AASCS

Member of MSI Global Alliance

Reviewed Separate Interim Financial Statements

PGT HOLDINGS JOINT STOCK COMPANY

REVIEWED SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month accounting period of 2026 ended 30 June 2026

Audit firm:

SOUTHERN AUDITING AND ACCOUNTING FINANCIAL CONSULTING SERVICES CO., LTD.(AASCS)

A MEMBER OF INTERNATIONAL AUDIT ORGANISATION MSI GLOBAL ALLIANCE

29 Vo Thi Sau, Tan Dinh Ward, Ho Chi Minh City, Tel: (028) 3820 5944 - 3820 5947; Fax: (028) 3820 5942

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of PGT Holdings Joint Stock Company (hereinafter referred to as the "Company") presents its Report together with the Company's separate interim financial statements for the financial period from 1 January 2026 to 30 June 2026.

I. THE COMPANY

1. Form of ownership

PGT Holdings Joint Stock Company (hereinafter referred to as "the Company"), formerly known as Saigon Petrolimex Gas Taxi Joint Stock Company, was established and operated under the business registration certificate No. 0303527483 dated September 6, 2007, registered for the 14th change on August 13, 2025 issued by the Department of Planning and Investment of Ho Chi Minh City.

The Company's head office is located at 12F, Pax Sky Building, 144-146-148 Le Lai St., Ben Thanh Ward, Ho Chi Minh City.

2. Form of capital ownership

Joint Stock Company

3. Business activities

- Retail sale of medicines, medical equipment, cosmetics and hygiene products in specialized stores. Details: Retail sale of medical equipment, cosmetics and hygiene products in specialized stores (except retail sale of medicines).
- Management consulting activities (except financial, accounting and legal consulting).
- Other professional, scientific and technological activities not elsewhere classified (except bill payment, rate information and securities consultancy).
- Wholesale of agricultural and forestry raw materials (except wood, bamboo) and live animals. Details: Buying and selling agricultural and forestry products (except rice, cane sugar and beet sugar) (not wholesaling agricultural products at headquarters).
- Wholesale of food. Details: Purchase and sale of aquatic products, food (except rice, cane sugar and beet sugar) (implemented according to Decision 64/2009/QD-UBND dated July 31, 2009 and Decision No. 79/2009/QD-UBND dated October 17, 2009.
- Wholesale of other construction materials and installation equipment. Details: Buying and selling construction materials and interior decoration products.
- Wholesale of automobiles and other motor vehicles.
- Maintenance and repair of cars and other motor vehicles.
- Short-term accommodation services. Details: Star-rated hotel (not operating at headquarters).
- Organizing trade promotion and introduction (do not use fire or explosion effects; do not use explosives, flammable substances, chemicals as props and tools to perform cultural programs, events, and films.
- Computer programming.
- Computer consulting and computer system administration.
- Information technology services and other services related to computers.
- Educational support services. Details: study abroad consulting.
- Printing. Details: Services related to production.
- Wholesale of beverages. Details: Wholesale of wine, beer, soft drinks, milk (not for food and beverage business).
- Mechanical processing, metal treatment and coating. Details: Mechanical processing (not operating at
- Other specialized wholesale not elsewhere classified. Details: Wholesale of handicrafts, chemicals (except highly toxic chemicals), additives, food (not catering services).
- Warehousing and storage of goods. Details: Warehouse for rent.

REPORT OF THE BOARD OF MANAGEMENT

- Other road passenger transport. Details: Passenger transport services.
- Real estate business, land use rights owned by the owner, owned or rented. Details: Real estate business.
- Tour operation. Details: International travel service business serving international tourists to Vietnam.
- Retail sale of clothing, footwear, leather and imitation leather goods in specialized stores. Details: Retail sale of fur goods; retail sale of other clothing accessories such as gloves, scarves, socks, ties, suspenders; Retail sale of shoes, sandals; Retail sale of briefcases, bags, wallets, leather and imitation leather goods.
- General office administrative services. Provide daily mixed office support services, such as reception, typing, document preparation, sending and receiving mail.
- Manufacture of other specialized machines. Details: Manufacture of pulp making machines; Manufacture of paper and cardboard making machines; Manufacture of wood, pulp, paper and cardboard dryers; Manufacture of machines for producing products from paper and cardboard; Manufacture of soft rubber making machines.
- Photocopying, document preparation and other specialized office support activities. Details: Providing a variety of daily office support services, such as reception, typing, document preparation, mailing and receiving.
- General wholesale. Details: Wholesale of perfume, cologne, essential oil; - Wholesale of cosmetics: lipstick, powder, skin cream and makeup, eye cosmetics; Hygiene products: scented soap, shampoo, shower gel.
- Provide catering services under irregular contracts with customers.
- Intermediate training. Details: Vocational training (not operating at headquarters).

