

HO CHI MINH CITY INFRASTRUCTURE INVESTMENT
JOINT STOCK COMPANY

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026



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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company") presents this report together with interim consolidated financial statements of the Company for the six-month period ended 30 June 2026.

THE BOARDS OF DIRECTORS, SUPERVISORS AND MANAGEMENT

The members of the Boards of Directors, Supervisors and Management of the Company during the period and as of the date of this report are as follows:

Board of Directors

Mr. Le Vu Hoang	Chairman
Ms. Truong Thi Ngoc Hai	Vice Chairwoman
Mr. Le Quoc Binh	Member
Ms. Nguyen Mai Bao Tram	Member
Mr. Duong Truong Hai	Independent member
Mr. Le Toan	Independent member
Mr. Le Pham Ngoc Phuong	Member

Board of Supervisors

Mr. Doan Minh Thu	Head of Department
Ms. Trinh Thi Ngoc Anh	Member
Ms. Tran Thi Tuat	Member

Board of Management

Mr. Le Quoc Binh	General Director
Mr. Nguyen Van Thanh	Standing Deputy General Director
Ms. Nguyen Mai Bao Tram	Deputy General Director
Ms. Nguyen Quynh Huong	Deputy General Director
Mr. Nguyen Van Chinh	Deputy General Director (appointed on 10 April 2026)
Mr. Nguyen Ba Lan	Deputy General Director (appointed on 10 April 2026)
Mr. Truong Le Duy	Deputy General Director (appointed on 10 April 2026)
Ms. Nguyen Thi Thu Tra	Chief Financial Officer
Mr. Le Trung Hieu	Director of Capital Management
Mr. Nguyen Truong Hoang	Project Development Manager
Ms. Tran Yen Vy	Director of Administration and Management
Mr. Nguyen Van Thinh	Director of the Technology and Digital Transformation Department
Mr. Nguyen Duy Minh	Director of Infrastructure Construction Management
Ms. Ly Huynh Truc Giang	Director of Accounting

Legal Representative

The legal representative of the Company during the period and to the date of this report is Mr. Le Quoc Binh - General Director.

THE AUDITORS

The interim consolidated financial statements of the Company for the six-month period ended 30 June 2026 have been reviewed by International Auditing Company Limited - A member of AGN International.

STATEMENT OF THE BOARD OF MANAGEMENT (continued)

THE BOARD OF MANAGEMENT'S RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the interim consolidated financial position of the Company as at 30 June 2026, and its interim consolidated financial performance and its interim consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim consolidated financial reporting. In preparing these interim consolidated financial statements, the Board of Management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- design and implement an effective internal control system for the purpose of properly preparing and presenting the interim consolidated financial statements so as to mitigate risks of error and fraud.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the interim consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Company has complied with the above requirements in preparing these interim consolidated financial statements.

For and on behalf of the Board of Management,



Le Quoc Binh
General Director

Ho Chi Minh City, 27 August 2026

No. 2533/2026/BCSX-ICPA.SG

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: The Shareholders
The Boards of Directors and Management
Ho Chi Minh City Infrastructure Investment Joint Stock Company

We have reviewed the accompanying interim consolidated financial statements of Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company"), prepared on 27 August 2026, as set out from pages 4 to 98, which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated statements of income and cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory information.

Board of Management's Responsibility

The Board of Management is responsible for the preparation and fair presentation of these interim consolidated financial statements to comply with Vietnamese Accounting Standards, accounting regime for enterprises and prevailing relevant regulations in the interim consolidated financial statement preparation and disclosure and for such internal control as the Board of Management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 - Review of interim financial information performed by the independent auditors of the entity.

A review of interim consolidated financial information consists of making inquiries, primarily of people responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not give a true and fair view of, in all material respects, the interim consolidated financial position of the Company as at 30 June 2026, and its interim consolidated financial performance and its interim consolidated cash flows for the six-month period then ended, in accordance with Vietnamese Accounting Standards, Accounting Regime for enterprises and legal regulations relating to interim consolidated financial reporting.



Phạm Thị Toán
Deputy Branch Director
Audit Practising Registration Certificate
No. 2767-2024-072-1

Ho Chi Minh City, 27 August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

ASSETS	Codes	Notes	Closing balance	Opening balance (As restated)
A. CURRENT ASSETS	100		15,096,329,250,757	11,380,012,698,112
I. Cash and cash equivalents	110	VI.1	1,619,024,428,136	775,255,690,185
1. Cash	111		1,175,743,426,064	521,158,865,324
2. Cash equivalents	112		443,281,002,072	254,096,824,861
II. Short-term financial investments	120	VI.2	6,141,544,129,959	3,847,671,466,317
1. Trading securities	121	2.a	1,026,834,459,171	379,692,900,754
2. Provision for impairment of trading securities	122	2.a	(49,770,642,907)	(56,089,940,754)
3. Short-term held-to-maturity investments	123	2.b	5,216,149,761,875	3,558,349,746,024
4. Provision for short-term held-to-maturity investments	124	2.b	(53,669,448,180)	(34,281,239,707)
III. Short-term receivables	130		1,605,520,676,702	1,692,474,696,773
1. Short-term trade receivables	131	VI.3	559,894,939,761	592,606,122,531
2. Short-term advances to suppliers	132	VI.4	397,975,664,241	433,833,869,945
3. Other short-term receivables	135	VI.5	822,035,544,403	834,042,586,992
4. Provision for short-term doubtful debts	136	VI.6	(174,385,471,703)	(168,007,882,695)
IV. Inventories	140	VI.7	5,500,901,185,010	4,879,883,138,697
1. Inventories	141		5,501,374,518,702	4,880,356,472,389
2. Provision for devaluation of inventories	142		(473,333,692)	(473,333,692)
V. Other short-term assets	160		229,338,830,950	184,727,706,140
1. Short-term deferred expenses	161	VI.8	14,285,078,237	10,893,891,071
2. Value added tax deductibles	162		175,703,142,184	131,740,067,877
3. Taxes and other receivables from the State budget	163	VI.19	6,207,068,667	14,653,390,191
4. Other short-term assets	165	VI.9	33,143,541,862	27,440,357,001

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

Unit: VND

ASSETS	Codes	Notes	Closing balance	Opening balance (As restated)
B. NON-CURRENT ASSETS	200		28,371,067,662,729	26,136,839,778,038
I. Long-term receivables	210		4,265,498,516,392	2,313,806,936,460
1. Long-term trade receivables	211	VI.3	21,679,747,429	23,598,225,137
2. Long-term advances to suppliers	212	VI.4	1,918,137,780,248	20,357,494,600
3. Other long-term receivables	215	VI.5	2,325,680,988,715	2,269,851,216,723
II. Fixed assets	220		15,321,561,559,328	15,672,616,695,163
1. Tangible fixed assets	221	VI.10	370,015,352,950	366,186,115,806
- Cost	222		536,291,587,898	525,917,927,628
- Accumulated depreciation	223		(166,276,234,948)	(159,731,811,822)
2. Intangible assets	227	VI.11	14,951,546,206,378	15,306,430,579,357
- Cost	228		20,344,532,842,404	20,340,961,054,843
- Accumulated amortization	229		(5,392,986,636,026)	(5,034,530,475,486)
III. Investment property	240	VI.12	691,489,614,481	705,182,207,652
- Cost	241		822,957,890,543	822,957,890,543
- Accumulated depreciation	242		(131,468,276,062)	(117,775,682,891)
IV. Long-term assets in progress	250		886,896,226,489	573,306,345,617
1. Construction in progress	252	VI.13	886,896,226,489	573,306,345,617
V. Long-term financial investments	260	VI.2	1,536,128,649,016	1,217,024,924,876
1. Investments in joint-ventures, associates	262	2.c	-	-
2. Equity investments in other entities	263	2.d	847,517,650,000	877,217,650,000
3. Provision for impairment of long-term investments in other entities	264	2.d	(8,000,000,000)	(24,688,430,000)
4. Long-term held-to-maturity investments	265	2.b	696,610,999,016	364,495,704,876
VI. Other long-term assets	270		5,669,493,097,023	5,654,902,668,270
1. Long-term deferred expenses	271	VI.8	4,663,435,036,238	4,544,156,611,758
2. Deferred tax assets	272	VI.14	490,974,821,670	487,159,330,460
3. Goodwill	279	VI.15	515,083,239,115	623,586,726,052
TOTAL ASSETS (280 = 100 + 200)	280		43,467,396,913,486	37,516,852,476,150

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

Unit: VND

RESOURCES	Codes	Notes	Closing balance	Opening balance (As restated)
C. LIABILITIES	300		30,511,829,007,296	25,559,744,163,085
I. Current liabilities	310		8,388,195,430,653	7,343,909,560,814
1. Short-term trade payables	311	VI.16	511,368,760,477	495,789,657,352
2. Short-term advances from customers	312	VI.17	122,328,555,694	116,294,076,787
3. Dividends and profit payable	313	VI.18	25,749,575,824	38,884,882,778
4. Short-term taxes and amounts payable to the State budget	314	VI.19	59,984,224,305	67,642,098,339
5. Payables to employees	315		36,674,896,141	41,090,006,381
6. Short-term accrued expenses	316	VI.20	168,997,072,959	130,420,125,127
7. Short-term deferred revenue	319		536,781,813	1,509,062,507
8. Other current payables	320	VI.21	723,403,911,697	729,393,349,471
9. Short-term loans and obligations under finance leases	321	VI.22	6,061,507,035,181	5,044,846,616,034
10. Short-term provisions	322	VI.23	632,399,813,634	632,399,813,634
11. Bonus and welfare funds	323		45,244,802,928	45,639,872,404
II. Long-term liabilities	330		22,123,633,576,643	18,215,834,602,271
1. Long-term deferred revenue	337		7,172,564,063	7,255,364,063
2. Other long-term payables	338	VI.21	84,567,376,275	86,495,629,767
3. Long-term loans and obligations under finance leases	339	VI.22	18,473,186,051,944	16,269,370,883,591
4. Convertible bonds	340	VI.24	3,257,479,599,379	1,551,678,288,780
5. Deferred tax liabilities	342	VI.14	300,404,300,176	292,266,778,014
6. Long-term provisions	343	VI.23	823,684,806	8,767,658,056
D. EQUITY	400	VI.25	12,955,567,906,190	11,957,108,313,065
1. Owner's contributed capital	411		6,719,852,910,000	6,254,504,210,000
- Ordinary shares carrying voting rights	411a		6,719,852,910,000	6,254,504,210,000
2. Share premium	412		33,056,474,484	33,056,474,484
3. Bond conversion option	413		1,221,428,199,644	942,961,555,395
4. Other owner's capital	414		6,660,084,447	6,660,084,447
5. Investment and development fund	418		68,086,105,745	68,086,105,745
6. Retained earnings	420		1,627,488,202,048	1,621,156,274,302
- Retained earnings accumulated to the prior period	420a		1,597,663,770,269	1,606,044,486,476
- Retained earnings of current period	420b		29,824,431,779	15,111,787,826
7. Non-controlling interests	429		3,278,995,929,822	3,030,683,608,692
TOTAL RESOURCES	440		43,467,396,913,486	37,516,852,476,150
(440 = 300 + 400)				

Nguyen Thi Thanh Huong
Preparer

Ly Huynh Truc Giang
Chief Accountant



Approved on 27 August 2026

Le Quoc Binh
General Director

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Notes	Current period	Prior period (As restated)
1. Gross revenue from goods sold and services rendered	01	VII.1	1,653,433,159,433	1,478,159,244,009
2. Deductions	02	VII.1	69,036,231,886	51,390,037,772
3. Net revenue from goods sold and services rendered (10 = 01 - 02)	10	VII.1	1,584,396,927,547	1,426,769,206,237
4. Cost of sales	11	VII.2	670,454,729,899	582,709,333,910
5. Gross profit from goods sold and services rendered (20 = 10 - 11)	20		913,942,197,648	844,059,872,327
6. Gain from the sale, liquidation of investment properties	21		-	-
7. Financial income	22	VII.3	237,906,268,434	402,157,006,257
8. Financial expenses	23	VII.4	724,128,655,033	724,492,287,707
- In which: Interest expense and other borrowing costs	24		733,350,076,623	679,371,016,514
9. Selling expenses	25	VII.5	39,220,216,264	42,196,569,015
10. General and administration expenses	26	VII.6	207,526,805,605	228,488,927,752
11. Sharing profit from associates, joint ventures	27	VI.2.c	-	-
12. Operating profit {30 = 20 + 21 + (22 - 23) - (25 + 26) + 27}	30		180,972,789,180	251,039,094,110
13. Other income	31		6,724,710,444	1,107,590,574
14. Other expenses	32	VII.7	28,249,092,847	55,271,478,100
15. Loss from other activities (40 = 31 - 32)	40		(21,524,382,403)	(54,163,887,526)
16. Accounting profit before tax (50 = 30 + 40)	50		159,448,406,777	196,875,206,584
17. Current corporate income tax expense	51	VII.8	59,567,531,291	52,049,845,445
18. Deferred corporate tax expense/(income)	52		4,322,030,952	(40,236,221,247)
19. Net profit after corporate income tax (60 = 50 - 51 - 52)	60		95,558,844,534	185,061,582,386
20. Net profit attributable to owners of the parent	61		32,670,727,391	46,810,971,660
21. Net profit attributable to non-controlling interest	62		62,888,117,143	138,250,610,726
22. Basic earnings per share	70	VII.9	39	80
23. Diluted earnings per share	71	VII.10	39	80

Nguyen Thi Thanh Huong
Preparer

Ly Huynh Truc Giang
Chief Accountant



Approved on 27 August 2026

Le Quoc Binh
General Director

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS*(Indirect method)*

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Current period	Prior period
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	01	159,448,406,777	196,875,206,584
2. Adjustments for			
Depreciation and amortisation of fixed assets, investment properties and goodwill	02	489,042,863,774	477,575,528,020
Provisions	03	(5,185,903,616)	42,893,886,688
Gain from investing, financing activities	05	(154,436,870,009)	(155,207,743,190)
Interest expense and other borrowing costs	06	733,350,076,623	679,371,016,514
Other adjustments	07	(15,810,477,652)	(137,607,397,190)
3. Operating profit before movements in working capital	08	1,206,408,095,897	1,103,900,497,426
Decrease/(increase) in receivables	09	116,038,962,247	(98,543,178,901)
Increase in inventories	10	(579,927,906,619)	(156,176,128,972)
(Decrease)/increase in payables (excluding accrued loan interest and corporate income tax payable)	11	(34,708,153,462)	108,680,342,895
Decrease in deferred expenses	12	53,954,787,414	14,338,525,503
(Increase)/decrease in trading securities	13	(647,141,558,417)	60,760,631,138
Borrowing costs paid	14	(984,146,327,438)	(1,007,607,323,175)
Corporate income tax paid	15	(60,206,267,228)	(59,250,371,595)
Other cash outflows	17	(30,000,328,086)	(19,620,552,415)
Net cash used in operating activities	20	(959,728,695,692)	(53,517,558,096)
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Acquisition and construction of fixed assets and other long-term assets	21	(2,268,393,670,103)	(52,665,212,290)
2. Proceeds from sale, disposal of fixed assets and other long-term assets	22	880,000,000	738,642,005
3. Cash outflow for lending, buying debt instruments of other entities	23	(2,619,665,040,663)	(1,412,683,771,616)
4. Cash recovered from lending, selling debt instruments of other entities	24	722,620,000,000	385,421,918,650
5. Equity investments in other entities	25	(29,236,452,400)	(301,912,793,785)
6. Cash recovered from investments in other entities	26	35,200,000,000	-
7. Interest earned, dividends and profits received	27	58,200,259,245	97,526,188,383
Net cash used in investing activities	30	(4,100,394,903,921)	(1,283,575,028,653)

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (continued)
(Indirect method)

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Current period	Prior period
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from share issue and owners' contributed capital	31	471,216,644,249	-
2. Proceeds from borrowings and investment cooperation contributions	33	8,315,503,751,051	6,267,245,749,400
3. Repayment of borrowings	34	(2,869,692,210,241)	(4,081,704,853,854)
4. Dividends and profit distributions paid	36	(13,135,847,495)	(167,714,489,384)
Net cash from financing activities	40	5,903,892,337,564	2,017,826,406,162
Net increase in cash and cash equivalents (50 = 20 + 30 + 40)	50	843,768,737,951	680,733,819,413
Cash and cash equivalents at beginning of the period	60	775,255,690,185	1,351,810,461,900
Cash and cash equivalents at end of the period (70 = 50 + 60)	70	1,619,024,428,136	2,032,544,281,313



Nguyen Thi Thanh Huong
Preparer



Ly Huynh Truc Giang
Chief Accountant



Approved on 27 August 2026

Le Quoc Binh
General Director

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION****Structure of ownership**

Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company") operates under the Enterprise Registration Certificate No. 0302483177, initially issued by the Department of Finance (formerly known as the Department of Planning and Investment) of Ho Chi Minh City dated 24 December 2001, and its amendments with the latest 42nd amendment dated 12 March 2026 on increasing of the Company's charter capital.

The charter capital of the Company is VND 6,719,852,910,000, equally divided into 671,985,291 ordinary shares with a par value of VND 10,000.

The head office of the Company is located at the 12th Floor, 152 Dien Bien Phu, Thanh My Tay Ward, Ho Chi Minh City.

The Company's international name is Ho Chi Minh City Infrastructure Investment Joint Stock Company and its abbreviated name is C.I.I.

The Company's shares are officially listed on the Ho Chi Minh City Stock Exchange with stock code as CII.

The total number of employees of the Company and its subsidiaries as at the end of the period and at the beginning of the period was approximately 580 and 500, respectively.

Business sector

The Company operates in various business sectors.

Operating industries and principal activities

The operating industries of the Company comprise construction, investment and operation in infrastructure sectors under form of Build - Operate - Transfer (B.O.T); Build - Transfer (B.T); real estate business; implementation of toll collection; manufacturing and trading in specialized equipment of tolling and construction; construction of civil, industrial, transport works.

The Company's principal activities during the period include construction, investment and operation in infrastructure sectors under form of Build - Operate - Transfer (B.O.T); Build - Transfer (B.T); implementation of toll collection; operation in real estate business; construction; exploitation and production of stone and bricks; trading construction materials, leasing machinery and equipment; providing traffic toll collection services; providing equipment, installing and maintaining traffic toll stations; planting trees; providing landscape care and maintenance services; investing and managing subsidiaries, joint ventures and associates companies.

Normal production and business cycle

The Company's production and business cycle in real estate sector starts from the time of applying for the investment license, carrying out site clearance and construction until completion. Therefore, the normal business cycle of the real estate sector is estimated within 60 months.

The operating cycle of the Company's investment, construction, operation, and trading of urban technical infrastructure under build – operate - transfer (B.O.T) contracts is determined from the time of obtaining the investment license, carrying out site clearance, and undertaking construction until the projects are completed and put into operation. Accordingly, the operating cycle for these activities is estimated to range from 24 to 60 months.

The production and business cycle of other activities of the Company is normally carried out for a period not exceeding 12 months.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION (continued)****The operational characteristics of the Company during the period affecting the interim consolidated financial statements***Transactions related to increases in charter capital*

During the period, the Company converted the number of 4,653,487 of CII424002 convertible bonds, representing an increase in charter capital of VND 465,348,700,000, into 46,534,870 ordinary shares. All of these shares have been additionally listed on the Stock Exchange.

Significant business combination and restructuring activities during the period

On 18 December 2025, CII Construction Engineering One Member Company Limited was established with a charter capital of VND 20 billion, wholly owned by CII E&C. During the period, CII E&C fully contributed the charter capital.

On 6 February 2026, CII Public-Private Partnership Co., Ltd. ("PPP") was established to invest in infrastructure projects with initial charter capital of VND 500 million, of which the Company and its subsidiaries subscribed for 100%. By the date of preparation of these interim consolidated financial statements, PPP's charter capital had increased to VND 1,046 billion.

Pursuant to the Board of Directors' Resolution No. 143/NQ-HĐQT (term 2022-2027) dated 25 July 2025, the Company completed the dissolution of Sai Gon Long Khanh Green City Co., Ltd., a subsidiary of the Company, on 22 June 2026.

During the period, the Company continued its corporate restructuring through transactions such as transferring capital/shares in directly held subsidiaries to other subsidiaries within the Group, recovering investments, and increasing/decreasing charter capital in certain subsidiaries. However, these transactions did not change the Group's ownership interests in these subsidiaries, as the primary objective was to restructure the investment portfolio without affecting the Group's control over these subsidiaries. This restructuring has led to changes in the direct and indirect ownership ratios in subsidiaries as presented in the Company's structure section below:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION (continued)****The Company's structure**

Details of the Company's subsidiaries and associates as at 30 June 2026 were as follows:

Direct investments

Name of companies	As at the end of the period				As at the beginning of the period				Operating industry and principal activity
	Proportion of voting rights (%)	Proportion of ownership interest			Proportion of voting rights (%)	Proportion of ownership interest			
		Total (%)	Direct interest (%)	Indirect interest (%)		Total (%)	Direct interest (%)	Indirect interest (%)	
Subsidiaries									
1. CII Bridges and Roads Investment Joint Stock Company ("CII B&R") (i)	54.87%	54.87%	47.29%	7.58%	54.84%	54.84%	47.81%	7.03%	Investing in bridge and road infrastructure projects
2. 577 Investment Corporation ("NBB") (ii)	79.79%	79.79%	21.95%	57.84%	79.79%	79.79%	21.95%	57.84%	Operating in real estate sector
3. Khu Bac Thu Thiem Company Limited ("KBTT")	100%	100%	100%	-	100%	100%	100%	-	Performing B.T project of development of technical infrastructure in Thu Thiem New Urban and development of real estate projects
4. Dien Bien Phu Building Investment Company Limited ("OBP")	100%	100%	100%	-	100%	100%	100%	-	Operating in real estate sector
5. CII Trading Investment Limited Liability Company ("CII Invest") (iii)	100%	100%	12.15%	87.85%	100%	100%	9.33%	90.67%	Operating in real estate sector
6. Binh Trieu Road Bridge Construction and Investment Joint Stock Company	96.72%	96.72%	96.72%	-	96.72%	96.72%	96.72%	-	Infrastructure investment
7. Sai Gon Bridge Construction Co., Ltd. ("SGBCT") (v)	100%	100%	100%	-	100%	100%	100%	-	Infrastructure investment
8. BOT Saigon - My Thuan Expressway Co., Ltd. (iv)	55.00%	55.00%	40.00%	15.00%	55.00%	55.00%	40.00%	15.00%	Investing in the B.O.T project of Saigon - My Thuan Expressway
9. CII Public-Private Partnership Co., Ltd. (v)	100%	100%	99.00%	1.00%	-	-	-	-	Infrastructure investment
10. Ha Noi Highway Construction and Investment JSC. (vi)	100%	76.98%	49.00%	27.98%	100%	76.97%	49.00%	27.97%	Investing in the B.O.T project of Ha Noi Highway expansion
11. Sai Gon Long Khanh Green City Co., Ltd.	-	-	-	-	95.00%	95.00%	95.00%	-	Operating in real estate sector

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION** (continued)**The Company's structure** (continued)**Direct investments** (continued)

(i) The Company directly holds a proportion of 47.29% of the voting rights in this subsidiary and indirectly holds 4.99% and 2.59% through CII Invest and CII Service, respectively.

