial information presented in the financial statement as of 30/06/2026 and all revenues and expenses presented in the statement of business results for the fiscal year ending 30/06/2026 are related to the above production activities.

4. Comparative information

The comparative data on the Consolidated Balance Sheet is the data on the Consolidated Financial Position Statement for the fiscal year ended 31/12/2025 audited by AASC Auditing Firm Co., Ltd.

The comparative data on the Consolidated Income Statement, the Consolidated Cash Flow Statement are the data on the Consolidated Financial Statements for the first 6 months of 2025 which have been reviewed by AASC Auditing Firm Co., Ltd.

A number of indicators have been reclassified to be in accordance with Circular 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance guiding the corporate accounting regime for comparison with the data of this period.

Appendix No. 03

5. Other information

Information about continuous operation:

There are no events that raise serious doubts about its ability to continue operating and the Company does not intend nor be forced to cease operations, or to significantly reduce the scale of its operations.

Hanoi, Vietnam, August 26, 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Huong	Nguyen Thi Huong	Nguyen Thi Thanh Thuy

M.S.D.N:0105558271-C.T.C.P
CÔNG TY CỔ PHẦN G-AUTOMOBILE
Q. NAM TỪ LIÊM - TP HÀ NỘI

Appendix No. 01

7. Tangible fixed assets

Items	Buildings	Machinery, Equipment	Mean of Transportation	Management equipment and tools	Other fixed assets	Total
Original cost						
As at 01/01/2026	137,174,789,572	46,869,868,782	583,015,398,922	24,350,513,644	1,055,986,997	792,466,557,917
Purchase in the period	232,825,007	746,907,250	59,447,659,321	79,454,546	-	60,506,846,124
Liquidating, disposed	-	(338,029,946)	(62,227,981,950)	(221,303,837)	-	(62,787,315,733)
Decrease due to consolidation	-	(316,947,477)	208,533,177	-	-	(108,414,300)
As at 30/06/2026	**137,407,614,579**	**46,961,798,609**	**580,443,609,470**	**24,208,664,353**	**1,055,986,997**	**790,077,674,008**
Accumulated depreciation						
As at 01/01/2026	88,844,578,757	39,836,062,483	151,007,436,363	20,043,791,454	437,986,682	300,169,855,739
Depreciation in period	3,147,472,586	1,326,060,860	27,992,414,124	763,497,752	80,048,700	33,309,494,022
Increase due to consolidation	1,744,954,356	494,303,292	404,108,447	-	-	2,643,366,095
Liquidating, disposed	-	(187,056,727)	(11,761,486,056)	(221,303,837)	-	(12,169,846,620)
As at 30/06/2026	**93,737,005,699**	**41,469,369,908**	**167,642,472,878**	**20,585,985,369**	**518,035,382**	**323,952,869,236**
Net carrying amount						
As at 01/01/2026	48,330,210,815	7,033,806,299	432,007,962,559	4,306,722,190	618,000,315	492,296,702,178
As at 30/06/2026	**43,670,608,880**	**5,492,428,701**	**412,801,136,592**	**3,622,678,984**	**537,951,615**	**466,124,804,772**

Ending net book value of tangible fixed assets pledged as loan securities:	351,471,538,346
Cost of fully depreciated tangible fixed assets but still in use:	112,249,500,877
Net book value of the factory buildings and auxiliary structures at No. 168 Pham Van Dong Street, Dong Ngac Ward, Hanoi as at June 30, 2026:	8,438,697,874

Appendix No. 2

20. Owner's equity

20.1. Increase and decrease in owner's equity

	Owner's Equity	Capital surplus	Undistributed after-tax profits and funds	Non-controlling shareholder interests	Total
As at 01/01/2025	199,999,990,000	76,628,400,000	48,436,967,589	152,288,428,668	477,353,786,257
Profit/(loss) in period	-	-	(1,910,955,047)	(8,382,944,101)	(10,293,899,148)
Dividend Distribution	-	-	(19,999,999,000)	-	(19,999,999,000)
Increase due to consolidation	-	-	-	3,236,157,623	3,236,157,623
Dividends of subsidiaries to non-controlling shareholders	-	-	-	(8,100,000,000)	(8,100,000,000)
As at 30/06/2025	**199,999,990,000**	**76,628,400,000**	**26,526,013,542**	**139,041,642,190**	**442,196,045,732**
As at 01/01/2026	199,999,990,000	76,628,400,000	47,658,429,174	154,220,950,358	478,507,769,532
Profit/(loss) in period	-	-	(3,157,469,936)	(8,982,918,982)	(12,140,388,918)
As at 30/06/2026	**199,999,990,000**	**76,628,400,000**	**4,000,959,238**	**145,238,031,376**	**466,367,380,614**

Appendix No. 03

4. Comparative information

Data presented according to Circular 43/2026/TT-BTC			Data according to 2025 Financial Report			Difference
Items	Code	Reprepared	Items	Code	Prepared	
4.1. Statement of Financial Position						
CURRENT ASSETS	100	493,407,742,919	CURRENT ASSETS	100	493,407,742,919	-
Cash and cash equivalents	**110**	-	**Cash and cash equivalents**	**110**	-	-
Short-term financial investments	**120**	**29,094,649,632**	**Short-term financial investments**	**120**	-	**29,094,649,632**
Short-term held-to-maturity investments	123	29,094,649,632	Investments held to maturity	123	-	29,094,649,632
Short-term receivables	**130**	**464,313,093,287**	**Short-term accounts receivable**	**130**	**493,407,742,919**	**(29,094,649,632)**
Short-term trade receivables	131	178,480,945,309	Short-term trade receivables	131	178,899,692,711	(418,747,402)
			Short-term Loans receivables	135	28,412,177,000	(28,412,177,000)
Other short-term receivables	135	285,832,147,978	Other receivables	136	286,095,873,208	(263,725,230)