English name: PGT HOLDINGS JOINT STOCK COMPANY
Abbreviated name: PGT HOLDINGS
Stock code: PGT (HNX - Hanoi Stock Exchange)

II. OPERATING RESULTS

The Company's results of operations and financial position for the financial period from 1 January 2026 to 30 June 2026, ended 30 June 2026, are presented in the accompanying separate interim financial statements.

III. SUBSEQUENT EVENTS

The Board of Management confirms that no material events have occurred subsequent to 30 June 2026 up to the date of this Report that require adjustment to, or disclosure in, the accompanying separate interim financial statements.

IV. THE BOARD OF DIRECTORS AND MANAGEMENT, BOARD OF SUPERVISORS, CHIEF ACCOUNTANT AND LEGAL REPRESENTATIVE

Board of Directors

Mr. Ryotaro Ohtake	Chairman
Mr. Shimabukuro Yoshihiko	Member
Mr. Kakazu Shogo	Member
Mr. Le Quoc Duy	Member

The Board of Supervisors

Mr. Nguyen Minh Duong	Section head
Ms. Nguyen Thi Phuong Thao	Member
Ms. Nguyen Thi Phuong Tam	Member

REPORT OF THE BOARD OF MANAGEMENT

Board of Management

Mr. Kakazu Shogo	General Director - Legal Representative
Ms. Nguyen Thi Thanh Chi	Deputy General Director and Chief Accountant

V. AUDITOR

The Company's separate financial statements have been audited by Auditing and Accounting Financial Consultancy Services Company Limited (AASCS).

VI. MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE SEPARATE INTERIM FINANCIAL STATEMENTS

The Board of Management is responsible for the preparation of the separate interim financial statements, which give a true and fair view of the Company's financial position, results of operations and cash flows for the financial period from 1 January 2026 to 30 June 2026. In preparing these separate interim financial statements, the Board of Management confirms that it has:

- Selected appropriate accounting policies and applied them consistently;
- Made judgments and estimates that are reasonable and prudent;
- Complied with applicable Vietnamese Accounting Standards, with no material departures requiring disclosure or explanation in these separate interim financial statements;
- Preparing and presenting the separate interim financial statements in compliance with the applicable accounting standards, accounting regime and relevant prevailing regulations.
- Prepared the separate interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue as a going concern.

The Board of Management is responsible for ensuring that proper accounting records are maintained to reflect, with reasonable accuracy at any time, the financial position of the Company and to ensure that the separate interim financial statements comply with the current accounting regulations of Vietnam. The Board of Management is also responsible for safeguarding the assets of the Company and, accordingly, for taking reasonable steps to prevent and detect fraud and other irregularities.

We, The Board of Management confirms that the accompanying separate interim financial statements give a true and fair view of the financial position of the Company as at 30 June 2026, and of its results of operations and cash flows for the financial period from 1 January 2026 to 30 June 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant prevailing regulations.

REPORT OF THE BOARD OF MANAGEMENT

VII. CONFIRMATION

In the opinion of the Board of Directors and the Board of Management, we confirm that the accompanying separate interim financial statements, comprising the separate interim Statement of Financial Position as at 30 June 2026, the separate interim Income Statement, the separate interim Cash Flow Statement and the accompanying Notes thereto, have been properly prepared and present fairly, in all material respects, the financial position of the Company as at 30 June 2026, and its results of operations and cash flows for the financial period from 1 January 2026 to 30 June 2026.

The Company's separate interim financial statements have been prepared in accordance with the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System.

Approved, 20 August 2026

On behalf of the Legal representative

M.S.D.N: 0303527483-C.T.C.P
CÔNG TY CỔ PHẦN PGT HOLDINGS
THÀNH PHỐ HỒ CHÍ MINH

Kukazu Shogo
General Director - Legal Representative

No: 712 /BCKT/TC/2026/AASCS

INDEPENDENT AUDITOR'S REVIEW REPORT ON THE SEPARATE INTERIM FINANCIAL INFORMATION

on the Separate Interim Financial Statements for the Six-month Period Ended 30 June 2026 of PGT Holdings Joint Stock Company

To - **The Shareholders of PGT Holdings Joint Stock Company**
- **The Board of Directors of PGT Holdings Joint Stock Company**
- **The Board of Management of PGT Holdings Joint Stock Company**

We have reviewed the accompanying the separate interim financial statements of PGT Holdings Joint Stock Company, dated 20 August 2026, set out on pages 6 to 42. These separate interim financial statements comprise the separate interim Statement of Financial Position as at 30 June 2026, the separate interim Income Statement, the separate interim Statement of Cash Flows for the six-month financial period then ended, and the accompanying Notes to the Separate Interim Financial Statements.

Management's responsibility

The Board of Management is responsible for the preparation and fair presentation of the Company's separate interim financial statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of separate interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the accompanying separate interim financial statements based on our review. We conducted our review in accordance with the Vietnamese Standard on Review Engagements No. 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity."