(ii) The Company directly holds a proportion of 21.95% of the voting rights in this subsidiary and indirectly holds 45.06% and 12.78% through CII Invest and CII Service, respectively.

(iii) The Company directly holds a proportion of 12.15% of the voting rights in this subsidiary and indirectly holds 87.85% through KBTT (see note below).

(iv) The Company directly holds a proportion of 40% of the voting rights in this subsidiary and indirectly holds 15% through CII Service.

(v) The Company directly holds a proportion of 99% of the voting rights in this subsidiary and indirectly holds 1% through CII Invest.

(vi) The Company directly holds a proportion of 49% of the voting rights in this subsidiary and indirectly holds 51% through CII B&R (see note below).

Indirect investments

In addition to its direct investments, the Company also holds indirect investments in other entities through its subsidiaries as follows:

Name of companies	As at the end of the period			As at the beginning of the period		
	Proportion of ownership interest			Proportion of ownership interest		
	Proportion of voting rights (%)	Total (%)	Direct interest (%)	Proportion of voting rights (%)	Total (%)	Direct interest (%)
Subsidiaries invested through CII B&R						
1. BOT Trung Luong - My Thuan JSC.	89.00%	89.00%	-	89.00%	89.00%	-
						Ho Chi Minh City & Dong Thap Province
						Investing in the B.O.T project of Trung Luong - My Thuan expressway
2. Ha Noi Highway Construction and Investment JSC.	51.00%	27.98%	-	51.00%	27.97%	-
						Investing in Ha Noi Highway expansion B.O.T project

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION (continued)****The Company's structure (continued)****Indirect investments (continued)**

Name of companies	As at the end of the period			As at the beginning of the period					Operating industry and principal activity	
	Proportion of voting rights (%)	Proportion of ownership interest		Proportion of voting rights (%)	Proportion of ownership interest		Places of incorporation and operation			
		Total (%)	Direct interest (%)		Indirect interest (%)	Total (%)		Direct interest (%)		Indirect interest (%)
Subsidiaries invested through CII B&R (continued)										
3. BOT Ninh Thuan Province Co., Ltd.	100%	54.87%	-	54.87%	100%	54.84%	-	54.84%	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Ninh Thuan Province
4. Ninh Thuan Investment and Construction Development JSC.	99.99%	54.87%	-	54.87%	99.99%	54.83%	-	54.83%	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Phan Rang - Thap Cham
5. Rach Mieu BOT Co., Ltd. ("BOTRM")	50.36%	27.63%	-	27.63%	50.36%	27.62%	-	27.62%	Vinh Long Province	Investing in the project of B.O.T Rach Mieu Bridge and upgrade National Highway 60
6. Co Chien Investment Co., Ltd.	50.53%	27.72%	-	27.72%	50.53%	27.71%	-	27.71%	Ho Chi Minh City	Investing for B.O.T project of Co Chien Bridge
7. Hien An Binh Roads Bridges One Member Company Limited	100%	54.87%	-	54.87%	100%	54.84%	-	54.84%	Ho Chi Minh City	Investing in bridges and roads projects
8. VRG Infrastructure Investment Co., Ltd. ("VRG")	100%	54.87%	-	54.87%	100%	54.84%	-	54.84%	Ho Chi Minh City	Investing for B.O.T project of DT 741 road expansion
9. CII Bridge and Road Management Operation Services Joint Stock Company ("CIBR OM") (i)	66.67%	36.58%	-	36.58%	66.67%	36.56%	-	36.56%	Ho Chi Minh City	Rendering infrastructure services
Subsidiaries invested through NBB										
1. Hung Thanh Construction - Trading - Services - Production Co., Ltd.	95.00%	75.80%	-	75.80%	95.00%	75.80%	-	75.80%	Ho Chi Minh City	Operating in real estate sector
2. Quang Ngai Mineral Investment Joint Stock Company (*)	90.00%	71.81%	-	71.81%	90.00%	71.81%	-	71.81%	Quang Ngai Province	Exploiting, producing and selling products of soil and rock
3. Huong Tra Co., Ltd.	99.00%	78.99%	-	78.99%	99.00%	78.99%	-	78.99%	Quang Ngai Province	Exploiting products of soil and rock, sand, gravel and clay

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION (continued)****The Company's structure (continued)****Indirect investments (continued)**

Name of companies	As at the end of the period			As at the beginning of the period				
	Proportion of ownership interest			Proportion of ownership interest				
	Proportion of voting rights (%)	Direct interest (%)		Proportion of voting rights (%)	Direct interest (%)		Total (%)	Places of incorporation and operation
		Total (%)	Indirect interest (%)		Total (%)	Indirect interest (%)		
Associate invested through NBB								
1. Tam Phu Investment & Construction Co., Ltd (*)	49.00%	39.10%	-	39.10%	49.00%	39.10%	-	Quang Ngai Province
Subsidiaries invested through KBTT								
1. CII Trading Investment Limited Liability Company ("CII Invest")	87.85%	87.85%	-	87.85%	90.67%	90.67%	-	Ho Chi Minh City
2. CII Engineering & Construction JSC. ("CII E&C")	96.23%	96.23%	-	96.23%	96.23%	96.23%	-	Ho Chi Minh City
Subsidiaries invested through CII Invest								
1. CII Services and Investment One Member Limited Liability Company ("CII Service")	100%	100%	-	100%	100%	100%	-	Ho Chi Minh City
2. Trung Bo Infrastructure Co., Ltd. ("HTTB")	100%	100%	-	100%	100%	100%	-	Quang Ngai Province
3. 577 Investment Corporation ("NBB")	57.84%	50.81%	-	50.81%	57.84%	52.45%	-	Ho Chi Minh City
Subsidiaries invested through CII Engineering & Construction JSC.								
1. CII Construction Engineering One Member Company Limited	100%	96.23%	-	96.23%	-	-	-	Ho Chi Minh City

(i) Currently, the Company indirectly holds 66.67% of the voting rights in CII Bridge and Road Management Operation Services Joint Stock Company through CII B&R and 18.33% of the voting rights through CII Service.

(*) These companies have ceased operations and are in the process of being dissolved.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***I. GENERAL INFORMATION (continued)****Disclosure of information comparability in the interim consolidated financial statements**

The comparative figures are presented in the audited consolidated financial statements for the financial year ended 31 December 2025 and the reviewed interim consolidated financial statements for the six-month period ended 30 June 2025.

The Company has applied Circular No. 99/2025/TT-BTC ("Circular 99"), issued by the Ministry of Finance on 27 October 2025, in the preparation and presentation of its interim consolidated financial statements from 1 January 2026 and Circular No. 43/2026/TT-BTC ("Circular 43"), issued by the Ministry of Finance on 20 April 2026 amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements. The Company has applied the changes in accounting policies required by Circular 99 and Circular 43 that are applicable to the Company on a prospective basis. The Company has also restated the corresponding comparative information for certain line items in accordance with the requirements of Circular 99 and Circular 43 (*details are disclosed in Note VIII.6*). Accordingly, the information presented in the interim consolidated financial statements is comparable.

II. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD**Accounting convention**

The accompanying interim consolidated financial statements, expressed in Vietnamese Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim consolidated financial statements.

The accompanying interim consolidated financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

Accounting period

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

The interim accounting period commences on 01 January and ends on 30 June annually.

III. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING REGIME**Application of new guidance on the accounting regime for enterprises**

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 replaces the accounting regime for enterprises previously issued under Circular No. 200/2014/TT-BTC issued on 22 December 2014 by the Ministry of Finance.

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43"), amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC ("Circular 202") dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements.

Circular 99 and Circular 43 are effective for financial years beginning on or after 1 January 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***III. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING REGIME (continued)****Applied accounting standards and accounting regime**

The Company's Board of Management ensures compliance with the requirements of Vietnamese Accounting Standards, the Vietnamese Accounting Regime for enterprises promulgated under the Circular 99, Circular 202, Circular 43 and other circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation and presentation of these interim consolidated financial statements.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim consolidated financial statements, are as follows:

Estimates

The preparation of interim consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

Basis of consolidation

The interim consolidated financial statements incorporated the interim separate financial statements of the Company and enterprises controlled by the Company (its subsidiaries) which are prepared for the same accounting period. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed of during the period are included in the consolidated statement of income from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used in line with those used by the Company.

Intragroup transactions and balances are eliminated in full consolidation.

Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the equity attributable to owners of the parent. Non-controlling interests consist of the amount of those non-controlling interests at the date of the original business combination (see below) and the non-controlling interests' share of changes in total equity since the date of the business combination. Losses incurred by subsidiaries are allocated to the non-controlling interests in proportion to their ownership interests, even if this results in the non-controlling interests having a deficit balance.

Business combinations

On acquisition, the assets and liabilities and contingent liabilities of a subsidiary are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is credited to profit and loss in the accounting period of acquisition.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Business combinations (continued)**

In case prior to the date that control is obtained, the Company does not have a significant influence on the subsidiary and the investment is presented at cost, when control over the subsidiary is obtained, the Company will remeasure its investment in the acquiree at its acquisition-date fair value. The difference between the revalued amount and the cost of investment is recognized in the consolidated statement of income.

In case prior to the date that control is obtained, the investment is an investment in an associate or joint venture of the Company and is presented under the equity method, when preparing the interim consolidated financial statements, the Company will remeasure its previously held equity interest in the acquiree at its acquisition-date fair value. The difference between the revalued amount and the value of investment under the equity method is recognized in the consolidated statement of income.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities, and contingent liabilities recognized.

The effect of transactions resulting in changes in the Company's ownership interest in the subsidiaries without loss of control is recorded directly in the retained earnings in the consolidated statement of financial position.

Disposal of subsidiary

When the Company loses control over a subsidiary, it shall derecognize assets, liabilities, and non-controlling interests in the former subsidiary, including other equity components at the date of loss control. Gain or loss resulting from the disposal is immediately recognized in the consolidated statement of income for the period in which the disposal is taken place.

After a partial disposal of a subsidiary, any interest retained in the former subsidiary shall be recorded at the remaining carrying amount of the investment in parent's separate financial statements and adjusted thereafter for post-acquisition changes in the Company's share of the investee's equity if the former subsidiary becomes an associate or shall be presented at cost if the former subsidiary becomes a normal equity investment.

In the case where the Company has previously disposed a part of its interest in a subsidiary and directly recognized the result from the disposal in retained earnings of the consolidated statement of financial position, and now disposed an additional part of its interest in that subsidiary leading a loss of control, the gain or loss previously recognized retained earnings would be transferred to consolidated statement of income at the time of loss of control.

When the proportion of equity held by the Company in a subsidiary change without loss of control, the transactions shall be accounted for as equity transactions. The effects of these transactions shall be recognized directly in retained earnings of the consolidated statement of financial position, not being recorded in the consolidated statement of income for the period in which the transaction occurred.

Investments in associates

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

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Investments in associates (continued)**

The Company applies the equity method to present its investments in associates in its interim consolidated financial statements. Accordingly, investments in associates are initially recorded at cost and the carrying amount is subsequently adjusted for post-acquisition changes in the Company's share of the investee's profit or loss. Any distributions received from an investee shall be accounted for as a reduction in carrying amount of the investment. Adjustments to carrying amount shall also be made when the investor's interests change arising from income recognized directly in the investee's equity, such as revaluation of fixed assets, exchange rate differences due to consolidated financial statement conversion.

Losses of an associate equal to or exceeding the Company's interest in that associate are not recognized unless the Company has legal contractual obligations to pay or making payments on behalf of associates companies for debts that the Company has guaranteed or committed to pay. If the associate subsequently operates at a profit, the Company is only allowed to record its share of profit after compensating for the previously unaccounted net loss.

The financial statements of associates are prepared for the same period as the Company's interim consolidated financial statements and apply accounting policies consistent with that of the Company. Appropriate consolidation adjustments have been made to ensure that the accounting policies are applied consistently with the Company.

When the Company disposes a part of its interest in an associate, gain or loss on the disposal is recognized in consolidated statement of income.

Where a group entity transacts with an associate of the Company, unrealized profits and losses are eliminated to the extent of the Company's interest in the relevant associate.

Interests in joint ventures

A joint venture is a contractual arrangement whereby the Company and other parties undertake an economic activity that is subject to joint control, i.e., the strategic financial and operating policy decisions relating to the activities require the unanimous consent of the parties sharing control.

Where a group entity undertakes its activities under joint venture arrangements directly, the Company's share of jointly controlled assets and any liabilities incurred jointly with other ventures are recognized in the interim consolidated financial statements of the relevant entity and classified according to their nature. Liability and expenses incurred directly in respect of interests in jointly controlled assets are accounted for on an accrual basis. Income from the sale or use of the Company's share of the output of jointly controlled assets, and its share of joint venture expenses, are recognized when it is probable that the economic benefits associated with the transactions will flow to/from the Company and their amount can be measured reliably.

Joint venture arrangements that involve the establishment of a separate entity in which each venturer has an interest are referred to as jointly controlled entities. The Company reports its interests in jointly controlled entities using the equity method of accounting, similar to accounting for investments in associates.

Any goodwill arising on the acquisition of the Company's interest in a jointly controlled entity is accounted for in accordance with the Company's accounting policy for goodwill arising on the acquisition of a jointly controlled entity.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Goodwill**

Goodwill represents the excess of the cost of acquisition over the Company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, associate or jointly controlled entity at the date of acquisition.

Goodwill arising on the acquisition of a subsidiary is recognized as an intangible asset, is presented separately under other non-current assets in the consolidated statement of financial position and is amortized on the straight-line basis over its estimated period of benefit of 10 years. The Company conducts the periodical review for impairment of goodwill of investments in subsidiaries. If there are indicators of impairment loss incurred is higher than the yearly allocated amount of goodwill on the straight-line basis, the higher amount will be recognized in the consolidated statement of income.

Goodwill arising on the acquisition of associates and jointly controlled entities is included in the carrying amount of the associates and jointly controlled entities. The Company does not amortize this goodwill.

On disposal of a subsidiary, associate or jointly controlled entity, the attributable amount of unamortized goodwill is included in the determination of the profit or loss on disposal.

Bargain purchase gain

Bargain purchase gain represents the excess of the Company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, associate or jointly controlled entity at the date of acquisition over the cost of acquisition. Bargain purchase gain is immediately recognized in the consolidated statement of income at the acquisition date.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits, cash in transit and short-term, highly liquid investments (not exceeding 3 months) that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value and are not restricted in use.

Financial investments***Trading securities***

Trading securities are securities held by the Company for trading purposes. Trading securities are recognised from the date on which the Company obtains ownership rights and are initially measured at the fair value of the consideration paid at the transaction date. Transaction costs related to the acquisition of trading securities (if any), such as brokerage fees, transaction fees, information service fees, taxes, bank charges, etc., are recognised as financial expenses in the period.

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

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

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Financial investments (continued)****Trading securities (continued)**

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

- For listed trading securities or securities with a determinable fair value, the provision is determined based on the market value of the securities at the end of the reporting period;
- For trading securities whose fair value cannot be reliably determined at the end of the reporting period, the provision is determined based on the losses incurred by the investee.

Upon disposal, sale or exchange of trading securities (on a security-by-security basis), the cost is determined using the weighted average cost method. Gains or losses arising from the disposal or sale of trading securities are recognised in the consolidated statement of income in the period.

Held-to-maturity investments

Held-to-maturity investments are investments that the Company has the intention and ability to hold until maturity. Held-to-maturity investments include: term deposits at banks, valuable papers (including treasury bills, promissory notes, certificates of deposit), bonds, loans held to maturity for the purpose of earning periodic interest, other held-to-maturity investments or those of a similar nature, and excluding derivative instruments.

Held-to-maturity investments are initially recognised at cost, including the principal amount less (-) any interest received in advance for multiple periods (in the case of held-to-maturity investments with interest received in advance), plus (+) any premium or less (-) any discount.

Subsequent to initial recognition, any discounts and/or premiums are amortised using the straight-line method consistent with the term of the investment, as follows:

- The discount on held-to-maturity investments is amortised over the term of the investment and recognised as financial income in each period;
- The premium on held-to-maturity investments is amortised over the term of the investment and reduces financial income in each period.

The discount or premium is allocated evenly and recognised in the interim consolidated statement of income on a straight-line basis over the term of the investment. Interest received at maturity or periodically is recognised as financial income in the relevant interest periods.

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

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

Equity investment in other entity

Investments in other entities comprises investments in equity instruments of other entities that the Company does not have control, joint control or significant influence over the investees and investments in business cooperation contracts ("BCC contracts") that the Company does not have joint control over the activities but is entitle to share of profit or loss of the BCC contracts.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Financial investments (continued)*****Equity investment in other entity (continued)***

The Company initially recognises investments in other entities at cost, including the purchase price and directly attributable costs of the investment such as legal advisory fees, valuation fees, information service fees, brokerage and transaction costs incurred in connection with the investment. The Company recognises as income in the interim consolidated statement of income its share of accumulated net profits of the investees arising after the acquisition date. Any distributions received by the Company other than the aforementioned profit distributions are considered a recovery of the investment and are recognised as a reduction of the carrying amount of the investment. When the investors receive stock dividends, they only record the number of additional shares, not recording an increase in the value of investments and income from stock dividends.

Investments in other entities are presented in the interim consolidated statement of financial position at cost less any provision for impairment (if any).

Provisions for impairment of investments in other entities are made when the investee suffers a loss which may cause the Company losing its investment capital or when there is reliable evidence of diminution in value of those investments on the balance sheet date. If the investee prepares consolidated financial statements, the basis for making provision is the loss presented in the consolidated financial statements.

An increase or decrease in allowance for diminution in value of investments in other entities at closing date is recognized as financial expense for the period.

Receivables

Receivables represent the amounts recoverable from customers or other debtors. Receivables are stated at book value less provision for doubtful debts.

Provision for doubtful debts is made for: overdue receivables stated in economic contracts and outstanding receivables which are doubtful of being recovered. Provision for overdue receivables is made based on overdue days in payment of principals following the initial economic contract, exclusive of the debts rescheduling between contracting parties, provision for outstanding receivables is made when the debtor is in bankruptcy or is doing procedures to dissolve, missing, escaped.

An increase or decrease in provision for doubtful debts at the closing date is recognized in general and administrative expenses for the period.

Inventories***Properties held for sale***

Properties held for sale include properties acquired or constructed for sale in the ordinary course of business and shall be measured at the lower of cost and net realizable value. Cost of properties held for sale includes land use fees, land rentals, compensation and site-clearance costs; construction and borrowing costs, planning and design costs, construction management costs and other related costs (if any) that have been incurred in bringing the inventory property to their present location and condition.

Net realisable value is the estimated selling price of real estate inventories in the ordinary course of business, based on market prices prevailing at the reporting date and discounted for the time value of cash flows, if material, less estimated costs to completion and estimated costs of sale.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Inventories (continued)****Other inventories**

Inventories are stated at the lower of cost and net realisable value. Cost comprises direct materials, direct labour costs and those overheads that have been incurred in bringing the inventories to their present location and condition.

The Company determines the cost of inventories issued on a per-transaction basis for accounting inventory.

Cost is calculated using the weighted average method. Net realisable value represents the estimated selling price less all estimated costs to completion and estimated costs necessary to make the sale.

The evaluation of necessary provisions for inventory obsolescence follows current prevailing accounting regulations which allow provisions to be made for obsolete, damaged, or sub-standard inventories and for those which have costs higher than net realizable values at the date of interim consolidated financial statements. Provisioning costs discounted inventory obsolete, damaged, low quality is not included in deductible expenses when calculating corporate income tax until they are liquidated.

An increase or decrease in the provision for devaluation of inventories at the closing date is recognized in the cost of sales for the period.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, accumulated depreciation and net book value.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to the location and condition necessary for it to be capable of operating in the manner intended by management.

The costs of self-constructed or manufactured assets are the actual construction or manufacturing cost plus installation and test running costs, and any directly attributable costs of bringing the assets to their working condition and location required for them to be capable of operating as intended.

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

	Year (s)
Building and structure	05 - 44
Machinery and equipment	03 - 25
Motor vehicle and transmission system	06 - 30
Office equipment	03 - 08
Other tangible fixed assets	04 - 10

Loss or gain resulting from sales and disposals of tangible fixed assets is recognized in the consolidated statement of income.

Intangible assets and amortization

Intangible assets are stated at cost less accumulated amortization

The Company's intangible assets comprise of toll collection rights, land use rights, rights of mineral exploiting and computer software.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Intangible assets and amortization (continued)**

Toll collection right under B.O.T contract signed between the Company and the State competent authorities is recorded at the value of the settlement of the project on the basis of directly attributable costs paid by the Company to invest in the project. Toll collection right is amortized using the method of the proportion of revenue. The amortisation charge for each period is calculated by multiplying the cost by the ratio of revenue generated in that period to the total estimated revenue.

Toll collection right through an acquisition of a subsidiary is also capitalized and recognized as an intangible asset. Fair value of the asset acquired in a business combination is determined by discounting estimated future cash flows from toll revenue. Its fair value is assessed after deducting fair returns on all other assets that contribute to generating the cash flows. The excess of the fair value of toll right over its carrying amount is amortized using the straight-line method over the remaining period of toll concession since the time of consolidation of the project.

Costs of land use rights comprise all actual costs incurred by the Company that are directly attributable to the land used, including amounts paid to obtain land use rights, costs of compensation, site clearance and levelling, registration fees, etc. Land use rights with the definite term are stated at cost less accumulated amortization and amortized using the straight-line method over the duration of the right to use the land. Land use rights with the indefinite term are not amortized as prevailing regulation.

The mining right obtained by an acquisition of a subsidiary is capitalized and presented as an intangible asset. Its cost is measured at the fair value of mining fees that the subsidiary has to pay to the local People's Committee so as to exploit minerals during the granted period. Mining right is amortized on a straight-line basis over the period which the Company is entitled to exploit.

