

CÔNG TY CỔ PHẦN

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

ĐẦU TƯ HVA

Độc lập - Tự do - Hạnh phúc

HVA INVESTMENT

SOCIALIST REPUBLIC OF VIETNAM

JOINT STOCK COMPANY

Independence - Freedom - Happiness

Số: 0510.2/2026/HVA

Cần Thơ, ngày 05 tháng 10 năm 2026

No: 0510.2/2026/HVA

Can Tho, October...5, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH

PERIODIC FINANCIAL REPORT DISCLOSURE

- Kính gửi:**
- ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC.
 - SỞ GIAO DỊCH CHỨNG KHOÁN HÀ NỘI.
- To:**
- ***STATE SECURITIES COMMISSION OF VIETNAM***
 - ***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 đầu tư HVA thực hiện công bố thông tin báo cáo tài chính (BCTC) bán niên năm 2026 với Ủy ban Chứng khoán Nhà nước và Sở Giao dịch Chứng khoán Hà Nội như sau:

According to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information on the securities market, HVA Investment Joint Stock Company is disclosure of information on the 2026 semi-annual financial statements to the State Securities Commission and the Hanoi Stock Exchange as follows:

1. Tên tổ chức: CÔNG TY CỔ PHẦN ĐẦU TƯ HVA

Name of organization: HVA INVESTMENT JOINT STOCK COMPANY

- Mã chứng khoán: **HVA**

- Stock code: **HVA**

- Địa chỉ: Số 81 Nguyễn Hiền, KDC 91B, Phường Tân An, Thành phố Cần Thơ, Việt Nam.

- Address: No.81, Nguyen Hien street, 91B Residential Area, Tan An Ward, Can Tho City, Viet Nam.

- Điện thoại liên hệ/Tel: 0917 370 490

Fax:

- Email: congtvcpdthva@gmail.com

Website: <http://hva.group>

2. Nội dung thông tin công bố/*Contents of the information disclosure:*

- BCTC bán niên năm 2026/*The semi-annual financial statements of 2026*

- ☒ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/*Separate Financial Statements (the Listed Organization has no subsidiaries, and the superior accounting unit has no affiliated units);*
- ☐ BCTC hợp nhất (TCNY có công ty con)/*Consolidated Financial Statements (the Listed Organization has subsidiaries);*
- ☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/*Combined Financial Statements (the Listed Organization has affiliated units with separate accounting systems).*

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

- + Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/kiểm toán)/*The auditor provided an opinion that is not a full acceptance of the Financial Statements (for the Financial Statements that have been reviewed/audited):*

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document if applicable:*

☒ Có/Yes

☐ Không/No

- + Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC được kiểm toán năm 2025)/ *Profit after tax in the reporting period shows a deviation of 5% or more before and after the audit, shifting from loss to profit or vice versa (for the audited Financial Statements of 2024):*

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document if applicable:*

☐ Có/Yes

☒ Không/No

- + Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/*Profit after tax in the income statement for the reporting period changes 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 document if applicable:*

☒ Có/Yes

☐ Không/No

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- + Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/*Profit after tax in the income statement for the reporting period shifting from profit to loss compared to the same period of the previous year, or vice versa:*

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document in case of positive accumulation:*

☒ Có/Yes

☐ Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày: 05/10/2026 tại đường dẫn: *This information has been disclosed on the company's website on 05/10/2026, at the following link:* <https://hva.group/cong-bo-thong-tin/>.

Tài liệu đính kèm/ Attachments:

- BCTC bán niên năm 2026/

The semi-annual financial statements of 2026;

- Văn bản giải trình/

Explanatory document.

NGƯỜI CÔNG BỐ THÔNG TIN
NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/
INFORMATION DISCLOSURE PERSON
LEGAL REPRESENTATIVE



NGUYỄN VĂN TUẤN

**CÔNG TY
CỔ PHẦN
ĐẦU TƯ HVA**

Digitally signed by CÔNG TY CỔ PHẦN
ĐẦU TƯ HVA

DN: C=VN, L=CẦN THƠ, CN=CÔNG TY
CỔ PHẦN ĐẦU TƯ HVA,

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INTERIM FINANCIAL STATEMENTS

**FOR THE ACCOUNTING PERIOD
FROM 1 JANUARY 2026 TO 30 JUNE 2026**

**HVA INVESTMENT
JOINT STOCK COMPANY**

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GENERAL INFORMATION**Corporate information**

HVA Investment Joint Stock Company (hereinafter referred to as the “Company”) is a joint stock company operating under Enterprise Registration Certificate No. 0104659943, initially registered on 19 May 2010 and amended for the 19th time on 3 May 2026, issued by the Department of Finance of Can Tho City.

The principal business activities of the Company include trading real estate, undertaking financial investments, providing services of information technology and software.

Head office

- Address : No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam
- Tel. : 0914 611 909

The Company has 03 affiliates, namely Ho Chi Minh City Branch, Hanoi Branch, and Da Nang Branch.

Board of Directors

The members of the Board of Directors during the period and up to the date of this statement include:

Full name	Position	
Ms. Vuong Tuyet Anh	Chairwoman	Appointed on 01 April 2026
Mr. Vuong Le Vinh Nhan	Chairman	Resigned on 31 March 2026
Mr. La Ngoc Tien	Member	Appointed on 31 March 2026
Mr. Tran Dang Khoa	Member	Appointed on 31 March 2026
Mr. Luu Tuong Bach	Independent Member	Resigned on 31 March 2026
Mr. Le Hoa Nha	Member	Resigned on 31 March 2026
Ms. Bui Thi Lan Anh	Independent Member	Resigned on 31 March 2026
Mr. Tan Loc Louis	Non-executive Member	Resigned on 31 March 2026
Mr. Tran Quang Chien	Non-executive Member	Resigned on 31 March 2026
Mr. Nguyen Hoai Tuong	Member	Resigned on 31 March 2026

Audit Committee (“AC”)

The members of the Audit Committee during the period and up to the date of this statement include:

Full name	Position
Mr. Luu Tuong Bach	AC Chairman
Mr. Tan Loc Louis	Member

Executive Officers

The members of the Executive Officers during the period and up to the date of this statement include:

Full name	Position	
Mr. Nguyen Van Tuan	General Director	Appointed on 29 April 2026
Ms. Bui Thi Lan Anh	General Director	Appointed on 02 April 2026 Resigned on 29 April 2026
Mr. Le Hoa Nha	General Director	Resigned on 02 April 2026
Ms. Bui Thi Thanh Duyen	Chief Accountant	Appointed on 13 March 2026
Mr. Vo Anh Thinh	Chief Accountant	Resigned on 13 March 2026

Legal representative

The legal representative of the Company during the period and up to the date of this statement is Ms. Bui Thi Lan Anh (until 29 April 2026) and Mr. Nguyen Van Tuan (from 3 May 2026).

Auditor

A&C Auditing and Consulting Co., Ltd. has been appointed as the Company's independent auditor.

STATEMENT OF THE LEGAL REPRESENTATIVE

The legal representative of HVA Investment Joint Stock Company (hereinafter referred to as “the Company”) presents this statement together with the Interim Financial Statements for the accounting period from 1 January 2026 to 30 June 2026.

Responsibilities of the Executive Officers

The Executive Officers are responsible for the preparation of the Interim Financial Statements that give a true and fair view of the financial position, the financial performance and the cash flows of the Company during the period. In order to prepare these Interim Financial Statements, the Executive Officers must:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates reasonably and prudently;
- State whether applicable accounting standards have been followed or not, and all the differences subject to any materials departures are disclosed and explained in the Interim Financial Statements;
- Prepare the Interim Financial Statements of the Company on a going-concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Interim Financial Statements.

The Executive Officers hereby ensure that all the proper accounting books of the Company have been fully recorded that disclose with reasonable accuracy at any time the financial position of the Company, and that all the accounting books have been prepared in accordance with the applicable Accounting System. The Executive Officers are also responsible for safeguarding the Company’s assets and consequently has taken appropriate measures to prevent and detect frauds and other irregularities.

The Executive Officers hereby confirm that the Company has complied with the aforementioned requirements in preparation of the Interim Financial Statements.

Statement of the legal representative

In the opinion of the legal representative, the Interim Financial Statements give a true and fair view of the financial position of the Company as at 30 June 2026 and of its financial performance and cash flows for the accounting period from 1 January 2026 to 30 June 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of Interim Financial Statements.

Legal representative



Nguyen Van Tuan

20 August 2026

No. 2.0575/26/TC-AC

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE EXECUTIVE OFFICERS
HVA INVESTMENT JOINT STOCK COMPANY**

We have reviewed the accompanying Interim Financial Statements of HVA Investment Joint Stock Company (hereinafter referred to as “the Company”), which were prepared on 20 August 2026, from page 6 to page 39, comprising the Interim Statement of Financial Position as at 30 June 2026, the Interim Statement of Income, the Interim Statement of Cash Flows for the accounting period from 1 January 2026 to 30 June 2026 and the Notes to the Interim Financial Statements.

Responsibility of the Executive Officers

The Company’s Executive Officers are responsible for the preparation, true and fair presentation of the Company’s Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of Interim Financial Statements; and responsible for such internal control as the Executive Officers determine necessary to enable the preparation and presentation of the Interim Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the accompanying Interim Financial Statements. However, because of the matters described in the “Basis for Disclaimer of Conclusion” paragraph, we were unable to obtain sufficient appropriate evidence to provide a basis for a conclusion on the Interim Financial Statements.

Basis for Disclaimer of Conclusion***Legal event and restrictions on access to accounting records and supporting documents***

As set out in Note I.5 to the Notes to the Interim Financial Statements, on 24 March 2026, the Security Investigation Agency of the Ministry of Public Security initiated criminal proceedings in connection with the operations of the ONUS cryptocurrency exchange and, at the same time, instituted criminal proceedings against and ordered the pre-trial detention of Mr. Vuong Le Vinh Nhan – former BOD Chairman of the Company – and Ms. Ngo Thi Thao – Director of HanaGold. At the reporting date, we have not been able to obtain sufficient appropriate evidence to assess the scope and effects of the case on the Company, the transactions that occurred and the related balances in the Interim Financial Statements.

In addition, all of the Company’s accounting records and supporting documents relating to transactions occurring for the period from 1 January 2026 to 24 March 2026 are currently being held by the investigating authorities. We have not been granted access to these records and documents and have been unable to perform alternative procedures in full. Accordingly, we were unable to obtain sufficient appropriate evidence regarding the occurrence, completeness, accuracy, classification and cut-off of transactions occurring during that period or the effects of those transactions on the balances as at 30 June 2026. Consequently, we were unable to determine whether any additional adjustments to the Interim Financial Statements were necessary.

Investments and receivables subject to recoverability risk

As set out in Notes V.2b and V.4 to the Notes to the Interim Financial Statements, as at 30 June 2026, the Company recognised held-to-maturity investments, primarily arising from business cooperation contracts (“BCCs”), amounting to VND 125,143,835,616, and a receivable from Trustpay Joint Stock Company, amounting to VND 22,000,000,000, totaling VND 147,143,835,616. These include: (i) a VND 25 billion business cooperation arrangement with Onuschain, which was the Company’s largest service revenue-generating counterparty during the period and is associated with Mr. Vuong Le Vinh Nhan; (ii) a VND 35 billion business cooperation arrangement with HanaGold, whose Director was prosecuted and remanded in custody in connection with the same case; and (iii) business cooperation arrangements with Vfilms (VND 5 billion) and BTC (VND 15 billion), whose contracts were terminated on 8 December 2025 and whose repayment periods had expired, but for which the Company had not recovered its capital as at 30 June 2026.