The costs of computer software present its purchase price and any directly attributable costs of bringing the assets to its working condition and location for its intended use. Computer software is amortized using the straight-line method within 3 to 10 years.

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Leases where substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating leases. Rentals payable under operating leases are charged to the consolidated statement of income on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

Investment properties

Investment properties, which are composed of land use rights, office buildings, shopping malls, factories and structures held by the Company to earn rentals or for capital appreciation or both. Investment properties held to earn rentals are stated at cost less accumulated depreciation. Investment properties held for capital appreciation are stated at cost less impairment. The cost of purchased investment properties comprises its purchase price and any directly attributable expenditures, such as professional fees for legal services, registration tax and other related transaction costs. The cost of self-constructed investment property is the finalised construction value or other directly attributable costs of the investment property.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Investment properties (continued)**

Investment properties such as office building, shopping malls and other structures are depreciated using the straight-line method over their estimated useful lives as follows:

	<u>Year (s)</u>
Office building for lease	30 - 35
Shopping mall	22 - 30
Car parking	30 - 50
Utility areas	10 - 30

No depreciation is charged on investment properties comprising long-term land use rights and other investment properties held for capital appreciation. Where there is clear evidence that an investment property held for capital appreciation has declined in value compared to its market value and the amount of the decline can be reliably determined, the investment property held for capital appreciation is written down, and the resulting loss is recognised in cost of goods sold in the period.

Only in the following cases shall an owner-occupied property be transferred into an investment property or shall an investment property be transferred into an owner-occupied property or an inventory:

- An investment property is transferred into an owner-occupied property when the owner starts to use the property;
- An investment property is transferred into an inventory when the owner starts to hold the property for sale;
- An owner-occupied property is transferred into an investment property when the owner ceases to use the property;
- An inventory is transferred into an investment property when the owner starts to lease the property to another party;
- A property under construction is transferred to investment property when its construction is completed and the property is handed over for use as an investment property.

The transfer of using purposes between investment property and owner-occupied property or inventory does not change the book value of the transferred asset and the cost of the property for their evaluation or for the preparation of interim consolidated financial statements.

An investment property should be derecognized on disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from its disposal. Revenue from the sale of the investment property should be recognized at fair value of the proceeds received or to be received. Cost to sell and net book value of the investment property are recognized as cost of the sale of the investment property in interim consolidated statement of income.

Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost includes costs that are necessary and unavoidable to form the assets in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their use.

Deferred expenses

Deferred expenses are actual expenses incurred but related to the results of production and business activities of many accounting periods. Deferred expenses primarily comprise the borrowing cost of B.O.T projects, repair and maintenance cost of bridges and roads, costs related to properties pending handover, bond management and depository fees, mineral exploitation costs that are not capitalised in the value of intangible fixed assets, and other types of deferred expenses.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Deferred expenses (continued)**

Borrowing costs of B.O.T projects are recognised as deferred expenses and comprise borrowing costs on loans directly attributable to the projects that are not capitalised as part of the cost of the respective toll collection rights in accordance with decisions of the competent State authorities, and interest expenses incurred during the investment recovery period. These costs are charged to the consolidated statement of income in proportion to toll revenue once the projects commence operations, based on the principle of preserving the projects' equity capital as stipulated in the B.O.T contracts.

Expenses for repair and maintenance of bridges and roads under contractual obligations of B.O.T contracts shall be allocated within periodic maintenance work of each project.

Costs related to properties pending handover, including brokerage commissions and costs of construction and furnishing of show flats for real estate development projects, are recorded as prepayments and allocated to operating results according to the proportion of revenue of the projects when the Company hands over the properties to customers.

Bond management and depository fees are periodic fees related to issued bonds. These expenses are charged to the consolidated statement of income over the period during which the bonds are managed and held in custody.

Other types of deferred expenses comprise costs of small tools, supplies and spare parts issued for consumption, road - bridge tickets printing, relocation costs, construction of toll stations, overhaul of fixed assets...which are expected to provide future economic benefits to the Company. These expenditures have been capitalized as deferred expenses and are allocated to the consolidated statement of income using the straight-line method in accordance with the current prevailing accounting regulations.

Trade payables

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

Dividends payable

Dividends payable represent dividends payable to shareholders. Dividends payable are recognised when the Company no longer has the right to avoid the obligation to make such dividends distributions to shareholders in accordance with applicable laws and regulations.

Accrued expenses

Accrued expenses comprise amounts payable for goods and services received by the Company but not yet paid due to the absence of sufficient supporting documentation, and are recognised in the consolidated statement of income in the accounting period.

Payable provisions

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

The amount recognised as a provision is the management's best estimate of the consideration required to settle the present obligation at the end of accounting period.

Loans

Loans are recognized at cost, which consists of the proceeds received from the borrowings less costs directly attributable to the borrowings.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Bonds issued*****Straight bond issued***

Bonds are issued as long-term borrowings.

At the date of initial recognition, ordinary bonds are measured at cost, representing the proceeds received from the issuance of bonds less successful issuance costs. Issuance costs are allocated to both successful and unsuccessful bond issuances based on the number of bonds issued. Issuance costs allocated to unsuccessful bond issuances are recognised as financial expenses in the period.

Carrying value of the straight bond is recorded on net basis, equal to the bonds' nominal amount less (-) Bond discount plus (+) Bond premium.

The Company accounts for the issued bonds' discount and premium individually and recognizes their amortization for the purpose of determining borrowing costs which are recorded as expenses or capitalized during each period, as follows:

- Bond discount is amortised gradually over the life of the bonds and recognised as borrowing costs or capitalised, as appropriate, in each period;
- Bond premium is amortised gradually over the life of the bonds and recognised as a reduction of borrowing costs or amounts capitalised, as appropriate, in each period.

Discount or premium is amortized by using the straight-line method during the bond term.

Costs directly attributable to the issuance of a straight bond are initially recorded as a deduction from the principal of the straight bond. Periodically, such costs are allocated under the straight-line method over the term of the bond by increasing the principal and corresponding borrowing cost.

Convertible bonds

Convertible bonds that are convertible into an unspecified number of shares at maturity, or that carry a right to be converted into shares of an entity other than the issuer (the Company), are accounted for in the same manner as ordinary bonds.

Convertible bonds that are convertible into a fixed number of ordinary shares of the same issuer in accordance with the terms and conditions specified in the issuance plan are, upon initial recognition, separated into a liability component, representing the principal debt, and an equity component, representing the option to convert the bonds into shares. The liability component of the convertible bonds is recognised as a liability, while the equity component is recognised as equity.

At the date of issuance, the liability component of the convertible bonds is measured by discounting the nominal value of future payments (including both principal and interest) to their present value using the prevailing market interest rate for similar non-convertible bonds at the time of transaction or the prevailing market borrowing rate at which the Company could issue a non-convertible debt instrument with similar terms. Subsequent to initial measurement, the carrying amount of the liability component is increased by the difference between the bond interest calculated using the effective interest rate and the bond interest based on the nominal interest rate.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (continued)**Bonds issued** (continued)**Convertible bonds** (continued)

The equity component (the option to convert the bonds into shares) of a convertible bond is determined as the difference between the total proceeds from the issuance of the convertible bond and the value of its liability component at the date of issuance. The carrying amount of the equity component is not subsequently remeasured. At the maturity date of the convertible bonds, the equity component represents the conversion option of convertible bond to be transferred to share premium, regardless of whether the bondholders exercise their conversion option or not.

Transaction costs that relate to the issuance of the successful convertible bonds are allocated to the liability and equity components in proportion to the allocation of the gross proceeds to each component:

- Transaction costs relating to the liability component are deducted from the carrying amount of the liability component and are subsequently amortised over the term of the bonds using the straight-line method and recognised as financial expenses.
- Transaction costs relating to the equity component are recognised directly in equity.

At the maturity date of the convertible bonds, if the bondholder does not exercise the conversion option, the principal amount of the convertible bonds is reduced by the amount of principal repaid. If the bondholder exercises the conversion option, the principal amount of the convertible bonds is reduced and owners' contributed capital is increased by an amount corresponding to the par value of the additional shares issued. The excess of the principal amount of the convertible bonds over the par value of the additional shares issued is recognised as share premium.

Borrowing costs

Borrowing costs comprise interest expense and other costs directly attributable to the Company's borrowings. Other costs directly attributable to the Company's borrowings include appraisal fees, audit fees, loan documentation fees and loan arrangement fees, ... which are amortised on a straight-line basis over the term of the borrowings.

Borrowing costs are recognised in profit or loss in the period in which they are incurred, except for borrowing costs that are capitalised in accordance with Vietnamese Accounting Standard No. 16 "Borrowing Costs". Accordingly, borrowing costs directly attributable to the construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalized as part of the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Any income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization.

Borrowing costs incurred during the toll collection period of B.O.T projects are allocated by the proportion of tolling revenue if the Company is the initial investor of the project or recognized at actual cost incurred where projects are acquired from another party by the Company.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Equity***Ordinary shares*

Ordinary shares with voting rights are recognised at par value. Shares issued to increase charter capital or shareholders' contributed capital are recognised based on the actual proceeds received corresponding to the par value of successfully issued shares. Share capital is recognised as an increase in the statement of financial position only when the Company is granted an Enterprise Registration Certificate for the increase in its charter capital in accordance with applicable laws.

Share premium

Share premium represents the difference between the par value and the issuance price of ordinary shares, net of costs directly attributable to the share issuance.

Costs directly attributable to the share issuance are allocated between successfully issued shares and unsuccessfully issued shares as follows:

- The portion allocated to successfully issued shares is offset against share premium.
- The portion related to unsuccessfully issued shares is recognised as financial expenses for the period.

Bond conversion option

The convertible option of bonds, which presents the difference between total proceeds from issuance and debt component, is recorded in other owners' equity at the initial recognition.

Investment and development fund

Investment and development fund is deducted from profits after corporate income tax of the Company to be used to invest in expanding the scale of production, business or in-depth investment of the enterprise. The appropriation and use of the investment and development fund are carried out in accordance with the Resolution of the General Meeting of Shareholders and applicable regulations.

Bonus and welfare fund

Bonus and welfare fund is deducted from the profit after corporate income tax of the Company to be used for rewarding and encouraging physical benefits, serving the needs of the public, improving and enhancing mental and physical life of employees as approved by the resolution of the Company's Annual General Meeting of Shareholders. The appropriation and use of the bonus and welfare fund must comply with current prevailing accounting and financial regulations.

Profit distribution

Retained earnings is recognized by operating results less (-) current corporate income tax expense and adjustments due to the retrospective application of changes in accounting policies and the retrospective adjustments for material misstatements of prior periods.

The Company's net profit after tax is available for appropriation to shareholders as dividends upon approval by the Company's General Meeting of Shareholders.

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

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Recognition of revenue***Revenue from sales of goods*

Revenue from the sale of goods is recognized when all five (5) following conditions are satisfied:

- (a) The Company has transferred to the buyer the significant risks and rewards of ownership of the goods;
- (b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- (c) The amount of revenue can be measured reliably. Where the sale contract stipulates that the buyer is entitled to return the purchased products or goods under specific conditions, revenue is recognized only when those specific conditions no longer exist, and the buyer is not entitled to return products and goods (except for cases where customers have the right to return goods in the form of exchange for other goods or services);
- (d) It is probable that the economic benefits associated with the transaction will flow to the Company; and
- (e) The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from services rendered

Revenue of a transaction involving the rendering of services is recognized when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in each period by reference to the percentage of completion of the transaction at the consolidated statement of financial position date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- (a) The amount of revenue can be measured reliably. Where the contract stipulates that the buyer is entitled to return the supplied services under specific conditions, revenue is recognized only when those specific conditions no longer exist, and the buyer is not entitled to return the services;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Company;
- (c) The percentage of completion of the transaction at the consolidated statement of financial position date can be measured reliably; and
- (d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Tolling revenue

Tolling revenue is recognized based on the sales of tickets at the rates stipulated by the State on each specific route that the Company is allowed to toll to recover its investment in B.O.T projects.

Equity preservation interest from B.O.T and B.T projects

Equity preservation interest from B.O.T projects is recognized on an accrual basis, which is determined on the outstanding balance of the owners' capital paid in the projects and the rate of return specified in each B.O.T contract. Where the projects come into operation, the income would be gradually deducted from the project's turnover for each period in accordance with the guidance of the Ministry of Finance.

Equity preservation interest from B.T projects is recognized where the amount of income can be measured reliably and accepted by the authorized bodies of the projects. Such income is calculated based on the return rate specified in each B.T and reference to owners' capital balances that the Company has invested in the project.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Recognition of revenue (continued)***Revenue from sales of real estate*

Revenue from sales of real estate of the Company being investors must satisfy five (5) following conditions:

- (a) The real estate has been completed and transferred to the buyers; the Company has transferred risks and benefits associated with ownership of the real estate to the buyers;
- (b) The Company no longer holds the right to manage the real estate as real estate's owners or the right to control the real estate;
- (c) The revenue is determined reliably;
- (d) The Company has received or will receive economic benefits from the sales of the real estate; and
- (e) Costs related to sales of the real estate may be determined.

For subdivided land plot for sale, if it is transferred to the customer (regardless legal procedures for land use right certificate done or not) and the contract is irrevocable, revenue is recognized when satisfying the following conditions:

- (a) Risks and rewards associated with the land plot are transferred to the buyer;
- (b) The amount of revenue can be measured reliably;
- (c) Costs related to the sale of plots may be determined;
- (d) The Company has received or will receive economic benefits from sales of the plots.

For the real estate that the Company is an investor; customers have the right to complete the interior of the property and the Company shall complete the interior of the property in accordance with the design and requirements of customers, the Company recognizes revenue when the main construction work is completed, handover of the rough construction to customers if all five (5) similar conditions as above are satisfied.

Revenue from sales of investment property

Revenue from sales of investment property must satisfy five (5) following conditions:

- (a) The Company has transferred to the buyer the significant risks and rewards of ownership of the investment property;
- (b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the investment property sold;
- (c) The amount of revenue can be measured reliably;
- (d) It is probable that the economic benefits associated with the transaction will flow to the Company;
- (e) The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from leases of investment property

Revenue from leasing investment property includes rentals from office, commercial and other infrastructure under operating leases that are recognized on a straight-line basis over the lease term.

Income from transfer of the right to participate in investment projects

Income from transfer of the right to participate in an investment project is determined based on the amount stated in the transfer contract. The income is recognised in the consolidated statement of income when the transfer contract is performed and the Company has received, or is certain to receive, the economic benefits from the transaction without any obligation to refund such benefits under any circumstances.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Recognition of revenue (continued)***Financial income*

Interest income from bank deposits, investment cooperation, bonds and capital support is recognized on a time basis by reference to outstanding principals and applicable interest rates.

Dividends and profits from investments are recognized when the Company's right to receive payment has been established. When the investors receive stock dividends, they only record the number of additional shares, not recording the income from stock dividends.

Gain on the transfer of equity investments and trading securities is determined by the difference between selling price and cost of such investments and shall be recognized on the transaction completion date.

Revenue from construction contracts

Revenue from construction contracts of the Company is recognized in accordance with the Company's accounting policy regarding construction contracts (*see details below*).

Sales deductions

Sales deductions include reversal of the equity capital preservation interest of B.O.T. projects, trade discounts, sales allowances and sales returns.

Equity preservation interest from B.O.T projects is gradually deducted from the projects' annual road toll revenue in accordance with the guidance of the Ministry of Finance under Official Letter No. 6070/BTC-CST dated 15 May 2013.

Sales deductions incurred in the same period of the related revenue from sales of products, goods and rendering of services are recorded as a deduction from the revenue of that period. In case that sales deductions for sales of products, goods or rendering of services sold in the period incurred after the end of the reporting period but before the issuance of the interim consolidated financial statements, the Company recorded as revenue deductions for the period.

Cost of sales*Cost of revenue from toll road operations*

Cost of revenue from toll road operations includes the amortisation of toll collection rights and all directly attributable costs incurred in the operation of toll road projects under build – operate – transfer (B.O.T) contracts, such as operating costs, routine repair and maintenance, periodic major maintenance, and other related expenses.

Cost of real estate property sold

The cost of real estate property sold is determined and recognized in profit or loss by reference to directly attributable cost and an allocation of overhead costs to the corresponding size of the properties sold.

Cost of investment property sold includes the residual value of the property at the time of sale and other costs incurred directly related to the sale of the property.

Cost of real estate property leased

Cost of leased real estate property is recognized in statement of income based on depreciation of real estate property and other costs directly related to the property leased.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Cost of sales (continued)***Cost of other goods sold and services rendered*

Cost of goods sold and services rendered are recorded at the actually incurred amount and aggregated by value and quantity of finished goods, merchandise and materials sold and services rendered to customers, conforming to the matching principle and the precautionary principle. The costs exceeded normal levels of inventory and services are recognized immediately in operating results in the period.

Cost of construction contracts

Cost of construction contracts of the Company is recognized in accordance with the Company's accounting policy regarding construction contracts (*see details below*).

Construction contracts*In case the Company is paid based on the volume of work performed work volume*

Where the outcome of a construction contract can be estimated reliably and is accepted by the customers, revenue and costs are recognised by reference to the stage of completion of the contract activity accepted by the customers in the period.

Variations, incentive payments and other payments are included in contract revenue to the extent that they have been accepted by the customer.

Where the outcome of a construction contract cannot be estimated reliably, contract revenue is recognised to the extent of contract costs incurred that it is probable of recovery.

Selling expenses

Selling expenses are expenses incurred that are directly related to the sale of products, merchandise and the rendering of services by the Company and are recognised as expenses in the period on an accrual basis.

General and administrative expenses

General and administrative expenses are expenses incurred in connection with the general administrative activities of the Company, which are not directly attributable to sales or production activities, and are recognised as expenses in the period on an accrual basis.

Foreign currencies

Transactions arising in foreign currencies are translated at exchange rates ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the date of interim consolidated statement of financial position are retranslated at the average bank transfer buying and selling exchange rates of the commercial bank where the Company usually transacts on the same date, except for demand deposits denominated in foreign currencies, which are translated at the average bank transfer buying and selling exchange rates quoted by the commercial bank where the Company maintains such deposit accounts. Exchange differences arising from the translation of these accounts are recognised in the consolidated statement of income.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Investment cooperation agreement**

Business cooperation agreements are agreements between the Company and its partners by contract to jointly carry out business activities but do not establish independent legal entities and are controlled by one of the parties. Profit sharing for partners is recorded in the interim consolidated statement of income.

Taxation

Corporate income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable includes current corporate income tax expenses in accordance with the Corporate Income Tax Law. The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the consolidated statement of income because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on significant differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using the balance sheet method. Deferred tax liabilities are generally recognized for all temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Earnings per share

Basic earnings per share is calculated by dividing post-tax profits or loss attributable to ordinary shareholders (after adjusting for appropriation for bonus and welfare funds) by weighted average number of ordinary shares in circulation during the period.

Diluted earnings per share is calculated by dividing post-tax profits or loss attributable to ordinary shareholders (after adjusting for interest on convertible bonds with conversion rights) by the weighted average number of ordinary shares in circulation during the period and the weighted average number of ordinary shares to be issued in the case that all dilutive potential ordinary shares are converted into ordinary shares.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****Segment reporting**

A segment is a distinguishable component of the Group that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments. The Group's primary format for segment reporting is based on business segments. Management considers that the Group operates in the following business segments: toll collection operations; maintenance and construction activities; real estate business; sales of products manufactured by the Group; and infrastructure services and certain other services. Segment reporting is prepared based on business segments.

Related parties

The enterprises, associates and individuals are considered to be related to the Company if one party has ability, directly or indirectly through one or more intermediaries, to control over the other party or is under the control of the Company, or joint control with the Company; the associates and individuals directly or indirectly holding the voting power over the Company that exercise significant influence over the Company. Related parties may be the key management personnel, directors and officers of the Company. Close family members of any individuals or associates herein or associates of these individuals are also considered as related parties.

In considering the relationship of each related party, the substance of the relationship is noted over the legal form.

V. KEY ASSUMPTIONS AND ESTIMATES

Key assumptions and estimates concerning the future, which give rise to estimation uncertainty at the reporting date and may result in a significant risk of material adjustments to the carrying amounts of assets and liabilities in the next financial year, are presented below.

Key estimates and assumptions relating to B.O.T projects

- Valuation of B.O.T projects: In business combinations, the fair value of the subsidiaries' net assets, including B.O.T toll collection rights, is determined using the discounted cash flow ("DCF") method based on expected future toll collection cash flows over the investment recovery period.
- Amortisation and allocation of borrowing costs: Toll collection rights and project-related borrowing costs incurred during the toll collection period are amortised and allocated using the revenue-based method.
- Recognition of equity preservation interest: Equity preservation interest is recognised on an accrual basis based on the unrecovered equity balance and the equity preservation rate specified in each B.O.T contract. For the debt-financed portion, the interest rate used in determining the investment recovery period is applied in accordance with the relevant B.O.T contract.

These estimates are highly dependent on long-term forecast assumptions, including actual traffic volumes, the toll rate adjustment schedule, prevailing borrowing rates, the final settlement of total project investment with the relevant State authorities, and project operating, maintenance and periodic repair costs.

Changes in these assumptions may affect the carrying amounts of toll collection rights and other property rights arising from B.O.T contracts. The Company's Board of Management regularly updates actual revenue, costs and borrowing costs in the projects' financial plans and adjusts the carrying amounts of the related receivable rights accordingly. The Board of Management also periodically reassesses the amortisation period of the incremental value of toll collection rights arising from revaluation to ensure that it remains consistent with the projects' actual operations.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***V. KEY ASSUMPTIONS AND ESTIMATES (continued)***Valuation of net assets in the business combination involving NBB*

At the date of the business combination involving NBB on 31 March 2024, the Company determined the fair values of the assets and liabilities based on available information, the results of an independent valuation and the judgement of the Board of Management. The real estate projects were valued using the comparison, extraction and replacement cost methods. A contingent liability was estimated in respect of land use fee obligations for projects for which the amounts had not yet been officially determined by the competent State authorities, based on the judgement of the Board of Management, taking into account information available at the acquisition date and the risks and uncertainties associated with determining such obligations.

The determination of fair values is subject to uncertainty arising from the information and assumptions used, as legal, planning and market information was not complete at the acquisition date and the land use fee obligations had not yet been officially determined by the competent State authorities. At the business combination date, the carrying amounts of the projects were increased by VND 464,547,582,489 as a result of the valuation, with a related deferred tax liability of VND 92,909,516,498. The provision for land use fee obligations was also increased by VND 309,733,300,000, with a corresponding deferred tax asset of VND 61,946,660,000. The Company does not have a sufficiently reliable basis to quantify the potential effects of changes in these assumptions.