At the time of our review, with respect to the aforementioned balance of VND 125,143,835,616, the Company had not received balance confirmations from the relevant parties, was unable to contact the counterparties and was unable to provide other appropriate evidence supporting recoverability. According to information provided by Executive Officers, the operations and assets of certain entities within the relevant ecosystem are being affected by measures imposed by the competent authorities following the legal event of 24 March 2026.

The circumstances described above indicate that the recoverability of these investments and receivables may be affected. However, the Company has not assessed or recognised any loss provision in respect of these items. We were unable to obtain sufficient appropriate evidence to determine their recoverable amounts and the amount of any loss provision required as at 30 June 2026. In the worst-case scenario, if all of the above items were uncollectible, the maximum amount affected would be VND 147,143,835,616. Accordingly, the Company's total assets would decrease from VND 178,234,383,562 to VND 31,090,547,946; owners' equity would decrease from VND 148,679,893,344 to VND 1,536,057,728; and the loss before tax for the accounting period from 1 January 2026 to 30 June 2026 would increase from VND 3,591,252,980 to VND 150,735,088,596, before considering the effect of corporate income tax, if any.

Unconfirmed balances

As set out in Notes V.2, V.3, V.4, V.8, V.11 and V.12, as at 30 June 2026, bank deposits, investments and receivables with a total value of VND 134,501,770,867 and payables with a total value of VND 24,058,373,055 had not been fully reconciled or confirmed. At the reporting date, we had not received all direct confirmations from the relevant parties and had also been unable to perform alternative procedures to obtain sufficient appropriate evidence regarding these balances. Consequently, we were unable to determine whether any adjustments to these balances and the related line items in the Interim Financial Statements were necessary.

Disclaimer of Conclusion

Because of the significance of the matters described in the "Basis for Disclaimer of Conclusion" paragraph, we were unable to obtain sufficient appropriate evidence to provide a basis for a conclusion on the accompanying Interim Financial Statements. Accordingly, we do not express a conclusion on these Interim Financial Statements.

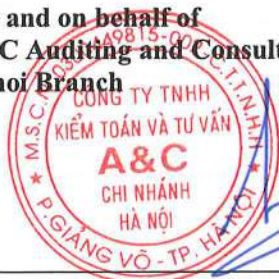
Emphasis of Matter

We draw attention to Note VII.4 to the Interim Financial Statements, which describes the effects of the legal event of 24 March 2026, the uncertainty relating to the recoverability of investments and receivables from counterparties within the ecosystem, the Company's ability to maintain revenue from existing counterparties, and the resulting effects on the Company's operations. These events and conditions indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern. Our disclaimer of conclusion is not in respect of this matter.

Other matter

The Report on review of the Company's Interim Financial Statements for the accounting period from 1 January 2026 to 30 June 2026 has been prepared in both Vietnamese and English. In the event of any discrepancy between the two versions, the Vietnamese version shall prevail.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.
Hanoi Branch



Vu Minh Khoi – Partner

Audit Practice Registration Certificate: No. 2897-2025-008-1

Authorized Signatory

Hanoi, 24 August 2026



HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

INTERIM STATEMENT OF FINANCIAL POSITION

(Full form)

As at 30 June 2026

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	100		175,146,224,768	171,271,285,180
I. Cash and cash equivalents	110	V.1	2,976,953,123	3,430,556,002
1. Cash	111		2,976,953,123	3,430,556,002
2. Cash equivalents	112		-	-
II. Short-term financial investments	120		137,909,866,066	137,121,661,949
1. Trading securities	121	V.2a	13,581,554,634	12,299,929,721
2. Provisions for diminution in value of trading securities	122	V.2a	(815,524,184)	(519,363,661)
3. Short-term held-to-maturity investments	123	V.2b	125,143,835,616	125,341,095,889
4. Provisions for impairment of short-term held-to-maturity investments	124		-	-
5. Other short-term investments	125		-	-
6. Provisions for impairment of other short-term investments	126		-	-
III. Short-term receivables	130		30,742,023,023	27,195,758,680
1. Short-term trade receivables	131	V.3	7,884,642,446	4,649,753,742
2. Short-term prepayments to suppliers	132		465,138,934	126,000,000
3. Short-term inter-company receivables	133		-	-
4. Receivables based on the progress of construction contracts	134		-	-
5. Other short-term receivables	135	V.4	22,392,241,643	22,420,004,938
6. Allowance for short-term doubtful debts	136		-	-
7. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	140		302,629,103	302,629,103
1. Inventories	141		302,629,103	302,629,103
2. Allowance for devaluation of inventories	142		-	-
V. Short-term biological assets	150		-	-
1. Short-term consumable livestock	151		-	-
2. Short-term consumable crops/plants	152		-	-
3. Provisions for impairment of short-term biological assets	153		-	-
VI. Other current assets	160		3,214,753,453	3,220,679,446
1. Short-term deferred expenses	161		157,760,304	924,679,446
2. Deductible VAT	162		175,295,094	-
3. Taxes and other receivables from the State	163	V.10	348,292	-
4. Trading Government bonds	164		-	-
5. Other current assets	165	V.5	2,881,349,763	2,296,000,000

This statement should be read in conjunction with the Notes to the Interim Financial Statements

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	200		3,088,158,794	3,285,701,455
I. Long-term receivables	210		-	-
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Working capital in affiliates	213		-	-
4. Long-term inter-company receivables	214		-	-
5. Other long-term receivables	215		-	-
6. Allowance for long-term doubtful debts	216		-	-
II. Fixed assets	220		1,425,083,781	1,607,097,429
1. Tangible fixed assets	221	V.6	700,910,137	780,258,451
- Historical costs	222		952,179,798	952,179,798
- Accumulated depreciation	223		(251,269,661)	(171,921,347)
2. Finance lease assets	224		-	-
- Historical costs	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.7	724,173,644	826,838,978
- Historical costs	228		985,000,000	985,000,000
- Accumulated amortization	229		(260,826,356)	(158,161,022)
III. Long-term biological assets	230		-	-
1. Bearer livestock	231		-	-
a) Immature bearer livestock	232		-	-
b) Mature bearer livestock	233		-	-
- Historical costs	234		-	-
- Accumulated depreciation	235		-	-
2. Long-term consumable livestock	236		-	-
3. Long-term consumable crops/plants	237		-	-
4. Provisions for impairment of long-term biological assets	238		-	-
IV. Investment properties	240		-	-
- Historical costs	241		-	-
- Accumulated depreciation	242		-	-
V. Long-term assets in progress	250		-	-
1. Long-term work in progress	251		-	-
2. Construction-in-progress	252		-	-
VI. Long-term financial investments	260		1,526,430,000	1,526,430,000
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		-	-
3. Investments in other entities	263	V.2c	1,526,430,000	1,526,430,000
4. Provisions for impairment of long-term investments in other entities	264		-	-
5. Long-term held-to-maturity investments	265		-	-
6. Provisions for impairment of long-term held-to-maturity investments	266		-	-
VII. Other non-current assets	270		136,645,013	152,174,026
1. Long-term deferred expenses	271		136,645,013	152,174,026
2. Deferred income tax assets	272		-	-
3. Long-term components and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS	280		178,234,383,562	174,556,986,635

This statement should be read in conjunction with the Notes to the Interim Financial Statements

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	300		29,554,490,218	22,285,840,311
I. Current liabilities	310		29,554,490,218	22,285,840,311
1. Short-term trade payables	311	V.8	13,517,262,028	7,039,099,822
2. Short-term advances from customers	312	V.9	1,000,000,000	1,000,000,000
3. Payables for dividends and profit distributions	313		-	-
4. Short-term taxes and other obligations to the State Budget	314	V.10	6,818,168	1,463,683,816
5. Payables to employees	315		25,085,000	407,234,137
6. Short-term accrued expenses	316	V.11	629,453,338	525,384,155
7. Short-term inter-company payables	317		-	-
8. Payables based on the progress of construction contracts	318		-	-
9. Short-term deferred revenue	319		-	-
10. Other short-term payables	320		55,480,000	-
11. Short-term borrowings and finance leases	321	V.12	14,320,391,684	11,850,438,381
12. Short-term provisions	322		-	-
13. Bonus and welfare funds	323		-	-
14. Price stabilization fund	324		-	-
15. Trading Government bonds	325		-	-
II. Non-current liabilities	330		-	-
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and other obligations to the State Budget	333		-	-
4. Long-term accrued expenses	334		-	-
5. Inter-company payables for working capital	335		-	-
6. Long-term inter-company payables	336		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338		-	-
9. Long-term borrowings and finance leases	339		-	-
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred income tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Science and technology development fund	344		-	-

This statement should be read in conjunction with the Notes to the Interim Financial Statements

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNERS' EQUITY	400		148,679,893,344	152,271,146,324
1. Owners' contribution capital	411	V.13a	136,500,000,000	136,500,000,000
- Ordinary shares carrying voting rights	411a		136,500,000,000	136,500,000,000
- Preferred shares	411b		-	-
2. Share premiums	412	V.13a	(191,363,636)	(191,363,636)
3. Bond conversion options	413		-	-
4. Other sources of capital	414		-	-
5. Treasury shares	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418		-	-
9. Other funds	419		-	-
10. Retained earnings	420	V.13a	12,371,256,980	15,962,509,960
- Retained earnings accumulated to the end of the previous period	420a		15,962,509,960	11,267,138,169
- Retained earnings of the current period	420b		(3,591,252,980)	4,695,371,791
TOTAL RESOURCES	440		178,234,383,562	174,556,986,635

Prepared by

Bui Thi Thanh Duyen

Chief Accountant

Bui Thi Thanh Duyen



Approved on 20 August 2026

Legal representative

 Nguyen Van Tuan

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

INTERIM STATEMENT OF INCOME

(Full form)

For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
1. Revenue from sales of merchandise and rendering of services	01	VI.1	22,958,689,490	40,802,406,582
2. Revenue deductions	02		-	-
3. Net revenue from sales of merchandise and rendering of services	10		22,958,689,490	40,802,406,582
4. Cost of sales	11	VI.2	22,804,170,898	36,895,678,037
5. Gross profit/ (loss) from sales of merchandise and rendering of services	20		154,518,592	3,906,728,545
6. Gain/(loss) on disposal, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3	1,462,804,370	3,484,483,456
8. Financial expenses	23	VI.4	2,657,778,738	1,163,243
In which: Borrowing costs	24		184,069,183	-
9. Selling expenses	25	VI.5	118,757,276	-
10. General and administration expenses	26	VI.6	2,172,336,989	3,173,733,972
11. Net operating profit/ (loss)	30		(3,331,550,041)	4,216,314,786
12. Other income	31		302,000	-
13. Other expenses	32	VI.7	260,004,939	24,881,638
14. Other profit/ (loss)	40		(259,702,939)	(24,881,638)
15. Total accounting profit/ (loss) before tax	50		(3,591,252,980)	4,191,433,148
16. Current income tax	51	V.11	-	843,262,957
17. Deferred income tax	52		-	-
18. Profit/ (loss) after tax	60		<u>(3,591,252,980)</u>	<u>3,348,170,191</u>
19. Basic earnings per share	70	VI.8a	<u>(263)</u>	<u>245</u>
20. Diluted earnings per share	71		<u>(263)</u>	<u>245</u>

Prepared by



Bui Thi Thanh Duyen

Chief Accountant



Bui Thi Thanh Duyen

Approved on 20 August 2026
Legal representative


Nguyen Van Tuan

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

INTERIM STATEMENT OF CASH FLOWS

(Full form)

(Indirect method)

For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit/ (loss) before tax	01		(3,591,252,980)	4,191,433,148
2. Adjustments:				146,228,151
- Depreciation and amortization of fixed assets and investment properties	02	VI.9	182,013,648	
- Provisions and allowances	03	V.2a	296,160,523	
- Exchange (gain)/ loss due to revaluation of monetary items in foreign currencies	04		-	-
- (Gain)/ loss from investing and financing activities	05		(565,753,422)	(3,465,473,456)
- Borrowing costs	06	VI.4	184,069,183	-
- Others	07		-	-
3. Operating profit/ (loss) before changes in working capital	08		(3,494,763,048)	872,187,843
- (Increase)/ decrease in receivables	09		(4,307,257,492)	7,087,271,412
- (Increase)/ decrease in inventories	10		-	(279,423,451)
- Increase/ (decrease) in payables	11		5,767,748,616	3,423,416,652
- Increase/ (decrease) in deferred expenses	12		782,448,155	(1,040,689,154)
- (Increase)/ decrease in trading securities	13		(1,281,624,913)	(37,810,000)
- Borrowing costs paid	14		-	-
- Corporate income tax paid	15	V.10	(1,153,121,195)	(1,856,835,484)
- Other cash inflows from operating activities	16		-	-
- Other cash outflows from operating activities	17		-	-
Net cash flows from operating activities	20		(3,686,569,877)	8,168,117,818
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21		-	(785,000,000)
2. Proceeds from disposals of fixed assets and other non-current assets	22		-	-
3. Cash outflows for lending, buying debt instruments of other entities	23		(100,000,000)	(5,000,000,000)
4. Cash recovered from lending, selling debt instruments of other entities	24		-	-
5. Investments in other entities	25		-	(30,000,000)
6. Proceeds from divestment of investments in other entities	26		-	-
7. Interests earned, dividends and profits received	27		863,013,695	2,935,336,472
Net cash flows from investing activities	30		763,013,695	(2,879,663,528)

This statement should be read in conjunction with the Notes to the Interim Financial Statements

HVA INVESTMENT JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Interim Statement of Cash Flows (cont.)

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from share issuance and capital contributions from owners	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33	V.12	2,469,953,303	-
4. Repayment for borrowings	34		-	-
5. Repayments for finance lease principal	35		-	-
6. Dividends and profits paid to the owners	36		-	-
<i>Net cash flows from financing activities</i>	40		<u>2,469,953,303</u>	<u>-</u>
Net cash flows during the period	50		(453,602,879)	5,288,454,290
Beginning cash and cash equivalents	60	V.1	3,430,556,002	2,562,339,731
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	<u>2,976,953,123</u>	<u>7,850,794,021</u>

Prepared by



Bui Thi Thanh Duyen

Chief Accountant



Bui Thi Thanh Duyen

Approved on 20 August 2026
Legal Representative

 Nguyen Van Tuan

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

I. GENERAL INFORMATION

1. Form of ownership

HVA Investment Joint Stock Company (hereinafter referred to as “the Company”) is a joint stock company.

2. Operating fields

The Company operates in the fields of rendering of services.

3. Business activities

The principal business activities of the Company include investing in trading securities, providing services of information technology and software.

4. Normal operating cycle

The normal operating cycle of the Company is within 12 months.

5. Effects of the Company’s operations during the period on the Interim Financial Statements

On 24 March 2026, the Investigation Security Agency of the Ministry of Public Security issued a decision to initiate criminal proceedings regarding the case of “Using computer networks, telecommunications networks or electronic means to commit acts of asset misappropriation” and “Money laundering” occurring in Hanoi and other provinces and cities in connection with the operations of the ONUS cryptocurrency exchange (hereinafter referred to as the “Legal Event of 24 March 2026”). Accordingly, the Criminal Investigation Agency issued a decision to indict the suspect and an order for provisional detention:

- Ms. Ngo Thi Thao – Director of Hanagold Jewelry JSC. (“HanaGold”) – on charges of “Using computer networks, telecommunications networks or electronic means to commit acts of asset misappropriation” under Article 290 of the Criminal Code.
- Mr. Vuong Le Vinh Nhan – BOD Chairman of HVA Investment Joint Stock Company and, concurrently, an entity with the same key management personnel or a founding member of numerous companies within the HVA ecosystem (see Note VIII.1b) – on the same charge as above under Article 290 of the Criminal Code.

For the accounting period from 1 January 2026 to 30 June 2026, the Company’s revenue and gross profit fell sharply compared with the comparable period of the previous year, and the Company incurred a loss during the period. The majority of the Company’s revenue arose from transactions with related parties within the HVA ecosystem (see Note VII.1b). Furthermore, as at 30 June 2026, the majority of the balances of held-to-maturity investments arising from business cooperation contracts (“BCC”), trade receivables and other receivables were related to partners within this ecosystem (see Notes V.2b, V.3 and V.4). As at the date of preparation of the Interim Financial Statements, the Company had not been able to contact these partners to carry out reconciliations, confirm outstanding balances and assess the recoverability of the relevant amounts.

6. Structure of the Company

Affiliates without legal personality applying centralized accounting

The Company has 03 branches in Ho Chi Minh City, Hanoi and Da Nang. On 26 May 2026, the Company’s Board of Directors issued Resolution No. 2605/2026/NQ-HDQT approving the temporary business suspension for a period of one year for these 03 branches, with the aim of streamlining the scale of operations and suspending the activities of unprofitable business units. The effective date of the business suspension shall be determined by the General Director during the process of completing the relevant business registration procedures, but shall not be later than 15 June 2026.

HVA INVESTMENT JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

Number of employees

As at 30 June 2026, the Company had 03 employees, of which 02 were on full-time contracts (as at 1 January 2026: 24 employees, of which 18 were on full-time contracts).

7. Statement on information comparability in the Financial Statements

The corresponding figures of the previous period are comparable to those of the current period. During the period, the Company first adopted the Vietnamese Enterprise Accounting System issued pursuant to Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in place of Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain line items in the Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance of the previous year" and "Previous period" columns in the Interim Financial Statements have been restated in accordance with the new classifications and terminology of Circular 99 to ensure comparability. These changes do not affect the Company's total assets, total liabilities, owners' equity, or profit after tax.

8. Other information

The Company's shares have been listed on the Hanoi Stock Exchange (HNX) under the stock code "HVA" pursuant to Decision No. 99/QD-SGDHN dated 10 March 2020 issued by the Hanoi Stock Exchange. The date of transaction was 17 March 2020. at the end of the accounting period, the number of shares registered for trading was 13,650,000 shares, with a face value of VND 10,000 per share.

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY

1. Accounting period

The Company's accounting period begins on 01 January and ends on 31 December annually.

2. Accounting currency

The accounting currency is the Vietnamese Dong (VND), as transactions are primarily conducted in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Company applies Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System issued pursuant to Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99"), as well as the Ministry of Finance's guiding circulars on the implementation of accounting standards in the preparation and presentation of Financial Statements.

Adoption of the New Enterprise Accounting System

The fiscal year ended 31 December 2026 is the first year in which the Company adopts the Enterprise Accounting System under Circular 99, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014.

The transition to Circular 99 is carried out using the following methods:

- For changes in accounting policies for which Circular 99 provides specific transition guidance, the Company follows that guidance.

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

- For changes in accounting policies for which Circular 99 does not require retrospective or simplified retrospective adjustment, the Company applies the non-retrospective method.
2. **Statement on the compliance with the Accounting Standards and System**
The Company's Executive Officers ensure the compliance with all the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular 99, as well as the Ministry of Finance's circulars guiding the implementation of accounting standards in the preparation and presentation of Financial Statements.

IV. APPLICABLE ACCOUNTING POLICIES, ACCOUNTING ESTIMATES, AND RELEVANT LEGAL PROVISIONS

1. **Basis of preparation of the Financial Statements**

The Financial Statements are prepared on the accrual basis accounting (except for information related to cash flows), in accordance with the historical cost convention and on the going-concern basis.

2. **Cash**

The Company's cash comprises only cash on hand and unrestricted demand deposits. Cash subject to restrictions on use are not presented under this line item but are presented under "Other Current Assets" or "Other Non-Current Assets", depending on the duration of the restriction.

3. **Financial investments**

Trading securities

An investment is classified as a trading security when it is held for trading purposes to earn a profit from price differences.

Trading securities are initially recognized at the fair value of the consideration paid at the transaction date. Costs directly attributable to the purchase of trading securities (if any), such as brokerage fees, transaction fees, information fees, taxes, and bank charges, are recognized as financial expenses during the period. During the holding period, the Company does not reclassify trading securities as held-to-maturity investments, or vice versa.

The time of recognizing trading securities is when the Company acquires the ownership, as follows

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of acquiring official ownership as stipulated by law.

Interests, dividends, and profit distributions of the previous periods prior to the acquisition of trading securities are deducted from the cost of such securities. Interests, dividends, and profit distributions of the periods after the acquisition of such securities are recognized as financial income. In particular, stock dividends received are tracked only in terms of the additional number of shares received, and the value of such shares is not recognized as income.

Provisions for diminution in value of trading securities are made for each particular type of securities on the market of which the fair value is lower than its original costs. The fair value of trading securities is determined as follows:

- For listed securities or securities whose fair value is reliably measured: the market value of the securities at the end of the accounting period.
- For trading securities for which fair value cannot be determined at the end of the accounting period, provisions are established based on the loss of investees.

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

- For shares traded on unlisted public Company market (UPCoM): the average reference price in the last 30 consecutive transaction days prior to the balance sheet date, as disclosed by the Stock Exchange.
- For shares listed on the stock market or shares trading on unlisted public Company market (UPCoM) which have no trading transaction within 30 days prior to the balance sheet date, and listed shares which have been delisted, suspended or stopped from trading: the provision is established based on the losses incurred by the investees, with the amount calculated as the Company's ownership interest in each investee's actual contributed charter capital at the end of the accounting period, multiplied by the difference between the investee's actual contributed charter capital and its owners' equity at the same date.

Increases or decreases in provisions for diminution in value of trading securities at the end of the accounting period are recognized in "Financial expenses".

Gains or losses on sales of trading securities are recognized in financial income or financial expenses. The cost of trading securities is determined using the weighted average method. A change in the method used to determine the cost of trading securities is treated as a change in accounting policy.

Held-to-maturity investments

Investments are classified as held-to-maturity investments when the Company has the intent and ability to hold them until the maturity date. The Company's held-to-maturity investments comprise only: held-to-maturity loans and fixed-income BCCs presented in their nature as loans.

A provision for impairment of held-to-maturity investments is recognized when there is evidence that part or all of the investment may not be recoverable and the amount of the loss can be reliably measured. Increases or decreases in provisions for impairment of held-to-maturity investments at the end of the accounting period are recognized in "Financial expenses".

Investments in equity instruments of other entities

Investments in equity instruments of other entities include such investments in equity instruments that do not enable the Company to have the control, joint control or significant influence on these entities.

Investments in equity instruments of other entities are initially recognized at cost, including the cost of purchase or capital contributions plus other directly attributable costs (transaction costs, brokerage fees, consulting fees, audit fees, duties, taxes, and bank charges, etc.). Specifically, when the Company borrows funds to invest in the equity instruments of other entities, interest expenses are recognized as financial expenses and are not capitalized. Where an investment is made using non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary assets at the transaction date. Subsequent to initial recognition, these investments are carried at cost.

Dividends of the previous periods prior to the acquisition of the investment are deducted from the cost of the investment. Dividends of the periods after the acquisition date are recognized as financial income. Stock dividends received are tracked only in terms of the additional number of shares received, and the value of such shares is not recognized as income.

Provisions for impairment of investments in equity instruments of other entities are made as follows:

- For investments where fair value cannot be determined at the reporting date, provisions are established based on the losses incurred by the investees, with the amount calculated as the Company's ownership interest in each investee's actual contributed charter capital at the end

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

of the accounting period, multiplied by the difference between the investee's actual contributed charter capital and its owners' equity at the same date.

Increases or decreases in provisions for impairment of investments in equity instruments of other entities at the end of the accounting period are recognized in "Financial expenses".