The Board of Management used the results of the independent valuation and reviewed the assumptions, legal and planning information, market data and best estimates available at the business combination date to assess the reasonableness of the basis and assumptions used in determining fair values.

Estimation of land use fee obligations

The Company estimates land use fee obligations of VND 321,000,000,000 for real estate projects for which the land-related financial obligations have not yet been officially determined by the competent State authorities. The provision is determined based on the relevant regulations and land valuation methods, together with reasonable information and assumptions available at the date of preparation of the financial statements, including selling prices, rental rates, construction and development costs, operating capacity, discount rates and investors' profit margins.

As the final determination of land use fee obligations is subject to review and approval by the competent State authorities, certain assumptions used in the estimation process may change. Accordingly, the land use fee obligations ultimately determined may differ from the provision recognised. As at the date of preparation of these interim consolidated financial statements, the range of any reasonably possible difference cannot be determined until further information and the final determination of the obligations by the competent State authorities become available.

Discount rates used to determine the liability components of convertible bonds

In the absence of directly observable interest rates for bonds with comparable terms and risk profiles but without conversion features, the Board of Management applies judgement in determining the discount rates based on market information, available financial data and the characteristics of each bond at the issue date. The discount rates applied to bonds CII425001 and CII425002 are 10% per annum and 11% per annum, respectively.

The measurement of the liability components of the convertible bonds is sensitive to the discount rates applied at the issue date. The following table presents the effects of changes in the discount rates, assuming all other factors remain unchanged:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

V. KEY ASSUMPTIONS AND ESTIMATES (continued)*Discount rates used to determine the liability components of convertible bonds* (continued)

Unit: VND

Bond	Change in discount rate	Effect on liability component	Effect on equity component
CII425001	+ 0.5 percentage points	Decrease of 21,187,419,163	Increase of 21,187,419,163
	- 0.5 percentage points	Increase of 21,847,330,206	Decrease of 21,847,330,206
CII425002	+ 0.5 percentage points	Decrease of 81,074,339,085	Increase of 81,074,339,085
	- 0.5 percentage points	Increase of 85,779,326,994	Decrease of 85,779,326,994

See Note VI.24 for further information on the convertible bonds.

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION**1. Cash and cash equivalents**

	Closing balance VND	Opening balance (As restated) VND
Cash on hand	9,452,980,477	2,828,504,065
Demand bank deposits	1,076,290,445,587	518,330,361,259
<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam</i>	827,987,629,886	219,621,767,316
<i>Tien Phong Commercial Joint Stock Bank</i>	96,762,454,012	129,619,394,823
<i>Other banks and entities</i>	151,540,361,689	169,089,199,120
Cash in transit	90,000,000,000	-
Cash equivalents	443,281,002,072	254,096,824,861
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade</i>	200,000,000,000	-
<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam</i>	190,000,000,000	199,000,000,000
<i>Accrued interest on bank deposits</i>	529,139,219	554,695,953
<i>Other banks</i>	52,751,862,853	54,542,128,908
Total	1,619,024,428,136	775,255,690,185

Cash in transit represents loan proceeds disbursed by banks but not yet credited to the Company's bank accounts as at the end of the period.

The cash equivalents represent time deposits with an original maturity of no more than three (03) months.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**2. Financial investments****a. Trading securities**

Items	Number of Shares	Closing balance		Provision VND	Number of Shares	Opening balance		Provision VND
		Cost VND	Fair value VND			Cost VND	Fair value VND	
PC1 stock	36,874,600	738,536,816,264	851,803,260,000	-	-	-	-	-
HUT stock	15,590,000	288,297,642,907	238,527,000,000	(49,770,642,907)	20,481,200	379,692,900,754	323,602,960,000	(56,089,940,754)
Total		1,026,834,459,171	1,090,330,260,000	(49,770,642,907)		379,692,900,754	323,602,960,000	(56,089,940,754)

The fair value of the shares held is determined by reference to the closing price as at the end of the period on the stock exchanges where the shares are listed and traded.

The Company has pledged 28,685,000 shares held as security for loans and financial obligations (see Note VI.22).

Movements in provision for trading securities during the period are as follows:

	Current period VND	Prior period VND
Opening balance	(56,089,940,754)	(61,897,927,638)
Reversal/(Additional) provision during the period	6,319,297,847	(10,275,992,362)
Closing balance	(49,770,642,907)	(72,173,920,000)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**2. Financial investments** (continued)**b. Held-to-maturity investments**

	Closing balance		Provision VND	Opening balance (As restated)		Provision VND
	Cost VND	Recoverable amount VND		Cost VND	Recoverable amount VND	
a. Short-term						
Term deposits (i)						
VPBank	3,574,437,521,778	3,574,437,521,778	-	2,273,786,441,277	2,273,786,441,277	-
Vietcombank	1,383,000,000,000	1,383,000,000,000	-	1,065,100,000,000	1,065,100,000,000	-
VietinBank	1,239,000,000,000	1,239,000,000,000	-	535,000,000,000	535,000,000,000	-
Other banks	514,500,000,000	514,500,000,000	-	439,000,000,000	439,000,000,000	-
Loan receivables	437,937,521,778	437,937,521,778	-	234,686,441,277	234,686,441,277	-
	1,540,158,227,583	1,492,708,062,802	(47,450,164,781)	1,216,326,523,850	1,184,129,800,618	(32,196,723,232)
Tuan Loc Construction						
Investment Corporation (ii)	335,960,961,997	335,960,961,997	-	316,542,062,117	316,542,062,117	-
Dai Dung Trading and Services						
Co., Ltd. (iii)	317,038,000,000	317,038,000,000	-	-	-	-
Khanh An Commercial						
Beverages JSC. (iv)	301,913,032,578	279,545,856,141	(22,367,176,437)	286,659,591,031	279,545,856,143	(7,113,734,888)
Viet Thanh Investment JSC.	239,367,727,556	239,367,727,556	-	246,571,394,362	246,571,394,362	-
Tasco Land Limited Company (v)	239,700,000,000	239,700,000,000	-	239,700,000,000	239,700,000,000	-
Loan receivables from others	106,178,505,452	81,095,517,108	(25,082,988,344)	126,853,476,340	101,770,487,996	(25,082,988,344)
Interest receivables	103,554,012,514	97,334,729,115	(6,219,283,399)	68,236,780,897	66,152,264,422	(2,084,516,475)
Total	5,218,149,761,875	5,164,480,313,695	(53,669,448,180)	3,558,349,746,024	3,524,068,506,317	(34,281,239,707)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**2. Financial investments** (continued)**b. Held-to-maturity investments** (continued)

	Closing balance		Opening balance (As restated)	
	Cost VND	Recoverable amount VND	Cost VND	Recoverable amount VND
b. Long-term investments				
Term deposit placed with VIB (i)	25,000,000,000	25,000,000,000	-	-
Bonds (vi)	150,000,000,000	150,000,000,000	150,000,000,000	150,000,000,000
Loan receivables	519,224,694,894	519,224,694,894	213,329,352,428	213,329,352,428
NBB Quang Ngai One Member Co., Ltd	207,999,266,702	207,999,266,702	199,521,266,702	199,521,266,702
Thang Long Joint Stock Corporation	197,417,342,466	197,417,342,466	-	-
Khang Nguyen Infrastructure Construction Investment JSC.	100,000,000,000	100,000,000,000	-	-
Loan receivables from others	13,808,085,726	13,808,085,726	13,808,085,726	13,808,085,726
Interest receivables	2,386,304,122	2,386,304,122	1,166,352,448	1,166,352,448
Total	696,610,999,016	696,610,999,016	364,495,704,876	364,495,704,876
Total held-to-maturity investments	5,914,760,760,891	5,861,091,312,711	3,922,845,450,900	3,888,564,211,193
				(34,281,239,707)

(i) The Company's term deposits at commercial banks have maturities ranging from over 3 months to 13 months, with interest rates ranging from 2.1% to 8.5% per annum. Certain of these deposits, amounting to VND 2,704,074,167,285 and VND 2,189,710,003,132 as at the end of the period and the beginning of the period, respectively, have been pledged by the Company as collateral for the borrowings and other obligations of the Company and its subsidiaries.

(ii) The loan under a contract with a term of 48 months from 18 September 2024. The applicable interest rate for the period was 12% per annum. The loan is secured by the equity interest and other interests of Tuan Loc Construction Investment Corporation in a B.O.T project company.

(iii) The outstanding balance represents a loan with a recovery period of 12 months or as required to recover the funds by the Company. The applicable interest rate during the period was 12% per annum. These loans are unsecured.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

2. Financial investments (continued)

b. Held-to-maturity investments (continued)

(iv) The outstanding balance represents a loan provided under a 10-year contract commencing on 26 January 2018. The applicable interest rate during the period was 10.5% per annum. The loan is secured by the equity interest and other benefits of Khanh An Commercial Beverages JSC. in BOT Rach Mieu Bridge Co., Ltd.

(v) The capital support under the contract dated 26 December 2024. The applicable interest rate during the period was 11.5% per annum. The capital support is secured by shares in certain companies owned by Tasco Land Co., Ltd.

The Company's remaining loan receivables to borrowers have a recovery period of 1 year to 5 years or as required to recover the funds by the Company. These loans are unsecured. The agreed interest rate ranged approximately from 5% to 12% per annum.

(vi) Bond investments of the Company consist of bonds issued by commercial banks with a 10-year term, earning interest rates during the period ranging from 5.7% per annum to 6% per annum. The Company had pledged all of its held bonds as collateral for its loans and financial obligations.

c. Investments in joint ventures, associates

	Closing balance		Opening balance	
	Cost VND	Share of post- acquisition profits VND	Cost VND	Share of post- acquisition profits VND
Tam Phu Investment & Construction Co., Ltd	4,579,636,245	(4,579,636,245)	4,579,636,245	(4,579,636,245)
Total carrying amount under equity method of accounting		-		-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**2. Financial investments** (continued)**d. Equity investments in other entities**

	Closing balance		Opening balance	
	Cost VND	Recoverable amount VND	Cost VND	Recoverable amount VND
Sai Gon Riverfront Co., Ltd. (i)	803,369,650,000	-	803,369,650,000	-
Golden Real Estate Co., Ltd.	19,998,000,000	-	19,998,000,000	-
Sai Gon Dankia Water Supply Corporation	16,150,000,000	-	16,150,000,000	-
Me Kong - My Tho Tourist Corporation	5,000,000,000	(5,000,000,000)	5,000,000,000	(5,000,000,000)
Hifill JSC.	2,000,000,000	-	2,000,000,000	(2,000,000,000)
SG Building Materials Co., Ltd.	1,000,000,000	-	1,000,000,000	(1,000,000,000)
Phu My Bridge B.O.T Corporation	-	-	29,700,000,000	13,011,570,000
Total	847,517,650,000	(8,000,000,000)	877,217,650,000	(24,688,430,000)

(i) In September 2019, Lu Gia Real Estate Investment and Trading One Member Company Limited - currently known as CII Invest, a subsidiary of the Company, entered into agreements to transfer 24,002,700 shares (equivalent to 80.001% of the charter capital) in Sai Gon RiverFront Investment JSC (currently known as Sai Gon RiverFront Co., Ltd.) to a partner for a consideration of VND 800,041,071,388, with the investment cost of VND 615,568,346,261. The transfer transaction shall be only completed and recorded in consolidated financial statements of the Company when the prerequisites of the transfer contract, framework and other agreements are fulfilled.

The Company has not been able to determine the recoverable amount of its equity investments in other entities as at the end of the reporting period due to the absence of specific guidance under current regulations on the determination of the recoverable amount of such investments.

Movements in provision for impairment of equity investments in other entities are as follows:

	Current period VND	Prior period VND
Opening balance	(24,688,430,000)	(24,688,430,000)
Decrease due to disposal of the investment	16,688,430,000	-
Closing balance	(8,000,000,000)	(24,688,430,000)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**3. Trade receivables**

	Closing balance		Opening balance	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Short-term				
Receivables from customers buying residential real estate properties	401,003,773,253	-	429,915,125,825	-
Other receivables	158,891,166,508	(23,253,856,895)	162,690,996,706	(23,570,375,810)
<i>Sai Gon Investment And Construction JSC.</i>	58,726,643,096	-	48,876,730,468	-
<i>Other receivables</i>	100,164,523,412	(23,253,856,895)	113,814,266,238	(23,570,375,810)
Total	559,894,939,761	(23,253,856,895)	592,606,122,531	(23,570,375,810)

b. Long-term

Receivables from transferring equity in other company

	21,679,747,429	-	23,598,225,137	-
Total	581,574,687,190	(23,253,856,895)	616,204,347,668	(23,570,375,810)

4. Advances to suppliers

	Closing balance		Opening balance (As restated)	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Short-term advances to suppliers				
Arch Real Estate Service JSC. (i)	191,784,271,900	-	191,784,271,900	-
E&C Civil Construction JSC.	40,447,883,701	-	40,447,883,701	-
Other suppliers	165,743,508,640	(25,521,910,924)	201,601,714,344	(25,215,194,465)
Total	397,975,664,241	(25,521,910,924)	433,833,869,945	(25,215,194,465)
b. Long-term advances to suppliers				
DeoCa Group Joint Stock Company	1,333,383,002,503	-	-	-
Other suppliers	584,754,777,745	-	20,357,494,600	-
Total	1,918,137,780,248	-	20,357,494,600	-
Total advances to suppliers	2,316,113,444,489	(25,521,910,924)	454,191,364,545	(25,215,194,465)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**4. Advances to suppliers** (continued)

(i) This is a contractual advance payment to carry out apartment sales brokerage.

Long-term advances to suppliers represent contractual advances for the implementation of the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project.

5. Other receivables**a. Other short-term receivables**

Advance payment for compensation and site clearance

Profit advances to investors participating in projects (i)

Advances for construction works

Equity preservation interest and other financial benefits derived from

B.O.T projects (ii)

Capital contribution under BCC

Deposits and mortgages

Other receivables

Total

	Closing balance		Opening balance (As restated)	
	Carrying amount	Provision	Carrying amount	Provision
	VND	VND	VND	VND
231,378,466,875	-	-	233,011,958,875	-
140,241,454,319	-	-	140,241,454,319	-
89,499,691,202	(42,347,882,401)		77,398,114,098	(42,696,187,970)
92,829,816,660	-	-	114,568,104,000	-
35,006,593,829	(3,297,798,442)		35,006,593,829	(3,297,798,442)
34,222,069,262	-	-	34,046,315,727	-
198,857,452,256	(79,964,023,041)		199,770,046,144	(73,228,326,008)
822,035,544,403	(125,609,703,884)		834,042,586,992	(119,222,312,420)

b. Other long-term receivables

Equity preservation interest and other financial benefits derived from

B.O.T projects (ii)

Value of the right to participate in the investment cooperation and

development of real estate projects (iii)

Deposits and mortgages

Other receivables

Total

1,718,911,536,000	-	-	1,681,362,771,008	-
554,000,000,000	-	-	554,000,000,000	-
52,551,030,000	-	-	34,256,394,000	-
218,422,715	-	-	232,051,715	-
2,325,680,988,715	-	-	2,269,851,216,723	-

Total other receivables

3,147,716,533,118	(125,609,703,884)	3,103,893,803,715	(119,222,312,420)
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(i) This balance represents profit advances from the B.O.T project to the non-controlling shareholders of the subsidiary and will be offset against the interests of these non-controlling shareholders when an official decision is made on the distribution of profits from the project.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)**5. Other receivables (continued)**

(ii) Equity preservation interest and other financial benefits derived from B.O.T projects:

	Closing balance VND	Opening balance VND
Ha Noi Highway expansion (*)	968,341,890,493	1,007,866,049,287
1A National Road expansion, section through Ninh Thuan Province (**)	740,388,061,983	678,993,931,409
DT 741 Road expansion (***)	103,011,400,184	109,070,894,312
	1,811,741,352,660	1,795,930,875,008
Less: Amount deducted from tolling revenue in 12 months	(92,829,816,660)	(114,568,104,000)
Amount deducted from tolling revenue after 12 months	1,718,911,536,000	1,681,362,771,008

(*) Equity preservation interest during the construction phase of the Hanoi Highway Expansion Project as promulgated in the B.O.T contract of 14% per annum.

(**) This balance represents the value of the rights and financial benefits to which the Company is entitled from the project of 1A National Road extension, section through Ninh Thuan Province ("the Project"). Under the B.O.T contract, the Company is entitled to a return on equity preservation interest during the toll collection period at a rate of 12% per annum for equity portion. For the loan-financed portion of the Project, the interest rate applied for calculating the capital recovery period is determined based on the average medium-term lending rate of the three largest banks in Ninh Thuan Province, as stipulated in the B.O.T contract. These rights and benefits are gradually recovered through toll collection activities.

(***) This represents the equity preservation interest of the DT 741 Road expansion and upgrading B.O.T Project in Binh Duong Province, based on the unrecovered equity balance at the equity preservation interest rate of 8.4% per annum as stipulated in the B.O.T contract.

(iii) Value of the right to participate in the investment cooperation and development of real estate projects owned by 577 Investment Corporation ("NBB"), acquired by the Company before NBB became a subsidiary of the Company, included:

- Cost of purchasing 30% of the right to participate in development of the Delagi resort project with a value of VND 404,000,000,000 as per the purchase agreement dated 08 December 2023. The Parent Company is entitled to a direct 30% share of the project's profit;
- Cost of purchasing 30% of the right to participate in investment and development of land fund located at Phu Dinh Ward, Ho Chi Minh City with a value of VND 150,000,000,000 as per the purchase agreement dated 11 December 2023. The Parent Company will be entitled to a direct 30% share of the profit after tax from the project.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**6. Bad debt**

Items	Closing balance		Opening balance (As restated)	
	Cost VND	Recoverable amount VND	Cost VND	Recoverable amount VND
Loan receivables	379,844,030,915	326,174,582,735	360,455,822,442	326,174,582,735
<i>Khanh An Commercial Beverages JSC. (i)</i>				
Other borrowers	347,850,439,034	319,263,979,198	328,462,230,561	319,263,979,198
Short-term trade receivables	31,993,591,881	6,910,603,537	31,993,591,881	6,910,603,537
Short-term advances to suppliers	23,723,479,433	469,622,538	25,000,623,759	1,430,247,949
Other short-term receivables	25,592,326,063	70,415,139	25,638,189,413	422,994,948
<i>AZZ Construction Consulting JSC. (ii)</i>	241,209,442,072	115,599,738,188	207,331,183,380	88,108,870,960
<i>District 5 Public Service Company Limited (iii)</i>	66,500,000,000	29,512,770,380	66,500,000,000	35,677,308,650
Other receivables	35,006,593,829	31,708,795,387	35,006,593,829	31,708,795,387
	139,702,848,243	54,378,172,421	105,824,589,551	20,722,766,923
Total	670,369,278,483	442,314,358,600	618,425,818,994	416,136,696,592

Collectability of overdue debts

(i) The overdue receivable is assessed to be recoverable through the profit distributed to Khanh An Company from the project for upgrading, expanding and constructing four sections of National Highway No. 60 connecting Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province, which will be paid directly to the Company by BOT Rach Mieu Bridge Co., Ltd. pursuant to the Court's decision.

(ii) As at the date of the financial statements, based on the aging of receivables and the actual recoverability of the receivables as assessed by the Board of Management, the Company has made an allowance for doubtful debts in accordance with applicable regulations.

(iii) The overdue receivable is assessed to be recoverable based on the payment schedule pursuant to the Court's decision.

For the remaining overdue receivables, the Board of Management assesses their recoverability based on the payment status and information available as at the date of preparation of the interim consolidated financial statements.

Interest and other income arising from funding support arrangements, which have not been recognised by the Company as finance income due to uncertainty over their recoverability, were cumulatively estimated at VND 35,800,487,298 as at 30 June 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****7. Inventories**

	Closing balance		Opening balance	
	Cost VND	Provision VND	Cost VND	Provision VND
Raw materials	4,648,983,583	-	4,602,678,028	-
Tools and supplies	400,110,000	-	245,000,000	-
Work in progress, of which:	5,436,092,317,222	-	4,842,953,613,066	-
Real estate properties in progress (*)	5,066,835,718,459	-	4,547,066,379,509	-
Construction works in progress	345,837,581,375	-	294,866,771,572	-
Costs of unfinished services	23,419,017,388	-	1,020,461,985	-
Finished real estate properties	59,759,774,205	-	32,081,847,603	-
Merchandise	473,333,692	(473,333,692)	473,333,692	(473,333,692)
Total	5,501,374,518,702	(473,333,692)	4,880,356,472,389	(473,333,692)

(*) Real estate properties in progress include the following projects:

	Closing balance VND	Opening balance VND
NBB Garden III Residential Development Project (i)	1,618,346,817,471	1,216,827,843,214
NBB II High-rise Apartment Development Project (ii)	1,225,451,129,179	1,186,604,097,134
De Lagi luxury resort combining with residential area (iii)	1,385,986,429,305	1,337,485,548,380
Son Tinh - Quang Ngai Residential Area (iv)	718,098,601,427	693,557,715,722
Other projects	118,952,741,077	112,591,175,059
Total	5,066,835,718,459	4,547,066,379,509

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**7. Inventories** (continued)

(i) The project in Phu Dinh Ward, Ho Chi Minh City, is developed to invest in the construction and commercial operation of infrastructure for apartment buildings, shophouses, and other related amenities. The project was approved in principle by the People's Committee of Ho Chi Minh City on 4 October 2024 and its adjusted 1/500 detailed urban planning scheme was approved by the People's Committee of District 8, Ho Chi Minh City on 12 June 2025. The total planned land area is 5.27 hectares, with a total investment capital of VND 4,478 billion. As of the date of these interim consolidated financial statements, the project is in the foundation and basement construction stage.

(ii) The project in Tan Nhut Commune, Ho Chi Minh City, is developed by NBB as the project owner, to invest in the construction and commercial operation of infrastructure for apartment buildings, shophouses, and other related amenities. The project was approved in principle by the People's Committee of Ho Chi Minh City on 21 June 2025. The total planned land area is 7.88 hectares, with a total investment capital of VND 2,009 billion. As of the date of these interim consolidated financial statements, land compensation and site clearance have been completed and the project is in the process of completing legal procedures for construction.

The carrying amount of the NBB II High-rise apartment project and the NBB Garden III residential area project as at 30 June 2026 comprises VND 383,230,168,491, representing the fair value increase arising from the revaluation at NBB's consolidation date.