4. Receivables

Receivables are presented at their carrying amount less allowance for doubtful debts.

Receivables are classified as trade receivables or other receivables based on the following principles:

- Trade receivables represent amounts of a commercial nature arising from purchase and sale transactions between the Company and customers that are independent of the Company.
- Other receivables represent amounts of a non-commercial nature that do not arise from purchase and sale transactions.

Receivables are tracked in detail by debtor, maturity, and original currency.

Trade receivables and other receivables are classified as short-term or long-term in the Statement of Financial Position based on their remaining maturity at the end of the accounting period.

An allowance for doubtful debts is made for each doubtful receivable after offsetting against the corresponding payable, if any. The amount of the allowance is determined based on the ageing of overdue receivables or the estimated loss that may be incurred, as follows:

- For overdue receivables:
 - 30% of the receivable amount overdue from 6 months to less than 1 year;
 - 50% of the receivable amount overdue from 1 year to less than 2 years;
 - 70% of the receivable amount overdue from 2 years to less than 3 years; and
 - 100% of the receivable amount overdue from 3 years or more.
- For receivables that are not yet overdue but are considered unlikely to be recovered, the allowance is made based on the estimated loss.

5. Tangible fixed assets

Tangible fixed assets are stated at historical costs less accumulated depreciation.

The historical costs of a tangible fixed asset include all costs incurred by the Company to acquire the asset up to the date it is ready for use.

Subsequent expenditures are capitalized as part of the cost of fixed assets only when it can be clearly demonstrated that the expenditures will result in future economic benefits expected to flow to the entity from the use of such assets. Those that do not meet these criteria are recognized as operating expenses during the period in which they are incurred. For fixed assets that require periodic repairs and maintenance in accordance with technical requirements, significant periodic repair and maintenance costs are recognized as deferred expenses and amortized to production and operating expenses until the next scheduled repair and maintenance.

When a tangible fixed asset is sold or disposed of, its historical costs and accumulated depreciation are written off, and any gain or loss arising from disposal is recognized in profit or loss during the period.

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted if necessary. The number of years for various classes of tangible fixed assets are as follows:

<u>Class of fixed assets</u>	<u>Number of years</u>
Means of transportation	6

6. Intangible fixed assets

Intangible fixed assets are stated at historical costs less accumulated amortization.

The historical costs of an intangible fixed asset include all costs incurred by the Company to acquire the asset up to the date it is ready for use.

Expenses relating to intangible fixed assets incurred subsequent to initial recognition are recognized as production and operating expenses during the period, unless such expenses are directly attributable to a specific intangible fixed asset and increase the future economic benefits generated by that asset.

When an intangible fixed asset is sold or disposed of, its historical costs and accumulated amortization are written off, and any gain or loss arising from disposal is recognized in profit or loss during the period.

The useful life and amortization period are reviewed at least at the end of each fiscal year and adjusted if necessary.

The Company's intangible fixed asset consists of computer software.

Costs related to computer software that is not an integral part of the related hardware are capitalized. The historical costs of computer software are the total of all costs that the Company has incurred up to the date the software is put in use. Computer software is amortized using the straight-line method over 05 years.

7. Business cooperation contract ("BCC")

A business cooperation contract ("BCC") is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing a separate legal entity. The accounting method applied is determined based on the substance of each contract, particularly whether joint control exists. Joint control exists when decisions about the relevant activities of the BCC require the unanimous consent of all parties sharing control, regardless of their capital contribution ratios or the legal form of the contract.

In all cases, when the Company is the party receiving cash or other assets contributed by the other parties to the BCC, the amounts received are recognized as liabilities and are not recognized as equity.

The Company's BCCs comprise only BCCs without joint control, and the Company either receives or is required to participate in profit distribution with the joint venture participants at a fixed rate. The Company accounts for each contract in accordance with its economic substance, specifically:

- Where the Company contributes capital to a BCC and receives profits at a fixed rate, the BCC capital contribution is recognized in substance as a loan, presented under the item "Held-to-maturity investments" and classified as short-term or long-term depending on the remaining term at the end of the accounting period. Profits distributed from the BCCs are recognized as financial income on an accrual basis. Provisions for impairment (if any) are made in accordance with the regulations applicable to held-to-maturity investments (see Note IV.3).

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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (Cont.)

- Where the Company receives contribution capital from the joint venture participants and is obliged to conduct profit distribution at a fixed rate, the capital received is recognized in substance as a loan. The profit payable to the capital contributor is recognized as a financial expense on an accrual basis.

8. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses, or other payables based on the following principles:

- Trade payables represent payables of a commercial nature arising from purchases of merchandise, services and assets from suppliers that are independent of the Company.
- Accrued expenses represent amounts payable for goods and services received from suppliers or provided to customers during the period but not yet paid because the supporting accounting documents and records are not yet complete; amounts payable to employees for vacation pay; and other operating expenses to be accrued, such as expenses incurred during seasonal production shutdowns and accrued interest expenses.
- Other payables represent payables of a non-commercial nature that do not arise from purchases, sales or the provision of merchandise and services.

Payables and accrued expenses are classified as current and non-current in the Statement of Financial Position based on their remaining settlement periods at the end of the accounting period.

9. Owners' equity

Owners' contribution capital

Owners' contribution capital is recorded according to the actual amounts invested by the shareholders.

Capital surplus

Capital surplus is recognized including:

- The difference between the issuance price and the par value of shares upon an initial public offering or an additional issue.

Direct costs attributable to a successful share issuance are deducted from capital surplus. Costs of an unsuccessful share issuance are recognized as financial expenses during the period.

10. Recognition of revenue and income

Revenue from rendering of services

Revenue from rendering of services shall be recognized when the Company satisfies its performance obligation under the contract and all of the following conditions are satisfied:

- Revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services rendered under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer is not entitled to return the services rendered;
- It is probable that the economic benefits associated with the rendering of services will flow to the Company;
- The stage of completion of the transaction at the end of reporting period can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

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Notes to the Interim Financial Statements (Cont.)

In the case that the services are rendered in several accounting periods, revenue is recognized on the basis of the stage of completion at the end of the accounting period.

Revenue from operating leases

Revenue from operating leases is recognized on a straight-line basis over the lease term. Rentals received in advance for several periods are allocated to revenue in consistence with the lease term.

Interest income

Interest income is recognized on a time-proportion basis using the effective interest rate for each period.

Dividends received

Dividends received are recognized when the Company has the right to receive dividends from its investments. For investments in entities whose securities are registered and centrally deposited with the Vietnam Securities Depository and Clearing Corporation, dividend income is recognized on the record date. For investments in other entities, the recognition date is determined in accordance with the Law on Enterprises and the charter of the investee. Only the portion of dividends or profits attributable to the period after the investment date is recognized as financial income. The portion attributable to the period before the investment date is deducted from the cost of the investment. For stock dividends received, only the additional number of shares is tracked. The value of such shares is neither recognized as financial income nor included in the carrying amount of the investment.

11. Borrowing costs

Borrowing costs include interest expenses and other expenses incurred directly in connection with the borrowings.

Borrowing costs are recognized as expenses when incurred, unless they qualify for capitalization.

The Company did not incur any capitalized borrowing costs during the period.

12. Expenses

Expenses are decreases in economic benefits and are recognized when transactions occur or when it is probable that they will arise in the future, regardless of whether payment has been made. Expenses are recognized even when they are not yet due for payment, provided that it is probable that they will be incurred, in order to comply with the principles of prudence and capital maintenance.

When the Company recognizes revenue, it also recognizes the corresponding expenses incurred in generating that revenue. Such expenses include expenses incurred during the period in which the revenue is generated, expenses incurred in prior periods, and accrued expenses attributable to the revenue of that period. When the matching principle conflicts with the principle of prudence, expenses are recognized based on the substance of the transaction and the Vietnamese Accounting Standards to ensure that the transaction is presented faithfully and fairly.

13. Corporate income tax

The Company's corporate income tax accounting policy is applied in accordance with Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, Decree No. 320/2025/ND-CP dated 15 December 2025 issued by the Government, providing detailed guidance on the implementation of certain articles of the Corporate Income Tax Law, relevant guidance issued by the Ministry of Finance, and other applicable laws and regulations.

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The Company's corporate income tax expense comprises only current corporate income tax, which is the amount of corporate income tax payable calculated based on taxable income for the year and the current corporate income tax rate. The difference between taxable income and accounting profit results from adjustments for temporary differences between tax and accounting treatments, non-deductible expenses, non-taxable income, and tax losses carried forward.

Each quarter, the Company determines and records the estimated corporate income tax payable based on its provisional corporate income tax return. At the end of the accounting period, the Company determines the actual corporate income tax payable based on its annual corporate income tax finalization return and adjusts for any differences from the amounts provisionally recorded during the year.

14. Related parties

Parties are considered to be related when one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered to be related when they are subject to common control.

Related parties of the Company include:

- Institutional shareholders with direct or indirect voting rights that result in significant influence over the Company, including subsidiaries, associates and the key management personnel of these organizations.
- Individuals with direct or indirect voting rights that result in significant influence over the Company, including the members of Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, direct, and control the Company's operations, including the Executive Officers, the Board of Supervisors, other management personnel, and their close family members.
- Enterprises in which individuals belonging to the above groups directly or indirectly hold a sufficiently large voting interest to exercise significant influence over those enterprises, including enterprises owned by key management personnel or major shareholders of the Company and enterprises that have key management personnel in common with the Company.

Close family members of an individual are those who can influence or be influenced by that individual when transacting with the Company, including their parents, spouse, children, and siblings.

Based on the substance of the economic relationship and with reference to international practice, the Company also considers the counterparties that jointly control BCCs with the Company to be related parties.

Transactions between related parties are transfers of resources or obligations between such parties, regardless of whether they involve consideration.

In considering related party relationships, the substance of the relationship is given greater consideration than its legal form.

15. Segment reporting

A business segment is a distinguishable component of the Company that is engaged in producing or providing an individual product or service, or a group of related products or services, and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Company that is engaged in producing or providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of business segments operating in other economic environments.

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The nature of risks and returns is the primary basis for determining whether the primary segment reporting format is based on business segments or geographical segments. If risks and rates of return are affected mainly by differences in products and services, the primary segment reporting format is based on business segments and the secondary segment reporting format is based on geographical segments. Conversely, if risks and rates of return are affected mainly by differences in geographical areas, the primary segment reporting format is based on geographical segments and the secondary segment reporting format is based on business segments. The Company's organizational and management structure and internal financial reporting system are the principal basis for determining the primary and secondary segment reporting formats.

A segment is required to be reported if the majority of its revenue is derived from sales of merchandise and rendering of services to external customers and it meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments; or
- The segment result accounts for 10% or more of the combined results of all profitable segments or the combined losses of all loss-making segments, whichever is greater in absolute amount; or
- The segment's total assets account for 10% or more of the total assets of all segments.

The segment information is prepared and presented in conformity with the accounting policies applied for the preparation and presentation of the Company's Financial Statements.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

Cash and cash equivalents held by the Company that are not restricted in their use, including:

	Ending balance	Beginning balance
Cash on hand	7,863,874	667,425,823
Demand deposits	2,969,089,249	2,763,130,179
- Vietnam Joint Stock Commercial Bank for Industry and Trade	216,514,616	279,070,407
- Oriental Commercial Joint Stock Bank	2,083,983,025	2,275,431,940
- Other banks and organizations	668,591,608	208,627,832
Total	2,976,953,123	3,430,556,002

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Notes to the Interim Financial Statements (Cont.)

2. Financial investments

2a. Trading securities

	Ending balance			Beginning balance		
	Quantity	Original cost	Fair value	Quantity	Original cost	Fair value
<i>Shares</i>		13,581,554,634	12,760,552,450		12,299,929,721	11,780,566,060
Cho Lon Import-Export and Investment Joint Stock Company	85,000	1,381,611,974	1,249,500,000	250,000	4,068,960,974	3,900,000,000
Tan Cang Logistics and Stevedoring JSC.	10,000	347,720,000	300,000,000	63,300	2,179,015,604	2,155,365,000
SSI Securities JSC.	75,000	2,103,470,000	2,006,250,000	30,000	947,833,333	907,500,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam	-	-	-	35,000	2,070,980,000	2,012,500,000
Covered warrant on VNM/ACBS/Call/EU/	-	-	-	450,000	928,197,000	846,000,000
Cash/12M/7						
FPT Joint Stock Company	32,300	2,403,699,350	2,267,460,000	-	-	-
Vietnam Dairy Products Joint Stock Company	39,800	2,372,080,000	2,181,040,000	-	-	-
Other shares	202,261	4,972,973,310	4,761,780,450	113,731	2,104,942,810	1,959,201,060
Total		13,581,554,634	12,760,552,450		12,299,929,721	11,780,566,060

Fluctuations in provisions for diminution in value of trading securities are as follows:

	Current period	Previous period
Beginning balance	519,363,661	-
Additional provision	296,160,523	-
Ending balance	815,524,184	-

Trading securities used as collateral

At the end of the accounting period, certain trading securities of the Company with a carrying amount of VND 11,759,666,224 (beginning balance: VND 10,134,992,911) had been pledged as collateral for a margin loan to invest in these securities (see Note V.12).

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Notes to the Interim Financial Statements (Cont.)**2b. Held-to-maturity investments****Short-term**

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Fixed-rate loans and BCC – Related parties ^(*)	35,100,000,000	-	100,298,630,136	-
Mr. Nguyen Van Tuan ⁽ⁱ⁾	100,000,000	-	-	-
ETH Blockchain Technology JSC. ⁽ⁱⁱ⁾	15,000,000,000	-	15,063,698,630	-
Principal	15,000,000,000	-	15,000,000,000	-
Accrued interest income	-	-	63,698,630	-
Cake Blockchain Technology JSC. ⁽ⁱⁱ⁾	10,000,000,000	-	10,042,465,753	-
Principal	10,000,000,000	-	10,000,000,000	-
Accrued interest income	-	-	42,465,753	-
Ton Blockchain Technology JSC. ⁽ⁱⁱ⁾	10,000,000,000	-	10,042,465,753	-
Principal	10,000,000,000	-	10,000,000,000	-
Accrued interest income	-	-	42,465,753	-
Onuschain Blockchain Technology JSC. ⁽ⁱⁱ⁾	-	-	25,106,164,384	-
Principal	-	-	25,000,000,000	-
Accrued interest income	-	-	106,164,384	-
Hanagold Jewelry JSC. ⁽ⁱⁱ⁾	-	-	35,043,835,616	-
Principal	-	-	35,000,000,000	-
Accrued interest income	-	-	43,835,616	-
Vfilms Technology JSC. (Principal) ⁽ⁱⁱ⁾	-	-	5,000,000,000	-
Fixed-rate BCC – Other organizations ^(*)	90,043,835,616	-	25,042,465,753	-
Onuschain Blockchain Technology JSC. ⁽ⁱⁱ⁾	25,000,000,000	-	-	-
Principal	25,000,000,000	-	-	-
Accrued interest income	-	-	-	-
Hanagold Jewelry JSC. ⁽ⁱⁱ⁾	35,043,835,616	-	-	-
Principal	35,000,000,000	-	-	-
Accrued interest income	43,835,616	-	-	-
Vfilms Technology JSC. (Principal) ⁽ⁱⁱ⁾	5,000,000,000	-	-	-
BNB Blockchain Technology JSC. ⁽ⁱⁱ⁾	10,000,000,000	-	10,042,465,753	-
Principal	10,000,000,000	-	10,000,000,000	-
Accrued interest income	-	-	42,465,753	-
BTC Blockchain Technology JSC. (Principal) ⁽ⁱⁱ⁾	15,000,000,000	-	15,000,000,000	-
Total	125,143,835,616	-	125,341,095,889	-
<i>Of which:</i>				
<i>Amounts not yet reconciled or confirmed</i>	<i>125,143,835,616</i>			

^(*) The classification of related parties is determined at the reporting date. Accordingly, Onuschain Blockchain Technology JSC., Hanagold Jewelry JSC. and Vfilms Technology JSC. are presented as related parties as at 1 January 2026 and as other organizations as at 30 June 2026, as these entities ceased to be related parties of the Company with effect from 1 April 2026.

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- (i) This represents an unsecured loan given to Mr. Nguyen Van Tuan for personal purposes approved pursuant to the Board of Directors' Resolution dated 15 June 2026. The repayment deadline was 30 June 2026. As at 30 June 2026, Mr. Nguyen Van Tuan had not yet repaid the loan.

- (ii) Details of increases/(decreases) in Business Cooperation Contracts are as follows:

	Related parties	Other organizations	Total
Beginning balance	35,148,630,136	90,192,465,753	125,341,095,889
Interest receivable during the period	282,876,710	282,876,712	565,753,422
Interest received during the period	(431,506,846)	(431,506,849)	(863,013,695)
Ending balance	35,000,000,000	90,043,835,616	125,043,835,616

Additional information on business cooperation contracts (BCCs):

The Company's BCCs were primarily entered into in 2024 and 2025 with partners within the HVA ecosystem to carry out projects in technology, blockchain, gold and financial investment activities. Under these agreements, the Company is entitled to a fixed profit calculated on the basis of the joint venture capital.

Pursuant to Board of Directors' Resolution No. 0602/2026/NQ-HDQT dated 6 February 2026, the Company approved the policy to terminate the cooperation and withdraw all capital contributions to BCCs with Ton Blockchain Technology JSC., Cake Blockchain Technology JSC., BNB Blockchain Technology JSC. and ETH Blockchain Technology JSC., with a total contributed capital of VND 45 billion, to be carried out in the first and second quarters of 2026. The divestment will be carried out on the principle of preserving the contributed capital and optimizing profits at the time of adjustment or termination of the cooperation.

During the period, due to the impact of the legal event on 24 March 2026, the operations of partners within the ecosystem were disrupted and the collaborative activities under the aforementioned contracts could not be continued or divested as planned. Specifically, regarding the contracts with Vfilms Technology JSC. and BTC Blockchain Technology JSC., the parties signed minutes to terminate the contracts with effect from 8 December 2025; the deadlines for capital repayment are 120 days and 180 days, respectively, from the date of contract termination. As at 30 June 2026, the Company had not yet recovered these capital amounts.

Recoverable value

The Company has not yet determined the recoverable value of receivables for loans and fixed-benefit BCCs, as there are no specific guidelines on how to determine the recoverable value. Furthermore, as at 30 June 2026, the Company was unable to contact its counterparties, had not carried out any reconciliation or confirmation of balances, and had not collected sufficient information on the financial position and solvency of its counterparties. Consequently, the Company does not have a sufficient basis to determine the recoverable value and the level of provisions for impairment required for these items.

2c. Investments in other entities

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Bao Loc Urban Construction Joint Stock Company ⁽ⁱⁱⁱ⁾	1,496,430,000	-	1,496,430,000	-

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Notes to the Interim Financial Statements (Cont.)

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
BCC with Pacific Bridge Capital Joint Stock Company	30,000,000	-	30,000,000	-
Total	1,526,430,000	-	1,526,430,000	-
<i>Of which:</i>				
<i>Amounts not yet reconciled or confirmed</i>	<i>1,526,430,000</i>			

- (iii) Bao Loc Urban Construction Joint Stock Company (“DTB”) was delisted and ceased trading on 6 August 2025. As at 30 June 2026, the Company held 96,400 shares, representing 6.19% of DTB’s charter capital. The Company has not yet obtained DTB’s 2025 Financial Statements and the Interim Financial Statements for the accounting period from 1 January 2026 to 30 June 2026 for the purpose of assessing the need to recognize additional provision (if any).

Recoverable value

The Company has not been able to determine the recoverable value of its investments in other entities, as there are no specific guidelines on how to determine the recoverable value. Furthermore, with regard to the investment in DTB, the Company has not been able to obtain all the necessary financial information to carry out the assessment.

3. Short-term trade receivables

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
<i>Receivables from related parties</i>	332,361,783	-	4,649,753,742	-
Business Gift Solution Technology JSC.	153,398,415	-	-	-
ETH Blockchain Technology JSC.	58,576,088	-	-	-
Metashop JSC.	1,983,852	-	-	-
Cake Blockchain Technology JSC.	60,452,967	-	-	-
Ton Blockchain Technology JSC.	57,950,461	-	-	-
Onuschain Blockchain Technology JSC.	-	-	4,649,753,742	-
<i>Receivables from other customers</i>	7,552,280,663	-	-	-
Onuschain Blockchain Technology JSC.	6,673,951,597	-	-	-
Other customers	878,329,066	-	-	-
Total	7,884,642,446	-	4,649,753,742	-
<i>Of which:</i>				
<i>Amounts not yet reconciled or confirmed</i>	<i>7,631,010,091</i>			

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Notes to the Interim Financial Statements (Cont.)**4. Other short-term receivables**

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
Trustpay JSC. ⁽ⁱ⁾	22,000,000,000		- 22,000,000,000	-
Deposits	6,323,690		- 270,004,938	-
Mr. Le Hoa Nha – Advances	190,495,160		-	-
Other advances	10,000,000		-	-
Payments on behalf	182,222,793		-	-
Social insurance, health insurance and unemployment insurance premiums	3,200,000		-	-
Others	-		- 150,000,000	-
Total	22,392,241,643		- 22,420,004,938	-

*Of which:**Amounts not yet reconciled or confirmed*

200,495,160

- (i) This represents a payment to Trustpay JSC (“Trustpay”) pursuant to Framework Agreement No. 01/2025/HDNT/HVA-TP dated 10 December 2025 in relation to the Project for the construction and commercial operation of residential properties on a 5,000 m² land plot at the Phu An Resettlement Area, Hung Phu Ward, Can Tho City (“Volt City Project”). Under this agreement, the Company shall pay Trustpay the sum of VND 50 billion (“Payment”) within 30 working days from the date of signing the agreement and upon receipt of all relevant legal documents pertaining to the land plot. This Payment may be converted into: (i) a deposit/advance payment for the Land Use Right Transfer Agreement; or (ii) a payment/part of the capital contribution/purchase of shares in the Project Company (being a subsidiary/an associate established by Trustpay to receive the land plot as a capital contribution and to implement the Volt City Project).

During the period in which the Payment has not been converted, Trustpay shall have the following obligations: (i) to manage and safeguard the Payment; (ii) not to use the Payment for any purpose other than necessary expenses for legal preparation and administrative procedures required to achieve the Objectives of the Agreement, and to provide written notice to HVA; (iii) not to use the Payment as collateral, security or guarantee for the obligations of a third party; (iv) to provide HVA with a report on the status of the Payment upon reasonable request.

As at 30 June 2026, HVA had not yet transferred the full Payment to Trustpay in accordance with the Agreement, as it had not received the full set of legal documents relating to the land plot.

5. Other non-current assets

	Ending balance	Beginning balance
Restricted cash ⁽ⁱ⁾	585,349,763	-
Precious metals (gold) ⁽ⁱⁱ⁾	2,296,000,000	2,296,000,000
Total	2,881,349,763	2,296,000,000

- (i) The Company’s cash is currently being held by the police for investigation in connection with the legal proceedings of 24 March 2026.
- (ii) This represents an investment of 20 taels of SBJ 24K Than Tai gold, purchased from TSS Quatest Jewellery Technology Joint Stock Company, held with the intention of capitalizing on a future price increase. The carrying amount is determined based on the purchase price of VND 2,296,000,000. As at 30 June 2026, these assets were being held by the police for the purposes of the investigation.