(iii) The project in Phuoc Hoi Ward, Lam Dong Province aims to operate a high-end resort to meet needs of tourism, entertainment and accommodation of tourists, investing in residential areas to meet resettlement and accommodation needs of employees of the tourist area. The project was granted the initial Investment Registration Certificate No. 48121000413 dated 4 August 2009. Total area of the project is planned at 124.53 hectares with a total investment capital estimated at VND 2,725.7 billion. As of the date of this interim consolidated financial statement, the compensation and site-clearance work is continuing/in progress. The Company has been handed over an area of 67.45 hectares by the People's Committee of Lam Dong Province and has been constructing infrastructure on this area.

The carrying amount of the Delagi luxury resort and residential area project as at 30 June 2026 comprises VND 81,317,413,998, representing the fair value increase arising from the revaluation at NBB's consolidation date.

(iv) The project in Truong Quang Trong Ward, Quang Ngai Province, with purpose to invest in construction of a synchronized technical infrastructure system based on approved planning. The project includes functional areas such as residential land, public works, commercial services, green parks, and water bodies to meet needs of residents in the area and other domestic and foreign organizations and organizations. The project was granted the initial Investment Registration Certificate No. 34121000043 dated 6 March 2009, with a planned area of 102.69 hectares and a total investment capital of VND 2,215 billion. At the date of these interim consolidated financial statements, the Company is implementing its business operation for the area where the infrastructure has been completed and continues to carry out and complete the work of compensation, site clearance and infrastructure construction on the remaining area.

The Company has pledged its receivables and benefits from the aforementioned projects as collateral for bank loans (*see Note VI.22 for further details*).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)**8. Deferred expenses**

	Closing balance VND	Opening balance (As restated) VND
a. Short-term deferred expenses		
Bond management and depository fees	9,548,877,335	4,758,986,366
Insurance expense	2,920,701,911	4,408,511,028
Other deferred expenses	1,815,498,991	1,726,393,677
Total	14,285,078,237	10,893,891,071
b. Long-term deferred expenses		
Borrowing cost of B.O.T projects (i)	4,128,577,337,539	3,956,742,829,448
Maintenance expense for bridge and road	166,895,371,166	216,255,612,353
Costs related to properties not yet delivered to customers	151,548,635,615	139,510,584,370
Costs directly attributable to borrowings and bond issuances	80,728,961,353	87,651,772,746
Costs for relocation, repair of offices and rental real estate	17,274,857,788	24,464,256,099
Other deferred expenses	118,409,872,777	119,531,556,742
Total	4,663,435,036,238	4,544,156,611,758
Total	4,677,720,114,475	4,555,050,502,829
(i) Details of borrowing cost of B.O.T projects:		
Trung Luong - My Thuan expressway project phase 1	1,325,146,538,266	1,320,080,792,336
Project of 1A National Road extension, section through Ninh Thuan Province	1,320,054,160,313	1,225,942,384,937
Ha Noi Highway expansion projects	976,596,945,424	905,428,963,471
Co Chien bridge projects	282,675,652,732	289,212,487,242
Project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province	224,104,040,804	216,078,201,462
Total	4,128,577,337,539	3,956,742,829,448

The current amortization proportions of borrowing cost applied for B.O.T projects are as follows: 43.44% for Trung Luong - My Thuan expressway project phase 1; 7.78% for the project of 1A National Road extension, section through Ninh Thuan Province; 4% for Hanoi highway expansion project; 28% for the Co Chien Bridge project; and 15% for the project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**8. Deferred expenses** (continued)**Movements in long-term deferred expenses are as follows:**

	Borrowing cost of B.O.T projects	Maintenance expenses for bridges and roads	Costs related to properties not yet delivered to customers	Costs directly attributable to borrowings and bond issuances	Costs for relocation, repair of offices and rental real estate	Other expenses awaiting allocation	Total VND
	VND	VND	VND	VND	VND	VND	VND
For the period from 01 January 2025 to 30 June 2025							
Opening balance	3,464,759,686,316	179,756,991,542	110,945,013,798	92,503,459,887	29,481,607,900	158,062,780,672	4,035,509,540,115
Addition during the period	549,392,679,198	38,531,073,906	848,093,572	-	-	18,475,803,796	607,247,650,472
Transfer from construction in progress	-	74,074,074	-	-	-	-	74,074,074
Charged for the period	(286,030,931,367)	(51,711,595,353)	(1,010,832,959)	(4,649,176,902)	(9,373,033,510)	(12,942,025,662)	(365,717,595,753)
Other increase	-	-	-	-	-	11,145,202	11,145,202
Closing balance	3,728,121,434,147	166,650,544,169	110,782,274,411	87,854,282,985	20,108,574,390	163,607,704,008	4,277,124,814,110
For the period from 01 January 2026 to 30 June 2026							
Opening balance	3,956,742,829,448	216,255,612,353	139,510,584,370	87,651,772,746	24,464,256,099	119,531,556,742	4,544,156,611,758
Addition during the period	564,270,807,436	24,917,000	13,202,707,493	-	3,007,763,015	945,832,278	581,452,027,222
Transfer from construction in progress	-	-	-	-	-	1,415,297,263	1,415,297,263
Charged for the period	(392,436,299,345)	(49,385,158,187)	(1,164,656,248)	(6,922,811,393)	(10,197,161,326)	(3,482,813,506)	(463,588,900,005)
Closing balance	4,128,577,337,539	166,895,371,166	151,548,635,615	80,728,961,353	17,274,857,788	118,409,872,777	4,663,435,036,238

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**9. Other short-term assets**

The closing balance represents cash and cash equivalents pledged or restricted from use to secure the Company's financial obligations.

10. Tangible fixed assets

	Buildings and structures VND	Machinery and equipment VND	Motor vehicles and transmission systems VND	Office equipment VND	Total VND
Cost					
Opening balance	414,687,399,518	41,066,170,074	65,578,306,277	4,586,051,759	525,917,927,628
Purchases during the period	-	3,021,232,121	7,712,216,630	1,486,411,519	12,219,860,270
Disposal during the period	-	-	(1,846,200,000)	-	(1,846,200,000)
Closing balance	414,687,399,518	44,087,402,195	71,444,322,907	6,072,463,278	536,291,587,898
Accumulated depreciation					
Opening balance	62,736,614,480	34,134,772,240	58,416,359,728	4,444,065,374	159,731,811,822
Charged for the period	5,041,344,654	1,067,104,715	2,071,687,532	210,486,225	8,390,623,126
Disposal during the period	-	-	(1,846,200,000)	-	(1,846,200,000)
Closing balance	67,777,959,134	35,201,876,955	58,641,847,260	4,654,551,599	166,276,234,948
Net book value					
Opening balance	351,950,785,038	6,931,397,834	7,161,946,549	141,986,385	366,186,115,806
Closing balance	346,909,440,384	8,885,525,240	12,802,475,647	1,417,911,679	370,015,352,950

The cost of the Company's tangible fixed assets, which have been fully depreciated but are still in use as at the end of the period and the beginning of the period was 68,957,027,910 and VND 64,160,376,692, respectively.

The Company has pledged its buildings and structures, machinery, motor vehicles and transmission systems to secure its banking facilities. The total cost of the pledged assets as at the end of the period and the beginning of the period was VND 45,801,055,614 and VND 9,111,799,038, respectively.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**11. Intangible assets**

	Toll collection right VND	Land use right VND	Computer software VND	Total VND
Cost				
Opening balance	20,304,044,320,612	32,560,976,986	4,355,757,245	20,340,961,054,843
Transfer from construction in progress	9,326,439,416	-	-	9,326,439,416
Adjustment to decrease the value based on the finalized amount	(5,754,651,855)	-	-	(5,754,651,855)
Closing balance	20,307,616,108,173	32,560,976,986	4,355,757,245	20,344,532,842,404
Accumulated amortization				
Opening balance	5,030,964,061,170	22,847,529	3,543,566,787	5,034,530,475,486
Charged for the period	358,336,766,728	-	119,393,812	358,456,160,540
Closing balance	5,389,300,827,898	22,847,529	3,662,960,599	5,392,986,636,026
Net book value				
Opening balance	15,273,080,259,442	32,538,129,457	812,190,458	15,306,430,579,357
Closing balance	14,918,315,280,275	32,538,129,457	692,796,646	14,951,546,206,378

Toll collection rights are amortised based on revenue. The amortisation rate for each project is set out in the detailed note below. The amortisation rate may be adjusted when the investment value of the project is finalised by the competent State authorities or when the project's financial plan is changed due to annual updates of actual toll collection revenue.

The Company has used land use rights and committed to using cash flows generated from toll collection activities, together with other economic benefits that may be derived from the B.O.T. projects in which the Company is investing, as security for bank loans, bonds and other financial obligations (see Note VI.22 for details).

The Company's B.O.T. projects that have completed toll collection for investment recovery and are awaiting the settlement of the toll collection rights with the competent State authorities include: the National Highway 1A bypass project, the section passing through Phan Rang - Thap Cham City; the new Rach Chiec Bridge construction and investment project; and the Rach Mieu Bridge construction and investment project. The total cost of these toll collection rights is VND 2,129,694,023,235.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****11. Intangible assets (continued)****Information about tolling B.O.T projects:****a. Project of Trung Luong - My Thuan Expressway phase 1**

The right to collect tolls to claim for investment in the project Trung Luong - My Thuan Expressway phase 1 under the B.O.T contract with cost and carrying amount as of 30 June 2026 was VND 9,551,088,226,211 and VND 8,269,868,653,068, respectively. The amount was determined based on the costs spent to implement the project under the B.O.T contract No. 14/HĐ.BOT-GTVT signed on 18 November 2016 with the People's Committee of Dong Thap Province and the contract appendix. The project was officially put into toll collection at 0:00 am on 09 August 2022. According to the financial plan in the 2019 B.O.T contract appendix, the Company is entitled to collect tolls for about 14 years and 8 months. This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors is 11.5% per annum commencing on the time starting toll collection of the project. The Company is currently in the process of finalizing the settlement of the construction investment value of the project. The current amortisation rate of the project is 31.35%.

On the acquisition date of BOT Trung Luong - My Thuan Joint Stock Company ("the project enterprise"), the Company measured the fair value of net assets of this subsidiary. Accordingly, this revaluation resulted in an increase in the fair value of toll collection right by VND 691,728,230,913. This was the excess of the revaluated amount using discounted future cash inflows from tolling over the carrying amount of the subsidiary's net assets at the acquisition date. The fair value had been only recognized in the interim consolidated financial statements without any adjustments to the carrying amount of the asset in the subsidiary's financial statements. The carrying amount of the increase in value as at 30 June 2026 was VND 550,820,628,319.

b. Project of Hanoi highway expansion

The right to collect tolls to claim for investment in the project of expansion Hanoi Highway and 1 National Road, the section from the old Station 2 junction to the Tan Van intersection under B.O.T contract with cost and carrying amount as of 30 June 2026 was VND 3,598,729,719,979 and VND 3,049,688,457,348, respectively. The amount is determined based on the costs spent to implement the project under the B.O.T contract signed on 25 November 2009 with the Department of Transport of Ho Chi Minh City and the contract appendix B.O.T signed with the People's Committee of Ho Chi Minh City dated 9 July 2018. The project was officially put into toll collection at 0:00 am on 1 April 2021. According to the B.O.T contract and its appendix, the Company is entitled to collect tolls for about 17 years and 9 months. This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors is 14% per annum, including construction investment phase. The current amortisation rate of the project is 6%.

c. Project for the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province

The Company is awarded toll collection right of the Rach Mieu Bridge to recover its investment in the project for the upgrading, expansion and construction of four sections of National Highway No. 60 connecting Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province, with the cost and carrying amount as at 30 June 2026 of VND 1,120,436,031,106 and VND 682,735,255,676, respectively. The Company shall adjust the cost after completion of settlement with the State Agency. The estimated toll collection period is approximately 14 years and 8 months, commencing at 00:00 on 5 July 2021. The toll collection period will be officially settled with the competent State agency based on ensuring an equity return of 11.5% per annum for the investor from the commencement of toll collection by the project. Currently, the Company is conducting procedures for finalizing the investment value of the project with the competent State Agency. The current amortisation rate is 50%.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**11. Intangible assets** (continued)**d. Project of DT 741 Road expansion**

The toll collection right has been granted to the Company to reimburse its investment in the construction of DT 741 Road expansion - Ho Chi Minh City, the section from Km 0 + 000 to Km 49 + 670.4 with cost and carrying amount as of 30 June 2026 was VND 698,254,877,278 and VND 408,146,624,277, respectively. This cost comprises all directly attributable expenditures paid to the project under the B.O.T contract signed with the People's Committee of Ho Chi Minh City on 9 September 2009. Road toll station DT741 was officially put into toll collection for the return of investment in the Km 21 + 000 to Km 49 + 670.4 section from 01 August 2006. The Km 0 + 000 to Km 21 + 000 section was built in 2009 and officially put into operation on 01 September 2011. According to the B.O.T contract and its appendix, it is expected that the Company will have the right to toll in about 30.81 years. This concession period will be officially settled with the competent State agency based on ensuring the equity interest rate for investors temporarily calculated at the time of contract signing is 8.4%/year. The toll right is amortized in proportion to revenue at the current amortization rate of 10.466%.

On the acquisition date of VRG Co., Ltd., the Company measured the fair value of the net assets of this subsidiary. This revaluation resulted in an increase in the fair value of toll collection right by VND 276,430,752,980. This was the excess of the revaluated amount using discounted future cash inflows from tolling over the carrying amount of the subsidiary's net assets at the effective date. The fair value had been only recognized in the interim consolidated financial statements without any adjustments to the carrying amount of the asset in the subsidiary's separate financial statements. The carrying amount of the increase in value as at 30 June 2026 was VND 122,858,112,455.

e. Project of 1A National Road extension, section through Ninh Thuan Province

The Company is granted the right to operate the project of 1A National Road extension, section through Ninh Thuan Province with cost and carrying amount as of 30 June 2026 was VND 1,488,940,476,885 and VND 1,387,501,673,198, respectively. This cost comprises all directly attributable expenditures paid to the project under the B.O.T contract signed with the Ministry of Transport on 8 December 2014. The Company officially operated the Ca Na station since 01 April 2017. The toll collection period is approximately 22 years and 1 month and is expected to end in February 2038 under the B.O.T. contract. The toll collection period will be officially finalised with the competent State authority on the basis of ensuring a 12% per annum return on equity for the investor, calculated from the commencement of toll collection for capital recovery. The toll collection right is currently amortized in proportion to revenue at the proportion of 2.54%.

f. Project of Co Chien Bridge

Through the acquisition of Co Chien Investment Company Limited, the Company owned concession right of Co Chien Bridge on 60 National Road, Vinh Long Province with cost and carrying amount as of 30 June 2026 was VND 752,313,769,586 and VND 446,864,626,135, respectively, comprising all directly attributable expenditures spent in the project in accordance with the B.O.T contract signed with the Ministry of Transport. The project started its operation on 01 September 2016 with toll collection period of about 11 years and 4 months. However, the toll collection period may be adjusted to the original term of 16 years and 11 months upon the occurrence of events as stipulated in the contract appendix. The operation concession will be officially settled with the competent State agency based on ensuring contractual rate of return on the equity for the investor is 11.5% per annum. The toll collection right is currently amortized in proportion to revenue at 35%.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**12. Investment property**

	Land use right VND	Office building VND	Shophouse area VND	Other utility areas VND	Total VND
Investment property held to earn rental					
Cost					
Opening balance and closing balance	5,836,987,368	752,840,410,012	11,456,877,904	52,823,615,259	822,957,890,543
Accumulated depreciation					
Opening balance	839,830,635	106,628,972,944	1,058,143,450	9,248,735,862	117,775,682,891
Charged for the period	21,662,642	12,547,794,896	155,176,086	967,959,547	13,692,593,171
Closing balance	861,493,277	119,176,767,840	1,213,319,536	10,216,695,409	131,468,276,062
Net book value					
Opening balance	4,997,156,733	646,211,437,068	10,398,734,454	43,574,879,397	705,182,207,652
Closing balance	4,975,494,091	633,663,642,172	10,243,558,368	42,606,919,850	691,489,614,481

Land use right with a useful life of 50 years, expiring on 19 January 2056.

The Dien Bien Phu Office Building is an asset formed under a B.O.T. contract combined with a B.T. contract. The project commenced operations in the fourth quarter of 2021. The provisional operating period is 30 years.

The cost of the pledged investment property used as security for bank facilities was VND 758,677,397,380.

The fair value of the investment properties was not assessed and presented in the interim consolidated financial statements. However, the Board of Management assessed that there was no impairment of these assets compared to their carrying values as at the report date.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)**12. Investment property** (continued)

The revenue and operating expenses relating to investment properties were presented as follows:

	Current period VND	Prior period VND
Revenue from leasing investment properties	43,953,948,872	40,516,056,542
Directly attributable expenses generating revenue during the period	30,648,535,298	30,488,427,824
Gross profit from investment property leasing	13,305,413,574	10,027,628,718

13. Construction in progress

	Closing balance VND	Opening balance VND
Project of infrastructure construction in Thu Thiem New Urban Area (i)	394,655,195,119	409,394,982,880
Ho Chi Minh City - Trung Luong - My Thuan Expressway Expansion Project (ii)	369,932,515,801	59,581,480,463
Other projects	122,308,515,569	104,329,882,274
Total	886,896,226,489	573,306,345,617

(i) Investment costs for the construction of technical infrastructure in the Northern residential area and the completion of the North-South axis road in Thu Thiem New Urban Area under the B.T. form, which are settled by the State through land allocation.

(ii) The project was approved by the Ministry of Construction under Decision No. 2166/QĐ-BXD dated 26 November 2025 and implemented under the Build-Operate-Transfer (B.O.T.) contract signed with the Vietnam Road Administration on 8 December 2025. The Project has a total length of 96.13 km and a total investment of VND 36,172.41 billion, of which 15% is funded by equity and 85% is financed from mobilised funds. The Project is expected to be completed and commence operations in 2028, with an expected toll collection period for capital recovery of 17 years and 2 months.

Movements in construction in progress during the period are as follows:

	Current period VND	Prior period VND
Opening balance	573,306,345,617	2,716,021,811,146
Construction costs incurred during the period	365,086,450,137	64,692,633,314
Transfer to intangible fixed assets	(9,326,439,416)	(5,933,232,093)
Transfer to deferred expenses	(1,415,297,263)	(2,784,756,377)
Transfer to cost of goods sold	(42,526,584,365)	-
Other increases/(decreases)	1,771,751,779	(8,594,914,309)
Closing balance	886,896,226,489	2,763,401,541,681

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****14. Deferred tax**

	Equity preservation interest from Ha Noi Highway expansion B.O.T project (i)	Equity preservation interest and other financial benefit from other B.O.T projects (ii)	Revaluation of subsidiary's net assets on acquisition date (iii)	Provision for impairment of investments in subsidiary and associate	Unrealized profit/(loss) eliminated in consolidation	Total VND
	VND	VND	VND	VND	VND	
a. Deferred tax assets						
For the period from 01 January 2025 to 30 June 2025						
Opening balance	221,730,530,834	23,175,006,387	61,946,660,000	-	102,780,894,517	409,633,091,738
Tax rate	20%	5%-14.23%	20%	20%	20%	
Charged to profit or loss	10,078,660,494	(14,819,562,482)	-	-	(39,296,218,564)	(44,037,120,552)
Closing balance	211,651,870,340	37,994,568,869	61,946,660,000	-	142,077,113,081	453,670,212,290
For the period from 01 January 2026 to 30 June 2026						
Opening balance	201,573,209,846	45,447,528,706	61,946,660,000	-	178,191,931,908	487,159,330,460
Tax rate	20%	5%-14.23%	20%	20%	20%	
Charged to profit or loss	7,904,831,760	(2,249,003,286)	-	-	(9,471,319,684)	(3,815,491,210)
Closing balance	193,668,378,086	47,696,531,992	61,946,660,000	-	187,663,251,592	490,974,821,670

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**14. Deferred tax** (continued)

	Equity preservation interest from Ha Noi Highway expansion B.O.T project (i)	Equity preservation interest and other financial benefit from other B.O.T projects (ii)	Revaluation of subsidiary's net assets on acquisition date (iii)	Provision for impairment of investments in subsidiary and associate VND	Unrealized profit/(loss) eliminated in consolidation VND	Total VND
b. Deferred tax liabilities	VND	VND	VND	VND	VND	VND
For the period from 01 January 2025 to 30 June 2025						
Opening balance	-	-	247,112,273,531	4,998,078,803	34,577,766,107	286,688,118,441
Tax rate	N/A	N/A	20%	20%	20%	
Charged to profit or loss	-	-	(6,489,002,960)	-	10,289,902,265	3,800,899,305
Closing balance	-	-	240,623,270,571	4,998,078,803	44,867,668,372	290,489,017,746
For the period from 01 January 2026 to 30 June 2026						
Opening balance	-	-	234,134,267,611	26,039,860,287	32,092,650,116	292,266,778,014
Tax rate	N/A	N/A	20%	20%	20%	
Charged to profit or loss	-	-	(6,489,002,960)	14,863,037,379	(236,512,257)	8,137,522,162
Closing balance	-	-	227,645,264,651	40,902,897,666	31,856,137,859	300,404,300,176
Total expenses recognised in profit or loss						4,322,030,952

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****14. Deferred tax (continued)**

(i) Under the B.O.T contract for the Hanoi Highway Expansion Project, the Company is entitled to an equity preservation interest rate of 14% per annum during construction phase. According to the guidance of the Ministry of Finance, the equity preservation interest accrued during this period is recognized as financial income and then shall be gradually deducted from toll revenue when the project is put into operation. The Company had declared and paid corporate income tax at a rate of 20% on the recognized equity interest and had also recorded a deferred tax asset at the same tax rate to reflect the tax that will be deductible in the future as toll revenue is incurred. As of 30 June 2026, the remaining deductible equity preservation interest for this project is VND 968,341,890,493 (as presented in Note VI.5), corresponding to a deferred tax asset of VND 193,668,378,086.

(ii) Deferred tax assets arising from equity preservation interest and financial benefits from other B.O.T projects include:

- The project of 1A National Road extension, section through Ninh Thuan Province: the Company recorded deferred tax assets for equity preservation interest and loan interest difference of the project of VND 660,760,194,900 with a tax rate of 5%, equivalent to VND 33,038,009,745. The tax rate used to recognize deferred tax is the preferential tax rate of the Project;
- The Project of DT 741 Road expansion in Binh Duong Province: As of 30 June 2026, the equity preservation interest balance is VND 103,011,400,184, with a corresponding deferred tax asset of VND 14,658,522,247. The tax rate applied for this deferred tax asset is 14.23%, calculated based on the average tax rate for the projected recovery periods.