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Notes to the Interim Financial Statements (Cont.)**6. Tangible fixed assets**

These represent means of transportation (one 5-seater passenger car).

	Historical cost	Depreciation	Net book value
Beginning balance	952,179,798	(171,921,347)	780,258,451
Depreciation during the year	-	(79,348,314)	(79,348,314)
Ending balance	952,179,798	(251,269,661)	700,910,137

7. Intangible fixed assets

This represents the “HVA Application” system software program, with key features including: account management, top-ups (Viet QR, ATM, VISA), withdrawals (integrated with Epay), asset management (fund certificates, gold, HVA Points), etc.

On 26 November 2025, the Company entered into a contract with Digital Asset Management Technology Joint Stock Company to lease this software, with the lease term commencing from the date the Contract was signed, at a monthly rental of VND 200,000,000 (excluding relevant taxes and fees), with charges applicable from 1 January 2026.

	Historical cost	Amortization	Net book value
Beginning balance	985,000,000	(158,161,022)	826,838,978
Amortization during the year	-	(102,665,334)	(102,665,334)
Ending balance	985,000,000	(260,826,356)	724,173,644

8. Short-term trade payables

	Ending balance	Beginning balance
<i>Payables to other suppliers</i>	13,517,262,028	7,039,099,822
Cloud ACE Limited	3,577,760,008	-
CMC Technology and Solution Co., Ltd	9,877,873,320	7,037,870,340
Other suppliers	61,628,700	1,229,482
Total	13,517,262,028	7,039,099,822

Of which:

<i>Amounts not yet reconciled or confirmed</i>	13,455,633,328
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The Company has no overdue trade payables.

9. Short-term advances from customers

This represents an advance of VND 1 billion made by MetaCare Medical Technology Co., Ltd. (a related party) to HVA, pursuant to Software Development Contract No. 12/HDPTPM/HVA-METACARE dated 1 October 2025. The contract value is VND 5 billion. The performance period is 90 days from the date of signing the Contract but shall not exceed 4 months from the date of signing the Contract. As at 30 June 2026, the equipment required for the performance of the Contract was being held by the competent authorities for the purposes of an investigation. Consequently, the implementation of the work under the Contract is currently temporarily suspended.

10. Short-term taxes and other obligations to the State Budget

	Beginning balance		Amount incurred during the period		Ending balance	
	Payable	Receivable	Amount payable	Amount already paid	Payable	Receivable
VAT on local sales	161,235,863	-	137,637,075	(299,221,230)	-	348,292
Corporate income tax	1,153,121,195	-	-	(1,153,121,195)	-	-
Personal income tax	149,326,758	-	45,979,558	(188,488,148)	6,818,168	-
Total	1,463,683,816	-	183,616,633	(1,640,830,573)	6,818,168	348,292

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Notes to the Interim Financial Statements (Cont.)**Value added tax ("VAT")**

The Company has to pay VAT in accordance with the deduction method at the rate of 10%.

Corporate income tax ("CIT")

The Company has to pay CIT for taxable income at the rate of 20% (previous year: 20%).

The CIT payable is estimated as follows:

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Total accounting profit before tax	(3,591,252,980)	4,191,433,148
Increases/ (decreases) of accounting profit to determine income subject to tax:	-	24,881,638
<i>Increases</i>	-	24,881,638
Taxable income	(3,591,252,980)	4,216,314,786
CIT rate	20%	20%
CIT payable	-	843,262,957

The CIT liability of the Company is determined based on the prevailing regulations on taxes. However, these regulations may change from time to time and regulations applicable to variety of transactions can be interpreted differently. Therefore, the tax amount presented in the Interim Financial Statements could change when being inspected by the Tax Authorities.

11. Short-term accrued expenses

	Ending balance	Beginning balance
<i>Accrued expenses to related parties</i>	<i>602,739,727</i>	<i>441,095,891</i>
Digital Asset Management Technology Joint Stock Company – Profit from BCCs payable	602,739,727	441,095,891
<i>Accrued expenses to other organizations and individuals</i>	<i>26,713,611</i>	<i>84,288,264</i>
Borrowing costs	26,713,611	4,288,264
Other short-term accrued expenses	-	80,000,000
Total	629,453,338	525,384,155
<i>Of which:</i>		
<i>Amounts not yet reconciled or confirmed</i>	<i>602,739,727</i>	

12. Short-term borrowings

	Ending balance	Beginning balance
Digital Asset Management Technology Joint Stock Company (a related party) – Fixed-return profit sharing ⁽ⁱ⁾	10,000,000,000	10,000,000,000
Bao Viet Securities Joint Stock Company – Margin borrowings ⁽ⁱⁱ⁾	4,320,391,684	1,850,438,381
Total	14,320,391,684	11,850,438,381
<i>Of which:</i>		
<i>Amounts not yet reconciled or confirmed</i>	<i>10,000,000,000</i>	

- (i) Pursuant to the Investment Cooperation Agreement dated 9 July 2025 between HVA and Digital Asset Management Technology Joint Stock Company ("TSS", a related party), TSS contributed

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Notes to the Interim Financial Statements (Cont.)

- VND 10 billion to enable HVA to carry out financial investment activities, with a cooperation period of 3 years from the date of signing the agreement and a fixed interest rate of 10% per annum.
- (ii) This represents a margin loan from Bao Viet Securities Joint Stock Company, with a limit of VND 39 billion for securities investment, at an interest rate of 12.5% per annum, with a loan term of 3 months. The loan is secured by all the shares acquired using the loan proceeds.

Details of increases/ (decreases) in short-term borrowings during the year are as follows:

	Current period
Opening balance	11,850,438,381
Amount of loans incurred during the period (*)	12,969,806,751
Amount of loans repaid during the period (*)	(10,499,853,448)
Ending balance	14,320,391,684

(*) Margin borrowings and repayments are short-term (not exceeding 3 months) and are therefore presented on a net basis in the Statement of Cash Flows.

13. Owners' equity**13a. Statement of changes in owners' equity**

	Owner's contribution capital	Capital surplus	Retained earnings	Total
<i>Previous period</i>				
Beginning balance	136,500,000,000	(191,363,636)	11,267,138,169	147,575,774,533
Profit of the period	-	-	3,348,170,191	3,348,170,191
Ending balance	136,500,000,000	(191,363,636)	14,615,308,360	150,923,944,724
<i>Current period</i>				
Beginning balance	136,500,000,000	(191,363,636)	15,962,509,960	152,271,146,324
Profit of the period	-	-	(3,591,252,980)	(3,591,252,980)
Ending balance	136,500,000,000	(191,363,636)	12,371,256,980	148,679,893,344

13b. Shares

	Ending balance	Beginning balance
Number of ordinary shares registered to be issued	13,650,000	13,650,000
Number of ordinary shares already issued	13,650,000	13,650,000
Number of outstanding ordinary shares	13,650,000	13,650,000

Face value per outstanding share: VND 10,000.

13c. Capital increase plan

On 9 January 2026, the Company's Board of Directors issued Resolution No. 0901/2026/NQ-HDQT on the implementation of a private placement plan, with an expected number of shares to be issued of 35,650,000 shares at an offer price of VND 18,050 per share. The private placement will be offered to strategic investors or professional securities investors. The planned implementation period is the first and second quarters of 2026, within 90 days from the date the State Securities Commission notifies the Company that it has received the registration documents for the private placement.

In 2026, the plan was not implemented due to a legal event on 24 March 2026.

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)**14. Off-Interim Statement of Financial Position items****14a. Leased assets**

The total minimum lease payment in the future for irrevocable leasing contracts will be settled as follows:

	<u>Ending balance</u>	<u>Beginning balance</u>
Within 1 year	462,000,000	911,615,846
Over 1 year to 5 years	-	-
Over 5 years	-	-
Total	<u>462,000,000</u>	<u>911,615,846</u>

The above-mentioned operating lease payments include:

- The total office rental for 815 m² of office space at 81 Nguyen Hien, An Khanh Ward, Ninh Kieu District (now Tan An Ward), Can Tho City, at a rate of VND 77,000,000 per month (including 10% value added tax). The lease agreement is effective until 2 January 2027.
- Total office rental for 225 m² at 32-32B-34-34A Bach Dang, Ward 2, Tan Binh District (now Tan Son Hoa Ward), Ho Chi Minh City, at a rate of VND 92,735,094 per month (including 10% value added tax). The lease agreement is effective from 1 June 2024 to 6 September 2026. The agreement was subject to liquidation on 1 April 2026.

14b. Pledged and mortgaged assets

See Note V.2a.

14c. Monetary gold

See Note V.5.

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM STATEMENT OF INCOME**1. Revenue from sales of merchandise and rendering of services****1a. Gross revenue**

	<u>Accumulated from the beginning of the year to the end of the current period</u>	
	<u>Current year</u>	<u>Previous year</u>
Services of infrastructure provision and IT solutions	21,782,026,244	35,251,760,967
EVC platform provision services	600,000,000	-
Services of software, software development	-	4,200,000,000
Advertising services	36,000,000	358,879,215
Office leases	540,663,246	991,766,400
Total	<u>22,958,689,490</u>	<u>40,802,406,582</u>

1b. Revenue from sales of merchandise and rendering of services to related parties

Transactions relating to sales of merchandise and rendering of services to related parties are set out in Note VII.1b.

2. Costs of sales

	<u>Accumulated from the beginning of the year to the end of the current period</u>	
	<u>Current year</u>	<u>Previous year</u>
Services of infrastructure provision and IT solutions	22,345,996,454	36,334,166,766
EVC platform provision services	102,665,334	-

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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (Cont.)

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Advertising services	71,264,660	28,413,043
Office leases	284,244,450	533,098,228
Total	22,804,170,898	36,895,678,037
3. Financial income		
	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Interests from bank demand deposits	4,862,085	1,699,216
Dividends and profit received from trading securities	84,100,000	-
Gain on investments in trading securities	808,088,863	19,010,000
BCC profit	565,753,422	3,463,774,240
Total	1,462,804,370	3,484,483,456
4. Financial expenses		
	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Interest expenses	22,425,347	-
Loss on trading securities	1,726,604,122	-
Business cooperation expenses	161,643,836	-
Provisions for diminution in value of trading securities	301,638,523	-
Securities investment consultancy fees	297,222,225	-
Other expenses relating to trading securities	153,722,685	1,163,243
Total	2,657,778,738	1,163,243
5. Selling expenses		
These represent the wages and salaries of the sale department.		
6. General and administration expenses		
	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Labor costs	829,441,644	1,580,211,958
Materials and supplies	657,830	-
Office supplies	30,841,244	94,489,587
Depreciation/amortization of fixed assets	79,348,314	146,228,151
Taxes, fees and legal fees	-	6,000,000
Expenses for external services	1,121,038,550	1,130,719,247
<i>Of which:</i>		
Office rental	269,326,043	429,567,080
Other expenses	111,009,407	216,085,029
Total	2,172,336,989	3,173,733,972

These Notes form an integral part of and should be read in conjunction with the Interim Financial Statements

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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (Cont.)**7. Other expenses**

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Fines for violation of contract	260,004,938	-
Other expenses	1	24,881,638
Total	260,004,939	24,881,638

8. Earnings per share ("EPS")**8a. Basic/diluted EPS**

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Accounting profit after corporate income tax	(3,591,252,980)	3,348,170,191
Increases/(decreases) in accounting profit used to determine profit distributed to ordinary equity holders:	-	-
Profit used to calculate basic/diluted EPS	(3,591,252,980)	3,348,170,191
Weighted average number of ordinary shares outstanding during the period	13,650,000	13,650,000
Basic/diluted EPS	(263)	245

8b. Other information

There have not been any transactions of ordinary shares or potential transactions of ordinary shares from the end of the accounting period to the disclosure date of these Interim Financial Statements.

9. Operating costs by nature

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Materials and supplies	-	94,489,587
Labor costs	1,178,845,967	1,580,211,958
Depreciation/amortization of fixed assets	182,013,648	146,228,151
Expenses for external services	23,623,396,141	38,026,397,284
Other expenses	111,009,407	222,085,029
Total	25,095,265,163	40,069,412,009

VII. OTHER DISCLOSURES**1. Transactions and balances with the related parties**

The related parties of the Company include the key management personnel, the key management personnel's related individuals and other related parties.

1a. Transactions and balances with the key management personnel and their related individuals

The key management personnel include the members of the Board of Directors ("BOD"), the Executive Officers (the Board of Management ("BOM") and the Chief Accountant). The key management personnel's related individuals are their close family members.

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INTERIM FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)*Transactions with the key management personnel and their related individuals*

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Mr. Le Hoa Nha (BOD Member until 31 March 2026)		
Advances	250,000,000	-
Mr. Nguyen Van Tuan		
Loan given	100,000,000	-

Outstanding balances with the key management personnel and their related individuals

Outstanding balances with the key management personnel and their related individuals are disclosed in Notes V.2b and V.4.

Compensation of the key management personnel

BOD Members do not receive salaries or remuneration from the Company. The Executive Officers' compensation is as follows:

	Salary	Bonus	Total compensation
Current year			
Mr. Le Hoa Nha – General Director (until 1 April 2026)	97,500,000	29,500,000	127,000,000
Mr. Vo Anh Thinh – Chief Accountant (until 13 March 2026)	80,000,000	2,000,000	82,000,000
Ms. Bui Thi Thanh Duyen – Chief Accountant (from 13 March 2026)	93,009,722	-	93,009,722
Total	270,509,722	31,500,000	302,009,722
Previous year			
Mr. Le Hoa Nha – General Director	165,000,000	-	165,000,000
Ms. Pham Thi Thu Luong – Chief Accountant	125,974,100	-	125,974,100
Total	290,974,100	-	290,974,100

1b. Transactions and balances with other related parties

Other related parties of the Company include:

Name	Relationship
MetaCare Medical Technology Co., Ltd.	Major shareholder
Mr. Le Quoc Huy	General Director/Legal representative of the major shareholder (Metacare)
Business Gift Solution Technology JSC.	Mr. Le Quoc Huy is the General Director/Legal representative
Metashop Joint Stock Company	Mr. Le Quoc Huy is the General Director/Legal representative
Ba-tech Technology Joint Stock Company	Mr. Le Quoc Huy is the General Director/Legal representative
Cake Blockchain Technology JSC.	Mr. Le Quoc Huy is the General Director/Legal representative
Ton Blockchain Technology JSC.	Mr. Le Quoc Huy is the General Director/Legal representative

HVA INVESTMENT JOINT STOCK COMPANY

Address: No. 81 Nguyen Hien, Residential Quarter 91B, Tan An Ward, Can Tho City, Vietnam

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For the accounting period from 1 January 2026 to 30 June 2026

Notes to the Interim Financial Statements (Cont.)

Name	Relationship
Cpass Technology Joint Stock Company	Mr. Le Quoc Huy is the General Director/Legal representative
Livetrade JSC.	Major shareholder
Mr. Truong Phan Nhat	General Director/Legal representative of the major shareholder (Live Trade)
ETH Blockchain Technology JSC.	Mr. Truong Phan Nhut is the General Director/Legal representative
BCN Tech Trading Joint Stock Company	Mr. Truong Phan Nhut is the General Director/Legal representative
Jade Labs Pte. Ltd	Major shareholder
Mr. Vuong Le Vinh Quan (*)	Older brother of Mr. Vuong Le Vinh Nhan – Chairman
Trustpay JSC. (*)	Company sharing the same Chairman/Fundgo Fund Management Entity
Onuschain Blockchain Technology JSC. (*)	Entity with the same BOD Chairman
Run Together Sport Technology JSC. (*)	Entity with the same BOD Chairman
Trustgroup One Member Co., Ltd. (*)	Entity with the same key management personnel (Mr. Vuong Le Vinh Nhan)
Crypto For Life Social Enterprise JSC. (*)	Entity with the same BOD Chairman
Aptus Capital Start-ups Fund Management Corporation (*)	Entity with the same key management personnel (Mr. Luu Tuong Bach)
Song Ngan Investment Services Corporation (*)	Entity with the same key management personnel (Mr. Luu Tuong Bach)
Kim Tin Phat Service Co., Ltd (*)	Entity with the same key management personnel (Ms. Bui Thi Lan Anh)
Citi Smart Solutions Limited (*)	Entity with the same key management personnel (Ms. Bui Thi Lan Anh)
Khoi Thanh Co., Ltd. (*)	Entity with the same key management personnel (Ms. Bui Thi Lan Anh)
Onus Labs Technology JSC. (*)	Entity with the same key management personnel (Mr. Tran Quang Chien)/ Related party as at 31 March 2026
Fundgo Fund Management JSC. (*)	Entity with the same key management personnel (Mr. Nguyen Chi Cong)/ Mr. Vuong Le Vinh Nhan is the founder/ The Fundgo Fund is managed by Trust Pay
Hanagold Jewelry JSC. (*)	The company owned by Fundgo Fund with a stake exceeding 10%
Digital Asset Management Technology JSC. (*)	Mr. Vuong Le Vinh Quan is the General Director/Legal representative
Vfilms Technology JSC. (*)	Mr. Vuong Le Vinh Quan is the General Director/Legal representative
DNPAY Joint Stock Company (*)	Mr. Vuong Le Vinh Quan is the General Director/Legal representative
Payto Technology Joint Stock Company (*)	Mr. Vuong Le Vinh Quan is the General Director/Legal representative

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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (Cont.)

Name	Relationship
Doge Blockchain Technology Joint Stock Company (*)	Mr. Nguyen Chi Bang is the General Director/Legal representative
TrustXLabs Technology JSC. (*)	Mr. Nguyen Hoai Tuong is the Director/Legal representative

(*) Related parties as at 31 March 2026

Transactions with other related parties

The Company has entered into transactions relating to sale of merchandise and rendering of services, as well as other transactions, with other related parties as follows:

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Revenue from rendering of services		
Kim Tin Phat Service Co., Ltd.	65,666,700	103,938,600
Delta Labs Technology JSC.	-	36,000,000
Run Together Sport Technology JSC.	203,546,554	1,871,813,920
Trustgroup One Member Co., Ltd	9,000,000	18,000,000
ETH Investment JSC.	-	18,000,000
Fplus Technology JSC.	-	18,000,000
Onuschain Blockchain Technology JSC.	18,518,892,274	24,921,332,102
Ideas Production JSC.	-	18,000,000
Business Gift Solution Technology JSC.	461,815,558	1,043,879,013
Livetrade JSC.	30,000,000	18,000,000
Pibridge Technology JSC.	-	36,815,100
Trustpay JSC.	127,447,800	279,305,700
Can Tho Branch – Hanagold Jewelry JSC.	18,000,000	36,000,000
ETH Blockchain Technology JSC.	183,336,968	1,031,439,449
TrustXLabs Technology JSC.	296,781,889	422,985,316
Vfilms Technology JSC.	377,370,188	773,067,630
Ton Blockchain Technology JSC.	180,573,852	-
Digital Asset Management Technology JSC.	600,000,000	-
Cake Blockchain Technology JSC.	189,818,838	-
Payto Technology Joint Stock Company	188,262,066	-
Dnpay Joint Stock Company	175,805,275	-
Metashop Joint Stock Company	1,836,900	-
BCN-Tech Trading Joint Stock Company	176,897,334	-
Khoi Thanh Co., Ltd.	9,000,000	-
Total	21,814,052,196	30,646,576,830
BCC profit (BCC receives fixed profit)		
Onuschain Blockchain Technology JSC.	202,054,795	619,863,015
Hanagold Jewelry JSC.	-	928,157,808
ETH Blockchain Technology JSC.	121,232,876	304,109,587

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Notes to the Interim Financial Statements (Cont.)

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Vfilms Technology JSC.	-	371,917,809
Cake Blockchain Technology JSC.	80,821,917	247,945,203
Ton Blockchain Technology JSC.	80,821,917	247,945,203
BNB Blockchain Technology JSC.	80,821,917	247,945,203
BTC Blockchain Technology JSC.	-	495,890,412
Total	565,753,422	3,463,774,240
BCC expenses (BCC receives fixed profit)		
Digital Asset Management Technology JSC.	161,643,836	-
Purchase of merchandise and services		
TrustXLabs Technology JSC.	1,200,000,000	1,500,000,000
Fundgo Fund Management JSC.	6,000,000	3,677,416
MetaCare Medical Technology Co., Ltd	287,396,600	623,422,300
Cpass Technology Joint Stock Company	6,809,800	-
Crypto For Life Social Enterprise JSC.	8,523,810	-
Trustpay JSC.	-	1,800,000,000
Total	1,508,730,210	3,927,099,716

Outstanding balances with other related parties

Outstanding balances with other related parties are presented in Notes V.2b, V.3, V.4, V.9, V.11 and V.12.

2. Segment information

The primary business activities of the Company during the year include providing services of information technology, software; and only take place in the Vietnamese territory. Therefore, the Company does not present the segment reporting by business segment or geographical area.

3. Comparative figures**Application of the New Accounting System**

As set out in Note III.1, the Company has applied Circular 99 with effect from 1 January 2026. Certain comparative figures have been restated to comply with the provisions of Circular 99 relating to the presentation of Financial Statements, as follows:

	Code	Figures before adjustments	Adjustments	Adjusted figures	Notes
Interim Statement of Financial Position					
Held-to-maturity investments	123	-	125,341,095,889	125,341,095,889	(i)
Other short-term receivables	135	147,791,100,827	(125,371,095,889)	22,420,004,938	(i)
Investments in other entities	263	1,496,430,000	30,000,000	1,526,430,000	(i)
Short-term accrued expenses	316	84,288,264	441,095,891	525,384,155	(ii)
Other short-term payables	320	10,441,095,891	(10,441,095,891)	-	(ii)

These Notes form an integral part of and should be read in conjunction with the Interim Financial Statements

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Notes to the Interim Financial Statements (Cont.)

	Code	Figures before adjustments	Adjustments	Adjusted figures	Notes
Short-term borrowings and finance leases	321	1,850,438,381	10,000,000,000	11,850,438,381	(ii)
Interim Statement of Cash Flows					
(Gain)/ loss from investing and financing activities	05	(1,699,216)	(3,463,774,240)	(3,465,473,456)	
(Increase)/ decrease in receivables	09	1,527,134,428	5,560,136,984	7,087,271,412	(iii)
Cash outflows for lending, buying debt instruments of other entities	23	-	(5,000,000,000)	(5,000,000,000)	
Investments in other entities	25	-	(30,000,000)	(30,000,000)	
Interests earned, dividends and profits received	27	1,699,216	2,933,637,256	2,935,336,472	
(i) Restating fixed-income joint venture investments and profit from investment cooperation contracts from the item "Other short-term receivables" to the item "Short-term held-to-maturity investments"; BCC without joint control from the item "Other short-term receivables" to the item "Investments in other entities".					
(ii) Restating the principal and interest payable on fixed-return investment cooperation from the item "Other short-term payables" to the items "Borrowings and finance leases" and "Short-term accrued expenses".					
(iii) Restating the profit from investment cooperation contracts from the item "(Increase)/ decrease in receivables" to "(Gain)/ loss from investing and financing activities" and "Interests earned, dividends and profits received", the principal amounts from joint investment arrangements from the item "(Increase)/ decrease in receivables" to "Cash outflows for lending, buying debt instruments of other entities" and "Investments in other entities".					