(iii) Deferred tax assets and liabilities arising from the fair value revaluation of the net assets of subsidiaries at the acquisition date include:

- In the business combination of NBB, the following were recognised:
 - Deferred tax asset arising from the contingent liability related to land use fees of transferred real estate projects, amounting to VND 61,946,660,000;
 - Deferred tax liability arising from the fair value uplift recognised upon the revaluation of the NBB Garden II Project, NBB Garden III Project and the De Lagi luxury resort and residential area project, amounting to VND 92,909,516,498.

These deferred tax amounts will be reversed when the Company transfers the assets or settles the related liabilities. The tax rate used to calculate deferred tax is the expected tax rate applicable in the future period when the assets are transferred or the liabilities are settled.

- Deferred tax liability related to the increase in value of the toll collection right of the Trung Luong - My Thuan Expressway Project arising from the revaluation at the acquisition date. As at 30 June 2026, the remaining value of the additional toll collection right is VND 550,820,628,319, corresponding to a deferred tax liability of VND 110,164,125,662;
- Deferred tax liability related to the increase in value of the toll collection right of the DT 741 road expansion investment project arising from the revaluation at the acquisition date. As at 30 June 2026, the remaining value of the additional toll collection right is VND 122,858,112,455, corresponding to a deferred tax liability of VND 24,571,622,491;

These deferred tax liabilities will be gradually reversed in line with the amortisation of the additional toll collection rights.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****15. Goodwill****Movement of goodwill during the period**

	Carrying amount VND
Cost	
Opening balance and closing balance	2,600,636,223,354
Accumulated amortization	
Opening balance	1,977,049,497,302
Charged to profit or loss	108,503,486,937
Closing balance	<u>2,085,552,984,239</u>
Net book value	
Opening balance	623,586,726,052
Closing balance	<u>515,083,239,115</u>

16. Short-term trade payables

	Closing balance VND	Opening balance VND
Deo Ca Group JSC.	190,966,517,882	69,913,652,574
Other suppliers	320,402,242,595	425,876,004,778
Total	<u>511,368,760,477</u>	<u>495,789,657,352</u>

17. Short-term advances from customers

	Closing balance VND	Opening balance VND
Advance from customers buying real estate properties	78,365,800,324	69,064,747,700
Quang Nam Project Management Unit of Transport Construction	34,030,700,100	35,766,206,100
Other customers	9,932,055,270	11,463,122,987
Total	<u>122,328,555,694</u>	<u>116,294,076,787</u>

18. Dividends and profit payable

	Closing balance VND	Opening balance (As restated) VND
Dividends and profits payable	25,749,575,824	38,884,882,778

The balance includes VND 4,745,852,556 in dividends payable to shareholders of the Company who have not yet registered their shares in the centralised depository system of the Vietnam Securities Depository and Clearing Corporation ("VSDC"). The dividends will be paid when these shareholders complete the relevant procedures. Other than these dividends, there were no dividends overdue for payment.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****19. Tax and amounts receivable and payable to the State budget**

	Opening balance VND	Payable during the period VND	Payment during the period VND	Closing balance VND
a. Receivables				
Value added tax	1,353,920,536	-	-	1,353,920,536
Corporate income tax	11,887,460,311	8,536,812,762	-	3,350,647,549
Personal income tax	856,219,749	2,374,026,850	2,280,517,880	762,710,779
Other receivables	555,789,595	391,217,792	575,218,000	739,789,803
Total	14,653,390,191	11,302,057,404	2,855,735,880	6,207,068,667
b. Payables				
Value added tax	15,565,359,443	109,453,853,052	108,319,845,209	16,699,367,286
Corporate income tax	44,938,928,305	51,031,155,462	60,206,267,228	35,763,816,539
Personal income tax	7,137,810,591	15,765,003,897	16,591,793,305	6,311,021,183
Other payables	-	2,865,556,718	1,655,537,421	1,210,019,297
Total	67,642,098,339	179,115,569,129	186,773,443,163	59,984,224,305

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****20. Short - term accrued expenses**

	Closing balance VND	Opening balance VND
Accrued interest expense	97,139,531,937	86,257,100,930
Accrued cost of construction works	67,302,905,266	40,863,788,407
Other accrued expenses	4,554,635,756	3,299,235,790
Total	168,997,072,959	130,420,125,127

21. Other payables

	Closing balance VND	Opening balance (As restated) VND
a. Other short-term payables		
Capital contribution received from business cooperation	298,235,000,000	298,235,000,000
Interest payable	197,896,405,040	202,840,734,218
Apartment maintenance fund	93,410,788,735	96,074,925,357
Reservation and customer deposits received	57,915,014,700	64,225,014,700
Receipts on behalf of others	10,434,087,091	13,713,325,519
Other payables	65,512,616,131	54,304,349,677
Total	723,403,911,697	729,393,349,471
b. Other long-term payables		
Deposits and mortgages received	76,720,291,239	77,412,453,473
Other payables	7,847,085,036	9,083,176,294
Total	84,567,376,275	86,495,629,767
Total other payables	807,971,287,972	815,888,979,238

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease****a. Short-term loans and obligations under finance lease**

	Closing balance VND	Arising during the period		Opening balance (As restated) VND
		Increase VND	Decrease VND	
Vietinbank	1,073,500,000,000	650,000,000,000	150,000,000,000	573,500,000,000
Vietcombank	665,500,000,000	765,500,000,000	435,000,000,000	335,000,000,000
OCB	350,000,000,000	350,000,000,000	122,910,000,000	122,910,000,000
TPBank	200,000,000,000	200,000,000,000	-	-
BIDV	188,032,318,210	271,221,735,323	329,687,659,734	246,498,242,621
BVBank	57,600,000,000	57,600,000,000	50,000,000,000	50,000,000,000
VIB	-	-	610,841,666,669	608,758,333,331
Loans from securities companies	375,291,273,552	429,635,051,805	138,345,250,572	84,001,472,319
Loans from other entities and individuals	1,243,585,324,317	3,000,000,000	46,536,131,191	1,287,121,455,508
Current portion of long-term loans (see Note b)	1,158,488,134,040			1,159,519,974,058
Current portion of bonds	749,509,985,062			577,537,138,197
Total	6,061,507,035,181	2,726,956,787,128	1,883,320,708,166	5,044,846,616,034

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**a. Short-term loans and obligations under finance lease** (continued)**Additional notes to short-term loans**

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
Vietinbank	300,000,000,000	7 months	25/01/2027	8.30%	Finance in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project	Term deposits maturing in 6 months with a total value of VND 300 billion
	150,000,000,000	12 months	13/07/2026	6.50%	Supplementing working capital for construction activities	Bonds issued by Vietinbank with a total value of VND 150 billion
	140,000,000,000	12 months	17/11/2026	6.30%	Finance in the De Lagi Resort Combining with Residential Area project	Term deposits maturing in 12 months with a total value of VND 140 billion
	283,500,000,000	12 months	12/11/2026	6.00%	Supplementing working capital for construction activities	Term deposits maturing in 6 to 12 months with a total value of VND 283,500,000,000.
	200,000,000,000	6 months	25/12/2026	8.70%	Finance in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project	Term deposit maturing in 6 months with a total value of VND 200 billion
Total	1,073,500,000,000					

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**a. Short-term loans and obligations under finance lease** (continued)**Additional notes to short-term loans** (continued)

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
Vietcombank	635,500,000,000	6 months	23/12/2026	10.00%	Finance in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project	Term deposits maturing in 7 months with a total value of VND 635.5 billion
	30,000,000,000	12 months	22/01/2027	6.50%	Implementation of the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project	Term deposits maturing in 9 months with a total value of VND 30 billion
Total	665,500,000,000					
OCB	250,000,000,000	12 months	12/02/2027	10.00% - 11.60%	Supplementing working capital for construction activities	Pledged with shares of a company in the group
	100,000,000,000	12 months	27/11/2026	10.00%		
Total	350,000,000,000					
TPBank	200,000,000,000	12 months	19/05/2027	10.00%	Supplementing working capital for construction activities	Pledged with shares of a company in the group

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**a. Short-term loans and obligations under finance lease** (continued)**Additional notes to short-term loans** (continued)

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
BIDV	188,032,318,210	8 months	According to each withdrawal	8.40%	Supplement to working capital	Being pledged with a land use right; certain machinery, equipment, and moto vehicles; right of certain debt claims and number of shares issued by certain companies in the group
BVBank	57,600,000,000	12 months	According to each withdrawal	11.20%	Finance in the NBB Garden III Residential Area project	Pledged with shares of a company in the group
Loans from securities companies, other individuals and entities	1,618,876,597,869	Less than 12 months		5.00% - 13.50%	Supplement to working capital	Pledged with shares of some companies in the group

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**b. Long-term loans and obligations under finance lease**

	Closing balance VND	Arising during the period		Opening balance (As restated) VND
		Increase VND	Decrease VND	
Long-term loans	15,927,460,692,355	2,858,213,608,172	988,658,335,412	14,053,945,246,241
Vietcombank	7,437,899,818,889	50,000,000,000	647,116,432,081	8,035,016,250,970
VPBank	5,399,947,871,292	1,937,013,608,172	72,725,000,000	3,535,659,263,120
TPBank	1,172,757,726,460	-	40,877,500,000	1,211,880,226,460
Vietinbank	1,110,460,000,000	-	44,564,000,000	1,155,024,000,000
VIB	838,036,666,668	871,200,000,000	34,336,666,668	-
BIDV	659,167,505,691	-	100,112,000,000	759,279,505,691
Loans from related parties	10,000,000,000	-	-	10,000,000,000
Loans from other individuals and entities	457,679,237,395	-	48,926,736,663	506,605,974,058
Less: Amount due for settlement in 12 months	(1,158,488,134,040)	-	-	(1,159,519,974,058)
Corporate bonds	2,545,725,359,589	496,800,000,000	5,532,616,979	2,215,425,637,350
CI012029_G	1,035,000,000,000	-	-	1,035,000,000,000
CI12504	500,000,000,000	500,000,000,000	-	-
CIIB2426001	300,000,000,000	-	-	300,000,000,000
CIIB2427001	300,000,000,000	-	-	300,000,000,000
CI12502	300,000,000,000	-	-	300,000,000,000
CI12503	280,000,000,000	-	-	280,000,000,000
CI1H2427002	200,000,000,000	-	-	200,000,000,000
CI12501	200,000,000,000	-	-	200,000,000,000
CI1H2427004	108,000,000,000	-	-	108,000,000,000
CI1H2427003	100,000,000,000	-	-	100,000,000,000
Bond issuance costs	(16,774,640,411)	(3,200,000,000)	5,532,616,979	(19,574,362,650)
Less: Amount due for settlement in 12 months	(760,500,000,000)	-	-	(588,000,000,000)
Total of long-term loans and corporate bonds	18,473,186,051,944	3,355,013,608,172	994,190,952,391	16,269,370,883,591

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Long-term loans and long-term corporate bonds are payable under the following schedule:***Payment schedule of long-term loans*

	Closing balance VND	Opening balance VND
Within one year	1,158,488,134,040	1,159,519,974,058
In the second year	1,596,606,658,414	1,433,460,575,775
In the third to fifth year inclusive	7,506,830,202,359	6,572,335,581,803
After five years	6,824,023,831,582	6,048,149,088,663
	17,085,948,826,395	15,213,465,220,299
Less: Amount due for settlement in 12 months	(1,158,488,134,040)	(1,159,519,974,058)
Total	15,927,460,692,355	14,053,945,246,241

Payment schedule of straight bond

	Closing balance VND	Opening balance VND
Within one year	760,500,000,000	588,000,000,000
In the second year	1,302,500,000,000	592,500,000,000
In the third to fifth year inclusive	1,260,000,000,000	1,642,500,000,000
	3,323,000,000,000	2,823,000,000,000
Less: Amount due for settlement in 12 months	(760,500,000,000)	(588,000,000,000)
Less: Bond issuance costs (*)	(16,774,640,411)	(19,574,362,650)
Total	2,545,725,359,589	2,215,425,637,350

(*) The amount to be charged to financial expenses in future represented bond issuance costs recorded as a deduction from par value of bond at the time of initial recognition. These costs will be gradually amortised to borrowing costs using the straight-line method over terms of the bond.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Additional notes to the long-term loans**

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
Vietcombank	4,112,444,705,101	Maximum 144 months	09/01/2035	Floating and approximate around 8.35%	Finance the Trung Luong - My Thuan Highway project	Property rights arising from the B.O.T. Contract for the Trung Luong - My Thuan Expressway Project; shares and rights and benefits arising from or relating to the shares of Trung Luong - My Thuan BOT Joint Stock Company and Hanoi Highway Investment and Construction Joint Stock Company; and commitments to guarantee the repayment of the Company's loans
	1,892,500,000,000	Maximum 168 months	Not exceeding 6 months before the end of the project	Floating and approximate around 8.35%		All economic benefits derived from the project
	1,270,955,113,788	7 years	26/11/2029	Floating and approximate around 8.4% - 9.1%	Finance the Ha Noi Highway expansion B.O.T project	
	162,000,000,000	10 years	01/07/2035	9.65%	Finance the Trung Luong - My Thuan Highway project	Property rights arising from Cooperation Agreement No. 46/HĐHT/BOT TLMT-CII dated 25 December 2023 and the capital contribution of CII Invest
Total	7,437,899,818,889					
VPBank	1,149,874,871,292	5 years	11/11/2030	Floating and approximate around 10.3% - 12.5%	Supplementing investment capital for the implementation of the NBB II High-rise Apartment Project and the NBB Garden III Residential Area project	All rights to exploit, manage, and benefit from the NBB Garden III Residential Area project
	979,490,000,000	7 years	30/06/2031	Floating and approximate around 9.9%	Payment for debts that had funded on going projects of the Company	Pledged with cash flows from toll collection of Trung Luong - My Thuan project

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Additional notes to the long-term loans (continued)**

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
VPBank (continued)	824,000,000,000	7 years	14/04/2033	Floating and approximate around 10.4%	Implementation of the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project	Toll collection cash flows from the Hanoi Highway Project; property rights arising from the right to participate in the investment in and development of the land plot in Phu Dinh Ward, Ho Chi Minh City; all property rights and all lawful rights and interests arising from and/or relating to the mixed-use apartment residential project at Lots 3.16 and 3.13; secured by shares and capital contributions in certain companies within the Group; property rights arising from the Ho Chi Minh City - Trung Luong - My Thuan Expressway
	388,600,000,000	7 years	28/04/2033	Floating and approximate around 10.4%	Payment for debts that had funded on going projects of the Company	Pledged with cash flows from toll collection of 1A National Road extension, section through Ninh Thuan Province project and; Entire of capital contributed by CII B&R in BOT Ninh Thuan Province Co., Ltd.
	717,000,000,000	7 years	30/06/2030	Floating and approximate around 10.4% - 11.2%	Payment for debts that had funded on going projects of the Company	Pledged with cash flows from toll collection of Xa Lo Ha Noi project; and Pledged with shares and capital contributions of some companies in the group
	684,383,000,000	8 years	25/12/2030	Floating and approximate around 9.5%	Payment for debts that had funded on going projects of the Company	Pledged with cash flows from toll collection of Xa Lo Ha Noi project
	656,600,000,000	7 years 3 months	25/09/2030	Floating and approximate around 9.5%	Payment for debts that had funded on going projects of the Company	Pledged with cash flows from toll collection of Xa Lo Ha Noi project
Total	5,399,947,871,292					

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Additional notes to the long-term loans (continued)**

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
TPBank	335,500,000,000	5 years	08/09/2030	Floating and approximate around 8.85% - 10.15%	Supplementing investment capital for construction activities of an ongoing project	Pledged with shares of a company in the group
	298,380,000,000	5 years	09/04/2030	Floating and approximate around 8.65% - 12.60%	Supplementing investment capital for construction activities of an ongoing project	All rights to exploit, manage, and benefit from the NBB II High-rise Apartment Project
	152,711,059,790	3 years	13/11/2028	Floating and approximate around 8.5% - 10.15%	Supplementing investment capital for construction activities of an ongoing project	Rights to assets arising from the Son Tinh - Quang Ngai Residential Project; Land use rights and assets attached to land of the office building in Truong Quang Trong Ward, Quang Ngai Province
	200,000,000,000	10 years	10/03/2035	11.65%	Supplementing working capital to invest in developing the De Lagi luxury resort combined with the residential area project	Pledged with shares of some companies in the group and property rights arising from the NBB Garden II project in Tan Kien Commune, Binh Chanh District, Ho Chi Minh City
Total	1,172,757,726,460	6 years	20/03/2030	11.75%	Finance the ongoing projects	
Vietinbank	862,964,000,000	15 years	16/06/2038	Floating and approximate around 9.2% - 11.50%	Supplementing investment capital for construction activities of an ongoing project	All rights to exploit, manage, and benefit from the De Lagi project in Binh Thuan and the Dien Bien Phu office building project

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**b. Long-term loans and obligations under finance lease** (continued)**Additional notes to the long-term loans** (continued)

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collaterals
Vietinbank (continued)	247,496,000,000	5 years 4 months	18/05/2029	Floating and approximate around 11.5%	Supplementing working capital to invest in developing the De Lagi luxury resort combined with the residential area project	Pledged with shares of a company in the group; bonds issued by Ha Noi Highway Construction and Investment JSC, with a total value of VND 525 billion; and rights to assets arising from the De Lagi luxury resort and residential area project; term deposits maturing in 12 months with a total value of VND 13.5 billion
Total	1,110,460,000,000					
VIB	838,036,666,668	5 years 4 months	11/02/2031	10.00%	Supplement to working capital	Pledged with shares of a company in the group; bonds issued by BOT Ninh Thuan Province Co., Ltd. with a total value of VND 825 billion; term deposits maturing in 24 months with a total value of VND 25 billion
BIDV	332,999,379,211	15 years	14/06/2033	Floating and approximate around 7.77% - 9.00%	Finance upgrade, expansion, and construction of four sections of Highway 60	All economic benefits derived from the project
	326,168,126,480	18 years	21/04/2032	Floating and approximate around 8.30% - 9.70%	Finance the project of Co Chien Bridge under B.O.T contract	All economic benefits derived from the project
Total	659,167,505,691					
Other individuals and entities	467,679,237,395	Less than 3 years		5.00% - 12.00%	Supplement to working capital	No collaterals

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**b. Long-term loans and obligations under finance lease** (continued)**Notes to the outstanding straight bonds***CI1012029_G bond with total par value of VND 1,150 billion*

- Par value: VND 100,000 per bond;
- Number of bonds issued: 11,500,000;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds, without warrants, with payment guarantee;
- Issuance date: 31 January 2019;
- Term of bonds: 10 years commencing on issuance date;
- Coupon rate: 7.2% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: finance the major B.O.T projects of the Company;
- Payment guarantee: This bond is guaranteed by GuarantCo Ltd for a period of 10 years.

As of 30 June 2026, the Company had repurchased 1,150,000 bonds with an aggregate par value of VND 115 billion.

CI12504 bond with total par value of VND 500 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 5,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds, without warrants, and guaranteed by a credit institution;
- Collateral: Guaranteed for payment by Tien Phong Commercial Joint Stock Bank;
- Issuance date: 30 December 2025;
- Term of bonds: 60 months commencing on issuance date;
- Coupon rate: A fixed interest rate at 8.5% per annum applicable for the first four payment periods. For the following periods, it shall be floating based on the aggregation of 3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by Tien Phong Commercial Joint Stock Bank on the relevant interest determination date (in all cases, the interest rate is not lower than 8.5% per annum).
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: investment in the construction and expansion of the Ho Chi Minh City – Trung Luong – My Thuan Expressway Project.

CI1B2426001 bond with total par value of VND 300 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Bondholders: public offering to institutional and individual investors;
- Type of bonds: non-convertible corporate bond, without warrants, and no collateral;
- Issuance date: 14 October 2024;
- Term of bonds: 02 years commencing on issuance date;
- Coupon rate: 10% per annum;
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: redemption of the CI1B2124002 bonds (*bond code: CI121029*) due on 21 October 2024.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Notes to the outstanding straight bonds (continued)***CII2427001 bond with total par value of VND 300 billion*

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds without warrants and secured by collateral;
- Collateral: Shares of subsidiaries owned by the Company;
- Issuance date: 22 July 2024;
- Term of bonds: 36 months;
- Coupon rate: Floating and being calculated as aggregation of 4.85% and the average interest rate of 12-month (or equivalent) term deposits/savings for individual customers denominated in VND, as announced by Military Commercial Joint Stock Bank, Vietnam Prosperity Joint Stock Commercial Bank, Asia Commercial Joint Stock Bank, and Vietnam Technological and Commercial Joint Stock Bank on the relevant interest rate determination date;
- Interest payment: each three months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

CII12502 bond with total par value of VND 300 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 10 July 2025;
- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10.25% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: BIDV, Vietcombank, Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest").

CII12503 bond with total par value of VND 280 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,800;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company and the Company's subsidiary.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****22. Loans and obligations under finance lease (continued)****b. Long-term loans and obligations under finance lease (continued)****Notes to the outstanding straight bonds (continued)***CI12503 bond with total par value of VND 280 billion (continued)*

- Issuance date: 30 December 2025;
- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 9.8% per annum, the applicable interest rate for that period shall be 9.8% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

CI12427002 bond with total par value of VND 200 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 17 October 2024;
- Term of bonds: 03 years commencing on issuance date;
- Coupon rate: A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: redemption of the CI12124002 bonds (*bond code: CI121029*) due on 21 October 2024.

CI12501 bond with total par value of VND 200 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 24 June 2025;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**22. Loans and obligations under finance lease** (continued)**b. Long-term loans and obligations under finance lease** (continued)**Notes to the outstanding straight bonds** (continued)*CII12501 bond with total par value of VND 200 billion* (continued)

- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10.25% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest").

CIIH2427004 bond with total par value of VND 108 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 1,080;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 15 November 2024;
- Term of bonds: 36 months commencing on issuance date;
- Coupon rate: A fixed interest rate at 10% per annum applicable for the first four payment periods. For the following periods, it shall be floating based on the aggregation of 4.3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

CIIH2427003 bond with total par value of VND 100 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 1,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 25 October 2024;
- Term of bonds: 03 years commencing on issuance date;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)**22. Loans and obligations under finance lease** (continued)**b. Long-term loans and obligations under finance lease** (continued)**Notes to the outstanding straight bonds** (continued)*CIH2427003 bond with total par value of VND 100 billion* (continued)

- Coupon rate: A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

Additional notes to collateral assets

The capital contributions in companies have been pledged as collateral for the loans and bonds issued by the Company, its subsidiaries and associates, including:

Name of companies	Value of contributed capital	
	Closing balance	Opening balance (As restated)
CII Services and Investment One Member Limited Liability Company	1,700,000,000,000	-
CII Trading Investment Co., Ltd.	251,300,000,000	251,300,000,000
Dien Bien Phu Building Investment Co., Ltd.	200,000,000,000	200,000,000,000
Golden Real Estate Co., Ltd.	19,988,000,000	-
Sai Gon Riverfront Co., Ltd.	3,000,000	-
Total	2,171,291,000,000	451,300,000,000

Number of shares pledged for the loans and bonds of the Company, its subsidiaries and associates were as follows:

Name of companies	Number of shares	
	Closing balance	Opening balance
CII Bridges and Roads Investment JSC.	105,181,426	113,755,842
577 Investment Corporation	68,024,332	76,574,332
Ha Noi Highway Construction and Investment JSC.	184,998,000	184,998,000
CII Engineering & Construction JSC.	19,385,560	10,000,000
PC1 Group Joint Stock Company	21,020,000	-
Tasco Joint Stock Company	7,665,000	9,561,200
Total	406,274,318	394,889,374

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**23. Provisions**

	Opening balance VND	Increase VND	Decrease VND	Closing balance VND
a. Short-term				
Land use levy of completed and operational projects (i)	630,733,300,000	-	-	630,733,300,000
Other short-term provisions	1,666,513,634	-	-	1,666,513,634
Total	632,399,813,634	-	-	632,399,813,634
b. Long-term				
Major maintenance costs	8,767,658,056	3,831,162,736	11,775,135,986	823,684,806
Total	641,167,471,690	3,831,162,736	11,775,135,986	633,223,498,440

(i) This represents the land use right fees of the projects that had been handed over for use that were invested and developed by 577 Investment Corporation ("NBB"), including the Diamond Riverside Project and City Gate Project. As of the date of preparation of these interim consolidated financial statements, NBB has not yet completed the final settlements for land use fees with the authorities for State Budget submission. The Company has determined that the land use fee of these projects may differ from the value estimated and recorded by NBB in its financial statements as of the acquisition date, with a total value of VND 321,000,000,000. Consequently, the Company has determined the fair value of the contingent liability related to this financial obligation based on the most prudent and recognized additional amount of VND 309,733,300,000 in the interim consolidated financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****24. Convertible bonds**

	Closing balance VND	Movements during the period						Opening balance VND
		Amortisation of bond discounts VND	Amortisation of bond issuance costs VND	Repurchase of bonds VND	Matured without conversion into shares VND	Converted into shares VND	Additional issuance VND	
CII425002	2,221,456,214,232	77,141,519	-	-	-	-	2,221,533,355,751	-
CII425001	972,311,907,889	49,418,982,675	-	-	-	-	-	1,021,730,890,564
CII424002	65,478,500,000	-	-	-	-	465,348,700,000	-	530,827,200,000
Bond issuance costs	(1,767,022,742)	-	152,731,167	-	-	-	(1,100,000,000)	(879,801,784)
Total	3,257,479,599,379	49,496,124,194	152,731,167	-	-	465,348,700,000	2,220,433,355,751	1,551,678,288,780

Maturity schedule of convertible bonds

	Closing balance VND	Opening balance VND
After five years	3,259,246,622,121	1,552,558,090,564
	3,259,246,622,121	1,552,558,090,564
Less: Unamortised bond issuance costs (*)	(1,767,022,742)	(879,801,784)
Total	3,257,479,599,379	1,551,678,288,780

(*) The balance represents unamortised bond issuance costs that were deducted from the par value of the bonds upon initial recognition. These costs will be amortised to finance costs on a straight-line basis over the term of the bonds.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****24. Convertible bonds (continued)****Notes to the convertible bonds***CII425002 bond with total par value of VND 2,500,000,000,000*

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 25,000,000;
- Bondholders: institutional and individual investors;
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: 25 June 2026;
- Term of bonds: 15 years;
- Maturity date: 25 June 2041;
- Coupon rate: The fixed interest rate is fixed at 10% per annum for the first four interest periods (each interest period being three months). For each subsequent interest period, the floating interest rate is determined as the sum of 3.5% per annum and the Reference Interest Rate. The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period). For the avoidance of doubt, if the Reference Interest Rate is not a whole number, it shall be rounded upwards to two decimal places;
- Coupon payment: each three months and payable in arrears;
- Conversion schedule: The bonds are convertible in 13 tranches with the first conversion tranche taking place on 25 January 2027. The number of bonds to be converted from the first to the thirteenth tranche shall be at the discretion of bondholders. On the maturity date, all outstanding unconverted bonds will be redeemed by the Company at their principal amount together with accrued interest;
- Conversion price: VND 12,500 per ordinary share;
- Conversion ratio: 1:8 (each bond is convertible into eight ordinary shares);
- Discount rate used to determine the present value of the liability component of the convertible bonds: 11% per annum;
- The bond issuance plan was approved by the Company's General Meeting of Shareholders under Resolution No. 53/NQ-ĐHĐCĐ dated 18 April 2025 and by the Board of Directors under Resolution No. 152/NQ-HĐQT (Term 2022–2027) dated 12 September 2025. In accordance with the approved use of proceeds set out in the issuance plan and disclosed in the Prospectus dated 25 February 2026, the proceeds from the bond issuance will be used to finance in the Company's programmes and projects.

Pursuant to the Board of Directors' Resolution No. 197/NQ-HĐQT (Term 2022–2027) dated 29 June 2026 regarding the change in the use of proceeds, the Company intends to use the proceeds from the bond issuance for the following purposes:

- (i) Capital contribution to BOT Saigon - My Thuan Expressway Co., Ltd. for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 1,151 billion;
- (ii) Capital contribution to CII Trading Investment Limited Liability Company ("CII Invest"), with a total amount of VND 300 billion;
- (iii) Contribution capital under the business cooperation arrangement with BOT Saigon - My Thuan Expressway Co., Ltd. for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 1,049 billion.

As at 30 June 2026, the Company had disbursed VND 1,424 billion of the proceeds from the bond issuance in accordance with the approved use of bond proceeds, comprising VND 75 billion for capital contribution to BOT Saigon - My Thuan Expressway Co., Ltd., VND 300 billion for capital contribution to CII Trading Investment Limited Liability Company and VND 1,049 billion for business cooperation with BOT Saigon - My Thuan Expressway Co., Ltd. The remaining unused proceeds of VND 1,076 billion were deposited with banks as at 30 June 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**24. Convertible bonds** (continued)**Notes to the convertible bonds** (continued)*CII425002 bond with total par value of VND 2,500,000,000,000 (continued)*

At initial recognition, the convertible bonds were separated into liability and equity components, which were recognised at VND 2,221,533,355,751 and VND 278,466,644,249, respectively.

CII425001 bond with total par value of VND 2,000,000,000,000

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 20,000,000;
- Bondholders: institutional and individual investors;
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: 18 August 2025;
- Term of bonds: 10 years;
- Maturity date: 18 August 2035;
- Coupon rate: The fixed interest rate is 10% per annum for the first four interest periods (each interest period being three months). For each subsequent interest period, the floating interest rate is determined as the sum of 3.5% and the Reference Interest Rate. The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period);
- Coupon payment: each three months and payable in arrears;
- Conversion schedule: The bonds are convertible in nine (9) tranches with the first conversion tranche taking place on 25 January 2027. The number of bonds to be converted the first tranche to the eighth tranche shall be at the discretion of the investors. In the last tranche, the investors are required to convert all of their remaining bonds into ordinary shares;
- Conversion Price: VND 12,500 per ordinary share;
- Conversion ratio: 1:8 (each bond is convertible into eight ordinary shares);
- Discount rate used to determine the present value of the liability component of the convertible bonds: 10% per annum;
- Purposes of using bond funds:
 - (i) Capital contribution to CII Public-Private Partnership Company Limited in the amount of VND 1,035,000,000,000;
 - (ii) To make a capital contribution to CII Trading Investment Limited Liability Company ("CII Invest") in the amount of VND 500,000,000,000;
 - (iii) To make a capital contribution to Khu Bac Thu Thiem Company Limited ("KBTT") in the amount of VND 465,000,000,000.

At initial recognition, the Company allocated the instrument into its liability and equity components, which were recognized in liabilities and equity at VND 1,057,038,444,605 and VND 942,961,555,395, respectively.

CII424002 bond (formerly known as CII42301) with total par value of VND 2,813,068,900,000

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 28,130,689;
- Bondholders: institutional and individual investors, including (1) existing shareholders listed at the time of rights offering, and (2) officers, employees of the Issuing Organization (for the portion of bonds not fully purchased by existing shareholders);
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)**24. Convertible bonds** (continued)**Notes to the convertible bonds** (continued)*CI424002 bond (formerly known as CI42301) with total par value of VND 2,813,068,900,000 (continued)*

- Issuance date: 25 January 2024;
- Term of bonds: 10 years;
- Coupon rate: an interest rate of 10% per annum applicable for the first four payment periods and for each subsequent interest period, the coupon rate equals the reference interest rate plus a margin of 2.5% per annum;
- Conversion deadline: Once every 12 months commencing on the issuance date;
- Coupon payment: each three months with interest paid in arrears;
- Convertible bonds schedule: Allowed to convert in 10 tranches on each 12-month since the issuance date with a conversion price of VND 10,000 per share (the second tranche is on the 24th month and the tenth tranche is on the 120th month since the issuance date);
- Conversion ratio: 1:10 (each bond can be converted into 10 common shares).
- Bond principal repayment: Repayment of 100% of the bond par value on the maturity date;
- Purposes of using bond funds:
 - (i) Purchasing bonds issued by BOT Ninh Thuan Province Co., Ltd, a subsidiary of the group currently investing in the project of 1A National Road extension, section through Ninh Thuan Province, issued on 29 January 2024, with a total amount of VND 1,200,000,000,000;
 - (ii) Purchasing bonds issued by Ha Noi Highway Construction and Investment JSC, a subsidiary of the group currently investing in the Hanoi highway expansion project, the section from the old Station 2 junction to the Tan Van intersection, issued on 07 February 2024, with a total amount of VND 523,068,900,000;
 - (iii) Repayment for CIIB2124001 bonds and CIIB2024009 bonds with respective amounts of VND 590,000,000,000 and VND 500,000,000,000.

As of 30 June 2026, the Company completed the tranches of bond conversion, with a total of 27,475,904 bonds converted, equivalent to a par value of VND 2,747,590,400,000, resulting in 274,759,040 shares being converted.

The carrying amounts of the liability and equity components of the convertible bonds are as follows:

	Current period VND	Prior period VND
Proceeds from the issuance of convertible bonds	2,500,000,000,000	-
Transaction costs	1,100,000,000	-
Net proceeds from the issuance of convertible bonds	2,498,900,000,000	-
Equity component	278,466,644,249	-
Transaction costs allocated to equity component	-	-
Equity component at initial recognition	278,466,644,249	-
Liability component at the beginning of the period	1,551,678,288,780	2,827,214,322,278
Add: Interest charged using the effective interest rate in the period	57,914,746,400	35,608,337,093
Add: Transaction costs amortised during the period	152,731,167	708,769,448
Less: Coupon interest payable at the nominal coupon rate	(107,350,822,719)	(35,608,337,093)
Less: Conversion into ordinary shares	(465,348,700,000)	(2,284,418,700,000)
Carrying amount of liability component at the end of the period	3,257,479,599,379	543,504,391,726

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**25. Owner's equity****a. Movement of owner's equity**

	Owner's contributed capital VND	Share premium VND	Bond conversion option VND	Other owner's capital VND	Investment and development fund VND	Retained earnings VND	Non-controlling interests (NCI) VND	Total VND
For the period from 01 January 2025 to 30 June 2025								
Opening balance	3,197,524,130,000	387,336,668,802	-	6,660,084,447	311,139,047,276	2,127,251,421,516	3,129,228,628,279	9,159,139,980,320
Net profit for the period	-	-	-	-	-	46,810,971,660	138,250,610,726	185,061,582,386
Conversion of bonds	2,284,418,700,000	-	-	-	-	-	-	2,284,418,700,000
Effect of change in ownership in subsidiaries	-	-	-	-	-	(87,073,343,949)	(214,874,755,836)	(301,948,099,785)
Dividend paid	-	-	-	-	-	-	(1,485,476,379)	(1,485,476,379)
Appropriation of funds	-	-	-	-	26,814,875,363	(60,050,336,083)	(6,267,178,558)	(39,502,639,278)
Other increase/(decreases)	-	-	-	-	(9,971,984)	2,023,381,413	(713,587,051)	1,299,822,378
Closing balance	5,481,942,830,000	387,336,668,802	-	6,660,084,447	337,943,950,655	2,028,962,094,557	3,044,138,241,181	11,286,983,869,642
For the period from 01 July 2025 to 31 December 2025								
Opening balance	5,481,942,830,000	387,336,668,802	-	6,660,084,447	337,943,950,655	2,028,962,094,557	3,044,138,241,181	11,286,983,869,642
Net profit for the period	-	-	-	-	-	77,252,164,545	105,297,520,072	182,549,684,617
Conversion of bonds	5,114,000,000	-	-	-	-	-	-	5,114,000,000
Equity component of convertible bonds issued during the period	-	-	942,961,555,395	-	-	-	-	942,961,555,395
Bonus share issuance	767,447,380,000	(354,280,194,318)	-	-	(269,857,844,910)	(143,309,340,772)	-	-
Effect of change in ownership in subsidiaries	-	-	-	-	-	(24,029,728,684)	(88,744,029,818)	(112,773,758,502)
NCI contributes additional equity to the subsidiary	-	-	-	-	-	-	86,999,590,000	86,999,590,000
Dividend paid	-	-	-	-	-	(312,469,510,500)	(123,044,786,079)	(435,514,296,579)
Appropriation of funds	-	-	-	-	-	(5,112,921,503)	(1,237,078,497)	(6,350,000,000)
Other increases /(decreases)	-	-	-	-	-	(136,483,341)	7,274,151,833	7,137,668,492
Closing balance	6,254,504,210,000	33,056,474,484	942,961,555,395	6,660,084,447	68,086,105,745	1,621,156,274,302	3,030,683,608,692	11,957,108,313,065

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION** (continued)**25. Owner's equity** (continued)**a. Movement of owner's equity** (continued)

	Owner's contributed capital VND	Share premium VND	Bond conversion option VND	Other owner's capital VND	Investment and development fund VND	Retained earnings VND	Non-controlling interests (NCI) VND	Total VND
For the period from 01 January 2026 to 30 June 2026								
Opening balance	6,254,504,210,000	33,056,474,484	942,961,555,395	6,660,084,447	68,086,105,745	1,621,156,274,302	3,030,683,608,692	11,957,108,313,065
Net profit for the period	-	-	-	-	-	32,670,727,391	62,888,117,143	95,558,844,534
Conversion of bonds	465,348,700,000	-	-	-	-	-	-	465,348,700,000
Equity component of convertible bonds issued during the period	-	-	278,466,644,249	-	-	-	-	278,466,644,249
Effect of change in ownership in subsidiaries	-	-	-	-	-	(2,849,448,563)	(1,387,003,837)	(4,236,452,400)
NCI contributes additional equity to the subsidiary	-	-	-	-	-	-	192,750,000,000	192,750,000,000
Dividend paid	-	-	-	-	-	-	(540,541)	(540,541)
Appropriation of funds	-	-	-	-	-	(23,644,518,803)	(5,960,739,807)	(29,605,258,610)
Other increases /(decreases)	-	-	-	-	-	155,167,721	22,488,172	177,655,893
Closing balance	6,719,852,910,000	33,056,474,484	1,221,428,199,644	6,660,084,447	68,086,105,745	1,627,488,202,048	3,278,995,929,822	12,955,567,906,190

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)****25. Owner's equity (continued)****b. Shares**

	Closing balance Shares	Opening balance Shares
Number of shares authorized to be issued	671,985,291	625,450,421
Number of shares issued to the public	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421
Number of outstanding shares in circulation	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421
Par value is of VND 10,000/share		

c. Dividends

At the 2025 Annual General Meeting of Shareholders held on 28 April 2026, the shareholders approved the discontinuation of the previously approved dividend distribution resolutions in order to prioritise the Company's financial resources for investment in new projects. Accordingly, the Company will no longer proceed with the distribution of the remaining dividends for 2023 and 2024 under those resolutions. In addition, no dividend will be declared in respect of 2025.

Pursuant to the Resolution of the 2025 Annual General Meeting of Shareholders, the Board of Directors has been authorised to declare and pay an interim cash dividend for 2026 during the year, provided that the aggregate interim dividend does not exceed 16% of charter capital. The final dividend rate will be determined and approved at the 2026 Annual General Meeting of Shareholders.

26. Off consolidated statement of financial position items

	Closing balance VND	Opening balance VND
Bad debts written off	139,195,548,246	139,195,548,246

The Company has recognised provisions for long-outstanding doubtful debts in accordance with prevailing regulations. After undertaking all necessary collection measures, the Company assessed and determined that certain receivables were deemed irrecoverable and, accordingly, wrote off the receivables/debts for which provisions had been recognised. Among these, significant doubtful debts for which impairment provisions were written off include:

- A capital support of VND 30.6 billion granted to a counterparty that was formerly a member of the Company but has since lost its ability to repay.
- An advance payment of VND 20.6 billion to a construction contractor for the Son Tinh - Quang Ngai Residential Area Project, which has become uncollectible.

The Company will continue to pursue recovery of these written-off receivables; any subsequent recoveries will be recognised as other income in the period in which they are collected.

27. Capitalised borrowing costs

During the period, the Company capitalised borrowing costs amounting to VND 189,362,802,040 (prior period: VND 101,770,841,637). These borrowing costs relate to general borrowings and specific borrowings for investment in real estate projects and the development of urban technical infrastructure under the public-private partnership ("PPP") model.

Borrowing costs arising from general borrowings that are capitalised are determined by applying a capitalisation rate of 10.08% per annum to the weighted average accumulated expenditures incurred on qualifying real estate projects of the Company.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME**1. Revenue from goods sold and services rendered**

	Current period VND	Prior period VND
Revenue from goods sold and services rendered		
Revenue from toll collection	1,409,525,797,740	1,308,246,733,900
Revenue from construction, maintenance and installation activities	64,220,868,820	33,555,852,671
Revenue from sales of goods	57,255,327,697	35,563,010,988
Revenue from sales of real estate properties	43,953,948,873	64,374,487,040
Revenue from BT contract	42,494,313,632	-
Revenue from rendering services	35,982,902,671	36,419,159,410
	1,653,433,159,433	1,478,159,244,009
Sale deductions		
Reversal of income of capital preservation from B.O.T projects	(40,355,414,202)	(51,224,557,872)
Sales returns	(28,680,817,684)	(165,479,900)
	(69,036,231,886)	(51,390,037,772)
Net revenue	1,584,396,927,547	1,426,769,206,237

2. Cost of sales

	Current period VND	Prior period VND
Cost of toll collection	479,477,791,201	440,661,815,517
Cost of construction, maintenance and installation activities	61,506,676,732	32,624,535,961
Cost of goods sold	56,471,394,408	32,530,240,959
Cost of real estate properties sold	31,203,328,677	45,616,154,234
Cost of construction under BT contract	42,494,313,632	-
Cost of services rendered	26,979,151,851	31,079,483,438
Cost of sales returns	(27,677,926,602)	-
Provision for devaluation of inventories	-	197,103,801
Total	670,454,729,899	582,709,333,910

3. Financial income

	Current period VND	Prior period VND
Interest income from investment cooperation, bank deposits, bonds and loans	150,805,576,899	163,068,532,920
Other financial income from B.O.T contracts (i)	62,225,385,982	188,831,955,062
Other financial income	24,875,305,553	50,256,518,275
Total	237,906,268,434	402,157,006,257

(i) As presented in Note VI.5, the income arising during the period represents the financial benefits from the project of 1A National Road extension, section through Ninh Thuan Province, recognised to reasonably reflect the value of the Company's assets related to its investment in this project.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME (continued)****4. Financial expenses**

	Current period	Prior period (As restated)
	VND	VND
Interest expense and other borrowing costs	733,350,076,623	679,371,016,514
Loss on disposal of financial investments (Reversal of provision for)/Provision for financial investments	10,517,867,847 (23,007,727,847)	25,194,798,255 12,382,310,170
Other financial expenses	3,268,438,410	7,544,162,768
Total	724,128,655,033	724,492,287,707

5. Selling expenses

	Current period	Prior period (As restated)
	VND	VND
Operating cost of toll station	33,027,991,507	36,280,025,298
Labour cost	2,439,116,738	4,320,819,511
Brokerage commission fees	1,164,656,248	1,010,832,959
Outsource rendered services and other monetary expenses	2,588,451,771	584,891,247
Total	39,220,216,264	42,196,569,015

6. General and administration expenses

	Current period	Prior period (As restated)
	VND	VND
Amortization of goodwill	108,503,486,937	108,611,826,975
Employee benefits expense	33,030,398,742	38,155,082,274
Depreciation and amortization of fair value of intangible fixed assets incurred in business combinations	33,442,329,888	34,433,105,724
Taxes, fees and charges	914,764,584	857,587,328
Office supplies and stationery	862,972,410	1,380,442,573
Expenses for provision of doubtful debts	6,377,589,008	27,081,300,744
Outsourced services	12,793,947,238	10,309,908,700
Other monetary expenses	11,601,316,798	7,659,673,434
Total	207,526,805,605	228,488,927,752

7. Other expenses

	Current period	Prior period (As restated)
	VND	VND
Contract termination costs (i)	25,714,903,821	40,501,253,892
The value of discontinued projects recognized as expenses during the period	-	8,594,914,309
Other expenses	2,534,189,026	6,175,309,899
Total	28,249,092,847	55,271,478,100

(i) Costs incurred relate to contract settlements with customers who had placed deposits for real estate purchases.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME (continued)****8. Current corporate income tax expense**

	Current period		Prior period	
	Preferential activities VND	Non-preferential activities VND	Total VND	Total VND
Accounting profit/(loss) before tax	535,444,167,394	(375,995,760,617)	159,448,406,777	196,875,206,584
Adjustments for taxable income	126,610,846,204	464,496,604,842	591,107,451,046	574,832,733,951
Non-deductible expenses	124,300,403,833	310,622,631,928	434,923,035,761	254,653,321,833
Amortization of goodwill and other expenses incurred in consolidation	-	140,948,501,735	140,948,501,735	141,056,841,773
Deductible interest expenses carried forward from prior periods	-	(17,448,246,172)	(17,448,246,172)	(111,205,673,621)
Tax losses eliminated during consolidation	2,310,442,371	97,968,113,961	100,278,556,332	105,640,615,537
Other non-taxable income	-	(32,711,691,909)	(32,711,691,909)	(14,491,920,473)
Reversal of other taxable income/(loss) eliminated in consolidation	-	(34,882,704,701)	(34,882,704,701)	199,179,548,902
Taxable income	662,055,013,598	88,500,844,225	750,555,857,823	771,707,940,535
Loss carried forward	-	(60,116,849)	(60,116,849)	-
Offsetting income and losses among activities	(51,777,430,160)	51,777,430,160	-	-
Assessable income	610,277,583,438	140,218,157,536	750,495,740,974	771,707,940,535
Assessable income subjected to tax rate of 10%	610,277,583,438	-	610,277,583,438	624,147,760,479
Assessable income subjected to tax rate of 20%	-	140,218,157,536	140,218,157,536	147,560,180,056
Corporate income tax	61,027,758,344	28,043,631,507	89,071,389,851	91,926,812,059
Corporate income tax exemption (i)	-	-	-	(19,670,052,573)
50% of corporate income tax reduction (i)	(29,596,869,086)	-	(29,596,869,086)	(20,168,152,919)
1% provisional corporate income tax on advances received from customers purchasing real estate	-	93,010,526	93,010,526	(38,761,122)
Current corporate income tax expense	31,430,889,258	28,136,642,033	59,567,531,291	52,049,845,445

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VII. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME (continued)****8. Current corporate income tax expense (continued)**

(i) Investment activities in infrastructure projects under B.O.T, B.T contracts are entitled to tax incentives in accordance with the current CIT law. Specifically, income generated from these investment projects is entitled to a preferential tax rate of 10% for 15 years, tax exemption for 4 years, and a 50% reduction of payable tax for the next 9 years.