4. Going-concern assumption

Note I.5 sets out information regarding the Legal Event of 24 March 2026. This event, together with related developments, has created significant uncertainty regarding: (i) the recoverability of investments and receivables from HanaGold and partners within the HVA ecosystem; (ii) the ability to continue generating revenue from existing partners; and (iii) the ability to implement planned collaborative and investment activities. Furthermore, the Company's revenue and gross profit for the period decreased significantly compared with the comparable period of the previous year, and the Company incurred a loss during the period. These factors may have a significant influence on the Company's ability to continue as a going concern.

During the period, the Company implemented a number of measures to scale back the scope of its operations and restructure its business activities, including adjusting the composition of the Board of Directors, implementing business suspension for certain branches, and approving the termination of and divestment from certain Business cooperation contracts ("BCCs"). The Company continues to operate from its head office and is focusing its resources on activities appropriate to the current circumstances.

Based on an assessment of available resources, the operational plan and the measures outlined above, the Executive Officers consider that the Company is capable of continuing as a going concern for at least 12 months from 30 June 2026. Accordingly, the Interim Financial Statements have been prepared on the going-concern basis.

5. Key assumptions and estimates

In preparing these Interim Financial Statements, the Executive Officers have made estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from these estimates. Significant accounting judgements, estimates and assumptions are reviewed and updated by the Executive Officers on an ongoing basis based on historical experience and other relevant factors.

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Notes to the Interim Financial Statements (Cont.)

The estimates described below have been identified by the Executive Officers as those that could have a material effect on the Financial Statements for the subsequent financial year should the underlying assumptions change.

Allowance for doubtful debts and provisions for impairment of held-to-maturity investments

The Company assesses the allowance for doubtful debts and provisions for impairment of held-to-maturity investments on the basis of recoverability, the length of time overdue, the financial position and solvency of customers and counterparties, and other relevant information.

As at 30 June 2026, the total balances of trade receivables and held-to-maturity investments were VND 7,884,642,446 and VND 125,143,835,616 respectively, primarily relating to partners within the HVA ecosystem. Due to the impact of the Legal Event on 24 March 2026, the operations of certain partners within the ecosystem have been disrupted; the Company has not yet been able to contact these partners to reconcile and confirm balances, nor has it been able to gather sufficient information regarding their financial position, solvency and ability to repay.

Consequently, the determination of recoverability and the level of provisions for impairment on the aforementioned amounts depends significantly on information and assumptions regarding the partners' future solvency. The Executive Officers assess this as an accounting estimate subject to significant uncertainty, which may lead to adjustments to the carrying amounts in the next accounting period as further information becomes available.

The Company continues to implement recovery measures and assess these amounts, including: contacting, reconciling and requesting payment/repayment of capital contributed; collecting and regularly updating information on the legal status and solvency of partners; reviewing recoveries after the end of the accounting period; and updating the provision level as further relevant information becomes available.

6. Subsequent events

From the end of the accounting period to the date of approval on the Financial Statements, there have been no material events arising, which need to make adjustments on the figures or to be disclosed in the Interim Financial Statements.

Approved on 20 August 2026

Prepared by



Bui Thi Thanh Duyen

Chief Accountant



Bui Thi Thanh Duyen

Legal representative



Nguyen Van Tuan

CÔNG TY CỔ PHẦN
ĐẦU TƯ HVA
HVA INVESTMENT
JOINT STOCK COMPANY

Số/No: 05/2026/CVGT-HVA

(V/v giải trình liên quan đến BCTC bán niên
năm 2026)

(Regarding Explanation regarding the 2026
Semi-Annual Financial Statements)

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Cần Thơ, ngày 24 tháng 08 năm 2026

Can Tho, August 24, 2026

Kính gửi: - ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC
- SỞ GIAO DỊCH CHỨNG KHOÁN HÀ NỘI.
To: - STATE SECURITIES COMMISSION.
- HANOI STOCK EXCHANGE

Công ty cổ phần Đầu tư HVA (Mã chứng khoán HVA) xin chân thành cảm ơn sự quan tâm, hợp tác và giúp đỡ của Ủy ban chứng khoán Nhà nước và Sở giao dịch Chứng khoán Hà Nội trong thời gian qua.

HVA Investment Joint Stock Company (Stock code HVA) sincerely thanks the State Securities Commission and the Hanoi Stock Exchange for their attention, cooperation, and support over the past time.

Căn cứ Thông tư 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn việc Công bố thông tin trên Thị trường chứng khoán.

Based on Circular 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the Securities Market.

Căn cứ vào Báo cáo soát xét tình hình tài chính giữa niên độ năm 2026.

Based on the Reviewed Interim Financial Statements for 2026.

Công ty Cổ phần Đầu tư HVA xin giải trình về chênh lệch lợi nhuận sau thuế Báo cáo tài chính bán niên năm 2026 so với Báo cáo tài chính bán niên năm 2025 và chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này của HVA như sau:

HVA Investment Joint Stock Company would like to explain the variance in net profit after tax in the Semi-Annual Financial Statements for 2026 compared to the Semi-Annual Financial Statements for 2025, and the shift from profit in the same period last year to a loss in this period as follows:

ĐVT: Đồng

Unit of measurement: Dong

STT / No	Chỉ tiêu/ Metric	Từ ngày 01/01/2026 đến ngày 30/06/2026/ From 01/01/2026 to 30/06/2026	Từ ngày 01/01/2025 đến ngày 30/06/2025/ From 01/01/2025 to 30/06/2025	Chênh lệch/Discrepancy	
				Số tuyệt đối/ Absolute number	% tăng/giảm /increase/ decrease
1	Lợi nhuận sau thuế	(3.591.252.980)	3.348.170.191	6.939.423.171	207,26%

Giải trình nguyên nhân Lợi nhuận sau thuế thay đổi từ 10% trở lên tại của Báo cáo tài chính bán niên năm 2026 so với BCTC bán niên năm 2025 và chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này.

Explanation of the Cause for a 10% or Greater Variation in Net Profit After Tax and the Reversal from Profit to Loss in the 2026 Semi-Annual Financial Statements Compared to the 2025 Semi-Annual Financial Statements:

Lợi nhuận sau thuế của Công ty trong 6 tháng đầu năm 2026 là (3.591.252.980) đồng, trong khi cùng kỳ năm 2025 Công ty ghi nhận lợi nhuận sau thuế 3.348.170.191 đồng, giảm 6.939.423.171 VNĐ (bằng chữ: Sáu tỷ, chín trăm ba mươi chín triệu, bốn trăm hai mươi ba nghìn, một trăm bảy mươi một đồng) tương ứng giảm 207,26% so với bán niên năm 2025. Nguyên nhân chủ yếu dẫn đến sự sụt giảm lợi nhuận sau thuế là do doanh thu bán hàng và cung cấp dịch vụ 6 tháng đầu năm 2026 đạt 22.958.689.490 đồng, giảm 43,73% so với cùng kỳ năm 2025; đồng thời lợi nhuận gộp giảm từ 3.906.728.545 đồng xuống còn 154.518.592

đồng do giá vốn hàng bán chiếm tỷ trọng cao trong doanh thu.

The Company's profit after tax for the first six months of 2026 was VND (3,591,252,980), compared with VND 3,348,170,191 recorded for the corresponding period of 2025, representing a decrease of VND 6,939,423,171 (in words: Six billion nine hundred thirty-nine million four hundred twenty-three thousand one hundred seventy-one Vietnamese dong), equivalent to a 207.26% decrease compared with the first half of 2025. The decrease in profit after tax was mainly attributable to the fact that revenue from sales of goods and rendering of services for the first six months of 2026 amounted to VND 22,958,689,490, down 43.73% compared with the corresponding period of 2025; At the same time, gross profit decreased from VND 3,906,728,545 to VND 154,518,592, primarily because cost of goods sold accounted for a high proportion of revenue.

Bên cạnh đó, doanh thu hoạt động tài chính giảm 58,02%, từ 3.484.483.456 đồng xuống 1.462.804.370 đồng. Đặc biệt, trong kỳ Công ty phát sinh chi phí tài chính 2.657.778.738 đồng, trong đó chi phí đi vay là 184.069.183 đồng, trong khi cùng kỳ năm 2025 chi phí tài chính chỉ ở mức 1.163.243 đồng. Ngoài ra, Công ty phát sinh chi phí bán hàng 118.757.276 đồng trong kỳ. Các yếu tố trên làm lợi nhuận thuần từ hoạt động kinh doanh chuyển từ lãi 4.216.314.786 đồng cùng kỳ năm 2025 sang lỗ 3.331.550.041 đồng trong 6 tháng đầu năm 2026.

In addition, finance income decreased by 58.02%, from VND 3,484,483,456 to VND 1,462,804,370. In particular, during the period, the Company incurred finance costs of VND 2,657,778,738, of which borrowing costs amounted to VND 184,069,183, whereas finance costs for the corresponding period of 2025 were only VND 1,163,243. Furthermore, the Company incurred selling expenses of VND 118,757,276 during the period. As a result of the above factors, net profit from operating activities shifted from a profit of VND 4,216,314,786 in the corresponding period of 2025 to a loss of VND 3,331,550,041 in the first six months of 2026.

Ngoài ra, Công ty phát sinh chi phí khác 260.004.939 đồng, tăng so với mức 24.881.638 đồng của cùng kỳ năm 2025, làm lợi nhuận khác trong kỳ lỗ 259.702.939 đồng. Do đó, tổng lợi nhuận kế toán trước thuế 6 tháng đầu năm 2026 là (3.591.252.980) đồng, so với mức lãi 4.191.433.148 đồng cùng kỳ năm 2025.

Additionally, the Company incurred other expenses of VND 260,004,939, representing an increase compared to VND 24,881,638 recorded in the same period of 2025, resulting in an other net loss of VND 259,702,939 for the period. Consequently, total accounting profit before tax for the first 6 months of 2026 reached VND (3,591,252,980), compared to a profit

of VND 4,191,433,148 in the same period of 2025.

Trên cơ sở các yếu tố nêu trên, lợi nhuận sau thuế 6 tháng đầu năm 2026 giảm và chuyển từ lãi sang lỗ chủ yếu do doanh thu và lợi nhuận gộp giảm, doanh thu hoạt động tài chính giảm và chi phí tài chính phát sinh tăng đáng kể trong kỳ.

Based on the aforementioned factors, net profit after tax for the first 6 months of 2026 decreased and turned from a profit into a loss, primarily due to reductions in revenue and gross profit, a decrease in financial income, and a significant increase in financial expenses incurred during the period.

Trên đây là nguyên nhân chủ yếu làm chênh lệch lợi nhuận sau thuế tại BCTC bán niên năm 2026 so với BCTC bán niên năm 2025 và chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này của Công ty cổ phần Đầu tư HVA.

The above are the primary reasons for the variance in net profit after tax in the 2026 Semi-Annual Financial Statements compared to the 2025 Semi-Annual Financial Statements, as well as the shift from profit in the same period last year to a loss in this period for HVA Investment Joint Stock Company.

Công ty cổ phần Đầu tư HVA xin giải trình với Ủy ban chứng khoán Nhà nước, Sở giao dịch Chứng khoán Hà Nội và thông báo cho các Cổ đông được biết.

HVA Investment Joint Stock Company would like to explain this to the State Securities Commission, the Hanoi Stock Exchange, and notify the shareholders accordingly.

Trân trọng cảm ơn!

Best regards!

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CÔNG TY CỔ PHẦN ĐẦU TƯ HVA
HVA INVESTMENT JOINT STOCK COMPANY

TỔNG GIÁM ĐỐC

GENERAL DIRECTOR



NGUYỄN VĂN TUẤN