9. Basic earnings per share

	Current period VND	Prior period VND
Net profit attributable to the owners of the Parent Company	32,670,727,391	46,810,971,660
Less: Appropriation to bonus and welfare funds and remuneration of the Board of Directors	(7,058,710,716)	(7,771,139,932)
Net profit attributable to ordinary shareholders of the Parent Company	25,612,016,675	39,039,831,728
Weighted average number of ordinary shares during the period	654,502,577	488,782,510
Basic earnings per share	39	80

The bonus and welfare funds deducted from the profit attributable to the calculation of basic earnings per share for this period were estimated at the ratio of 5% based on the profit after tax (excluding goodwill) in accordance with the profit distribution plan for 2026 approved by the 2025 Annual General Meeting of Shareholders on 28 April 2026.

10. Diluted earnings per share

During the period, the Company has convertible bonds which represent potential ordinary shares. However, the assumed conversion of all these bonds into ordinary shares would increase the basic earnings per share for the accounting period from 01 January 2026 to 30 June 2026 and for the accounting period from 01 January 2025 to 30 June 2025 (as the excluded interest expense is greater than the dilutive effect from the increased number of shares), creating an anti-dilutive effect.

In accordance with Vietnamese Accounting Standard No. 30 - Earnings per share, an entity shall not include anti-dilutive potential ordinary shares in the calculation of diluted earnings per share. Therefore, the Company did not make any dilution adjustments for these convertible bonds. The Company's diluted earnings per share is equal to its basic earnings per share, as detailed in Note VII.9.

VIII. OTHER INFORMATION**1. Contingent liabilities**

As disclosed in Notes VI.23, the Company has utilized available information and applied reasonable assumptions to estimate, to the best extent possible, the financial obligation related to land use fees for the two high-rise apartment projects, Diamond Riverside and City Gate Towers, with a total estimated value of VND 630,733,300,000. As of the date of preparation of these interim consolidated financial statements, NBB has not yet finalized the land use fee payments with the competent authorities for submission to the State Budget. Accordingly, the actual land use fees of these projects may differ from the amounts estimated and recognized in these interim consolidated financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VIII. OTHER INFORMATION** (continued)**2. Operating lease commitments - the Company as the lessor**

At the end of the period, the Company entered into operating lease agreements, under which, the minimum lease payments in future are as follows:

	Closing balance VND	Opening balance VND
Within one year	84,149,998,258	79,378,686,100
In the second to fifth year inclusive	221,288,225,609	210,434,821,829
After five years	86,681,352,890	111,091,207,791
Total minimum lease receivables	392,119,576,757	400,904,715,720

3. Segment report

For management purposes, the Company is organized into different business units. Accordingly, the primary segment reporting is based on the types of business activities. The Company does not report by geographical area because the business activities taking place in provinces and cities across the country have no similarities when analysed by geographical areas.

Segment reporting results include items directly attributable to a segment and to segments that are divided on a reasonable basis. The items not allocated to segment reporting results include assets, liabilities, financial income, financial expenses, selling expenses, general and administrative expenses, other profit, losses and corporate income tax.

The Company's business divisions include 5 divisions as follows: toll collection activities; maintenance and construction activities; real estate business; production and distribution of goods; and rendering services.

The specific activities of each business segment are as follows:

- a) Toll collection: The Company has been granted to collect tolls at stations on permitted roads to recover its investment in B.O.T projects such as:
 - Ca Na Station to reimburse the investment cost of the project of 1A National Road extension, section through Ninh Thuan Province;
 - DT 741 Station to reimburse the cost of DT 741 Road extension project, Ho Chi Minh City;
 - Rach Mieu Bridge to reimburse investment in the construction of Rach Mieu Bridge and the upgrading, expansion and construction of four sections of National Highway 60 - Rach Mieu Bridge to Co Chien Bridge, Vinh Long Province;
 - Co Chien Bridge to reimburse investment in the construction of Co Chien Bridge;
 - Hanoi Highway Station to recover its investment in the Hanoi Highway and National Highway 1 expansion project, the section from the old Station 2 junction to the Tan Van intersection;
 - Toll stations on the Trung Luong - My Thuan expressway to recover its investment in the Trung Luong - My Thuan expressway project phase 1.
- b) Construction and maintenance activities: Construction of transportation and civil works, installation of traffic light systems, and maintenance of bridges and roads.
- c) Real estate business: construction and sale of apartments, leasing office buildings, and transfer of land use rights.
- d) Production and distribution of goods: manufacturing and selling soil, stone, and construction materials.
- e) Rendering services: Providing services of tree care, toll collection, leasing, and properties management.

The Company prepares segment reports under these five business segments. The business results of each segment are presented in the table below:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VIII. OTHER INFORMATION (continued)****3. Segment report (continued)****Income segment statement for the six-month period ended 30 June 2026**

Items	Toll collection activities VND	Maintenance and construction activities VND	Real estate business VND	Production and distribution of goods VND	Rendering services VND	Inter-segment eliminations VND	Total VND
Revenue							
External customers	1,369,170,383,538	106,715,182,452	15,273,131,189	57,255,327,697	35,982,902,671	-	1,584,396,927,547
Inter-segment	-	84,461,474,460	6,024,357,635	-	47,300,104,972	(137,785,937,067)	-
Total	1,369,170,383,538	191,176,656,912	21,297,488,824	57,255,327,697	83,283,007,643	(137,785,937,067)	1,584,396,927,547
Cost of sales							
External customers	479,477,791,201	104,000,990,364	3,525,402,075	56,471,394,408	26,979,151,851	-	670,454,729,899
Inter-segment	-	105,568,265,875	-	-	401,449,922	(105,969,715,797)	-
Total	479,477,791,201	209,569,256,239	3,525,402,075	56,471,394,408	27,380,601,773	(105,969,715,797)	670,454,729,899
Segment gross profit	889,692,592,337	(18,392,599,327)	17,772,086,749	783,933,289	55,902,405,870	(31,816,221,270)	913,942,197,648
Financial income							237,906,268,434
Financial expenses							724,128,655,033
Selling expenses							39,220,216,264
General and administration expenses							207,526,805,605
Other income							6,724,710,444
Other expenses							28,249,092,847
Current corporate income tax expense							59,567,531,291
Deferred corporate tax expense							4,322,030,952
Net profit after corporate income tax							95,558,844,534

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
*For the six-month period ended 30 June 2026***VIII. OTHER INFORMATION (continued)****3. Segment report (continued)****Income segment statement for the six-month period ended 30 June 2025 (as restated)**

Items	Toll collection activities VND	Maintenance and construction activities VND	Real estate business VND	Production and distribution of goods VND	Rendering services VND	Inter-segment eliminations VND	Total VND
Revenue							
External customers	1,257,022,176,028	33,555,852,671	64,209,007,140	35,563,010,988	36,419,159,410	-	1,426,769,206,237
Inter-segment	-	50,331,546,489	6,791,583,339	-	45,428,506,776	(102,551,636,604)	-
Total	1,257,022,176,028	83,887,399,160	71,000,590,479	35,563,010,988	81,847,666,186	(102,551,636,604)	1,426,769,206,237
Cost of sales							
External customers	440,661,815,517	32,624,535,961	45,813,258,035	32,530,240,959	31,079,483,438	-	582,709,333,910
Inter-segment	-	45,092,994,238	-	-	22,032,147,487	(67,125,141,725)	-
Total	440,661,815,517	77,717,530,199	45,813,258,035	32,530,240,959	53,111,630,925	(67,125,141,725)	582,709,333,910
Segment gross profit	816,360,360,511	6,169,868,961	25,187,332,444	3,032,770,029	28,736,035,261	(35,426,494,879)	844,059,872,327
Financial income							402,157,006,257
Financial expenses							724,492,287,707
Selling expenses							42,196,569,015
General and administration expenses							228,488,927,752
Other income							1,107,590,574
Other expenses							55,271,478,100
Current corporate income tax expense							52,049,845,445
Deferred corporate tax income							(40,236,221,247)
Net profit after corporate income tax							185,061,582,386

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VIII. OTHER INFORMATION (continued)**4. Related parties****Remunerations for the Board of Directors and Board of Supervisory during the period**

Name	Position	Current period VND	Prior period VND
Board of Directors			
Mr. Le Vu Hoang	Chairman	649,583,617	344,593,905
Ms. Truong Thi Ngoc Hai	Vice Chairman	434,055,745	344,593,905
Mr. Le Quoc Binh	Member	434,055,746	413,512,685
Ms. Nguyen Mai Bao Tram	Member	434,055,746	344,593,905
Mr. Duong Truong Hai	Independent member	434,055,746	344,593,905
Mr. Le Toan	Independent member	729,955,746	595,393,905
Mr. Le Pham Ngoc Phuong	Member	290,370,496	-
Mr. Luu Hai Ca	Member	143,685,248	344,593,905
Ms. Cao Thi Ngoc Van	Secretary	147,316,724	121,378,172
Total		3,697,134,814	2,853,254,287
Board of Supervisors			
Mr. Doan Minh Thu	Head of the Board	434,055,746	344,593,905
Ms. Trinh Thi Ngoc Anh	Member	218,527,873	172,296,953
Ms. Tran Thi Tuat	Member	218,527,873	172,296,953
Total		871,111,492	689,187,811

Remuneration for the Boards of Directors and Supervisory was paid from the operating fund of the Board of Directors.

Salary, allowance, bonuses and other benefit in kind paid to the Board of Management during the period

Name	Position	Current period VND	Prior period VND
Mr. Le Vu Hoang	Chairman of the Board of Directors	1,075,950,000	1,147,500,000
Mr. Le Quoc Binh	General Director	4,490,723,077	2,520,000,000
Mr. Nguyen Van Thanh	Standing Deputy General Director	1,176,900,000	993,000,000
Ms. Nguyen Mai Bao Tram	Deputy General Director	1,018,200,000	821,814,000
Ms. Nguyen Quynh Huong	Deputy General Director	1,156,900,000	962,000,000
Mr. Nguyen Van Chinh	Deputy General Director	74,000,000	-
Mr. Nguyen Ba Lan	Deputy General Director	74,000,000	-
Mr. Truong Le Duy	Deputy General Director	357,000,000	-
Mr. Duong Quang Chau	Investment Director	-	465,000,000
Ms. Nguyen Thi Thu Tra	Chief Financial Officer	1,268,200,000	1,075,000,000
Mr. Nguyen Truong Hoang	Project Development Director	1,099,000,000	924,000,000
Mr. Le Trung Hieu	Capital Management Director	956,500,000	866,000,000
Ms. Tran Yen Vy	Director of Administration	593,000,000	505,000,000
Mr. Nguyen Van Thinh	Director of Technology and Digital Transformation	561,100,000	-
Mr. Nguyen Duy Minh	Director of Infrastructure Construction Management	1,104,400,000	-
Ms. Ly Huynh Truc Giang	Director of Accounting	761,700,000	-
Total		15,767,573,077	10,279,314,000

Salary, allowance, bonuses and other benefit of the Board of Management were funded by the Company's salary provisions for the financial years 2025 and 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VIII. OTHER INFORMATION (continued)**5. Supplementing information for the items presented in the interim consolidated statement of cash flows**

	Current period VND	Prior period VND
Non cash transactions influencing interim consolidated cash flow statement		
Conversion of convertible bonds into shares	465,348,700,000	2,284,418,700,000
Acquisition and construction of fixed assets and other long-term assets (code 21)		
Payments and advances for the Ho Chi Minh City - Trung Luong - My Thuan Expressway Expansion Project	2,154,958,136,673	20,253,909,700
Payments for the acquisition of fixed assets and construction of other projects	113,435,533,430	32,411,302,590
	2,268,393,670,103	52,665,212,290
Details of cash outflow for investment in other entities (code 25)		
Investment in subsidiaries	4,236,452,400	301,912,793,785
Investments in other entities	25,000,000,000	-
	29,236,452,400	301,912,793,785
Details of cash recovered from investments in other entities (code 26)		
Cash recovered from disposal of subsidiaries	5,500,000,000	-
Cash recovered from disposal of other entities	29,700,000,000	-
	35,200,000,000	-
Proceeds from share issue and owners' contributed capital (code 31)		
NCI contribute additional capital to the subsidiary	192,750,000,000	-
Convertible debt option reserve	278,466,644,249	-
	471,216,644,249	-
Proceeds from borrowings during the period (code 33)		
Proceeds from borrowing under normal contracts	5,593,970,395,300	6,065,501,749,400
Proceeds from issuance of straight bonds	500,000,000,000	201,744,000,000
Proceeds from issuance of convertible bonds	2,221,533,355,751	-
	8,315,503,751,051	6,267,245,749,400
Repayment of borrowings during the period (code 34)		
Repayment of borrowings under normal contracts	2,869,473,210,241	4,081,683,853,854
Repayment of convertible bond principals	219,000,000	21,000,000
	2,869,692,210,241	4,081,704,853,854

6. Comparative figures

As disclosed in Note III, from 1 January 2026, the Company has adopted the Circular No. 99 and Circular No. 43 in the preparation and presentation of the interim consolidated financial statements. Accordingly, certain prior-period figures have been reclassified in accordance with the guidance of the Circular No. 99 and Circular No. 43 to ensure comparability with those of the current period, as follows:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VIII. OTHER INFORMATION (continued)**6. Comparative figures** (continued)**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

As at 31 December 2025

Unit: VND

Codes	Items		Opening balance		Opening balance
			(As previously reported)	Restated	(As restated)
111	Cash	(1)	547,099,222,325	(25,940,357,001)	521,158,865,324
112	Cash equivalents	(2)	255,042,128,908	(945,304,047)	254,096,824,861
123	Short-term held-to-maturity investments	(2)	2,273,786,441,277	1,284,563,304,747	3,558,349,746,024
124	Provision for short-term held-to-maturity investments	(3)	(*)	(34,281,239,707)	(34,281,239,707)
132	Short-term advances to suppliers	(4)	454,191,364,545	(20,357,494,600)	433,833,869,945
135	Short-term loan receivables	(2)	1,216,326,523,850	(1,216,326,523,850)	(**)
135	Other short-term receivables	(2)	902,834,063,842	(68,791,476,850)	834,042,586,992
136	Provision for short-term doubtful debts	(3)	(202,289,122,402)	34,281,239,707	(168,007,882,695)
161	Short-term deferred expenses	(5)	11,935,557,740	(1,041,666,669)	10,893,891,071
165	Other short-term assets	(1)	-	27,440,357,001	27,440,357,001
212	Long-term advances to suppliers	(4)	-	20,357,494,600	20,357,494,600
215	Long-term loan receivables	(6)	213,329,352,428	(213,329,352,428)	(**)
215	Other long-term receivables	(6)	2,271,017,569,171	(1,166,352,448)	2,269,851,216,723
265	Long-term held-to-maturity investments	(6)	150,000,000,000	214,495,704,876	364,495,704,876
271	Long-term deferred expenses	(7)	4,551,154,111,758	(6,997,500,000)	4,544,156,611,758
313	Dividends and profits payable	(8)	(*)	38,884,882,778	38,884,882,778
320	Other current payables	(8), (9)	1,912,249,985,073	(1,182,856,635,602)	729,393,349,471
321	Short-term loans and obligations under finance leases	(5), (9)	3,901,916,529,879	1,142,930,086,155	5,044,846,616,034
339	Long-term loans and obligations under finance leases	(7)	16,276,368,383,591	(6,997,500,000)	16,269,370,883,591

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VIII. OTHER INFORMATION (continued)**6. Comparative figures (continued)**

(*) New items in the consolidated statement of financial position in accordance with Circular No. 99 and Circular No. 43.

(**) Items in the consolidated statement of financial position no longer presented following the adoption of Circular No. 99 and Circular No. 43.

(1) Reclassification of restricted cash to other current assets.

(2) Reclassification

- Accrued interest receivables on cash equivalents were reclassified from other short-term receivables to cash equivalents;
- Short-term loan receivables were reclassified to short-term held-to-maturity investments, and accrued interest receivables on such loans were reclassified from other short-term receivables to short-term held-to-maturity investments.

(3) Provision for loan receivables was reclassified from provision for short-term doubtful debts to provision for impairment of short-term other financial investments.

(4) Reclassification of advances to suppliers from short-term to long-term.

(5) Offsetting borrowing costs recorded as short-term prepaid expenses against short-term borrowings and finance lease liabilities.

(6) Reclassification of long-term loan receivables to long-term held-to-maturity investments, and reclassification of accrued interest receivables on such loans from other long-term receivables to long-term held-to-maturity investments.

(7) Borrowing costs were reclassified from long-term deferred expenses to long-term loans and obligations under finance lease.

(8) Dividend payables were reclassified from other short-term payables to dividends and profit payables.

(9) Reclassification of business cooperation capital from other current payables to short-term loans and obligations under finance leases.

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the six-month period ended 30 June 2025

Unit: VND

Codes Items		Prior period (As previously reported)	Restated	Prior period (As restated)
23	Financial expenses (1)	722,385,969,899	2,106,317,808	724,492,287,707
	- In which:			
24	Interest expense and other borrowing costs General and administration expenses (1)	612,980,542,977	66,390,473,537	679,371,016,514
26		230,595,245,560	(2,106,317,808)	228,488,927,752

(1) Reclassification of provision for loan receivables from general and administration expenses to finance expenses.

(2) Restated to reflect the change in the scope of the line item from interest expenses to borrowing costs, which comprise interest expenses and other costs directly attributable to borrowings, such as bond issuance costs, commitment fees and other borrowing costs.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VIII. OTHER INFORMATION** (continued)**7. Subsequent events**

On 13 August 2026, the Company was granted Certificate of Registration for Public Offering of Bonds No. 371/GCN-UBCK by the State Securities Commission of Vietnam for the offering of 67,198,529 convertible bonds under the issuance plan approved by the General Meeting of Shareholders in Resolution No. 54/NQ-DHĐCĐ dated 28 April 2026. The subscription and payment period for existing shareholders is from 10 September 2026 to 9 October 2026.

Additional information on the convertible bonds offered is as follows:

- Bond code: CII426001;
- Par value: 100,000 VND/bond;
- Offer price: 100% of par value;
- Total number of bonds offered: 67,198,529 bonds;
- Total value of bonds offered at par value: 6,719,852,900,000 VND;
- Target investors: Existing shareholders whose names appear on the list of shareholders as at the record date for exercising the right to purchase the bonds in accordance with applicable regulations;
- Plan for handling undistributed and odd-lot bonds: Any odd-lot bonds and bonds remaining undistributed after the completion of the offering period to existing shareholders will be further distributed to other investors through the placement agent, Vietcap Securities Joint Stock Company. In the event that there are still bonds remaining to be distributed, the Board of Directors will select investors to whom the bonds will be distributed.
- Type of bond: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: the date on which payment for the bonds by investors is completed during the entire Bond distribution process;
- Term: 25 years;
- Interest rate: for the first 12 interest periods: the bond interest rate is 0% per annum, for each subsequent interest period: the bond interest rate is fixed at 14.5% per annum;
- Coupon payment: each three months and payable in arrears;
- Conversion schedule: The bonds may be converted into ordinary shares on 25 January annually in 24 periods. In which, the first conversion tranche will be on 25 January 2028 and the last conversion tranche will be on 25 January 2051. On the maturity date, all unconverted bonds will be reimbursed by Company to the bondholder for principal and interest;
- Conversion price: VND 10,000 per ordinary share;
- Conversion ratio: 1:10 (each bond is convertible into ten ordinary shares);
- Use of proceeds according to the bond issuance plan: business cooperation with BOT Saigon - My Thuan Expressway Co., Ltd. to invest in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a value of VND 6,719,852,900,000. The expected time of use of capital is Quarter III/2026 - Quarter IV/2026. The above use of proceeds has been approved under Resolution No. 54/NQ-DHĐCĐ dated 28 April 2026 of the General Meeting of Shareholders and Resolution No. 188/NQ-HĐQT (Term 2022 - 2027) dated 15 May 2026 of the Board of Directors.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*For the six-month period ended 30 June 2026***VIII. OTHER INFORMATION** (continued)**7. Subsequent events** (continued)

On 16 July 2026, a credit facility agreement was entered into with a syndicate of six banks comprising Vietcombank (the lead bank), VietinBank, BIDV, Agribank, VPBank and TPBank to finance the Ho Chi Minh City - Trung Luong - My Thuan Expressway Expansion Project, with a total credit limit of approximately VND 27,093.938 billion.

Other than the events stated above, no significant events occurring after the end of the reporting period and up to the date of this report which require adjustments or disclosures in the interim consolidated financial statements.



Nguyen Thi Thanh Huong
Preparer



Ly Huynh Truc Giang
Chief Accountant



Approved on 27 August 2026

Le Quoc Binh
General Director