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

Qualified conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying separate interim financial statements do not present fairly, in all material respects, the financial position of the Company as at 30 June 2026, and its separate interim financial performance and separate interim cash flows for the six-month period then ended, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System and the relevant statutory requirements applicable to the preparation and presentation of separate interim financial statements.

Ho Chi Minh City, 28 August 2026
Southern Auditing and Accounting Financial Consulting Services Co., Ltd.
Deputy General Director

CÔNG TY TNHH DỊCH VỤ TƯ VẤN TÀI CHÍNH KẾ TOÁN VÀ KIỂM TOÁN PHÍA NAM

LE KIM NGOC
Practising Auditor Registration
Certificate no.: 0181-2023-142-1

29 Vo Thi Sau Street, District 1, Ho Chi Minh City
Tel: (028) 3820 5944 - (028) 3820 5947 - Fax: (028) 3820 5942
Email: info@aascs.com.vn Website: www.aascs.com.vn

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

ASSETS	Code	Note	30 June 2026	01 January 2026
1	2	3	4	5
A. SHORT-TERM ASSETS	**100**		**17,019,706,125**	**17,318,925,988**
I. Cash and cash equivalents	**110**	**V.1**	**83,242,190**	**1,567,266,170**
1. Cash	111		83,242,190	1,567,266,170
II. Short-term investments	**120**		**5,974,000,000**	**5,974,000,000**
3. Held to maturity investments	123	V.2.1.a	5,974,000,000	5,974,000,000
4. Provision for short-term held-for-maturity investments	124		-	-
III. Short-term receivables	**130**		**7,133,062,098**	**6,578,423,268**
1. Short-term trade receivables	131	V.3	38,611,606,298	38,631,751,814
2. Short-term prepayments to suppliers	132		3,783,281,282	3,576,104,843
5. Other short-term receivables	135	V.4.a	5,780,482,666	5,412,874,759
6. Short-term provisions for doubtful debts	136	V.5	(41,042,308,148)	(41,042,308,148)
IV. Inventories	**140**		**1,804,080,793**	**525,506,791**
1. Inventories	141	V.6	1,804,080,793	525,506,791
VI. Other current assets	**160**		**2,025,321,044**	**2,673,729,760**
1. Short-term prepaid expenses	161	V.7.a	195,142,935	168,515,256
2. Value-added tax deductible	162		164,842,771	875,314,846
3. Taxes and other receivables from the States	163	V.12.b	1,665,335,338	1,629,899,658
B. LONG-TERM ASSETS	**200**		**56,489,532,549**	**56,640,587,840**
I. Long-term receivables	**210**		**215,620,200**	**215,620,200**
5. Other long-term receivables	215	V.4.b	215,620,200	215,620,200
6. Long-term provisions for doubtful debts	216		-	-
II. Fixed assets	**220**		-	-
1. Tangible fixed assets	221	V.8	-	-
- Historical costs	222		33,772,727	33,772,727
- Accumulated depreciation	223		(33,772,727)	(33,772,727)
3. Intangible fixed assets	227	V.9	-	-
- Historical costs	228		43,000,000	43,000,000
- Accumulated amortisation	229		(43,000,000)	(43,000,000)
VI. Long-term investments	**260**		**55,175,513,514**	**55,175,513,514**
1. Investments in subsidiaries	261	V.2.2	47,644,965,526	47,644,965,526
2. Investments in joint ventures and associates	262		-	-
4. Provision for diminution in value of long-term investments in entities	264	V.2.2	(3,469,452,012)	(3,469,452,012)
5. Held-to-maturity investments	265	V.2.1.b	11,000,000,000	11,000,000,000
6. Provision for long-term held-for-maturity	266		-	-
VII. Other long-term assets	**270**		**1,098,398,835**	**1,249,454,126**
1. Long-term deferred expenses	271	V.7.b	1,098,398,835	1,249,454,126
TOTAL ASSETS (280=100+200)	**280**		**73,509,238,674**	**73,959,513,829**

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

LIABILITIES + OWNERS' EQUITY	Code	Note	30 June 2026	01 January 2026
1	2	3	4	5
C. LIABILITIES	**300**		**25,305,562,575**	**25,466,365,562**
I. Short-term liabilities	**310**		**25,305,562,575**	**25,466,365,562**
1. Short-term trade payables	311	V.10	3,503,560,858	3,569,011,668
2. Short-term prepayments from customers	312		203,594,250	3,000,000
3. Dividends and profits payables	313	V.11	632,733,030	633,295,050
4. Short-term taxes and other payables to the States	314	V.12.a	187,059,648	241,173,529
5. Payables to employees	315		141,561,125	138,310,733
6. Short-term accrued expenses	316	V.13	1,305,718	1,305,718
10. Other short-term payables	320	V.14	20,635,489,590	20,880,010,508
13. Bonus and welfare funds	323		258,356	258,356
II. Long-term liabilities	**330**		-	-
D. OWNERS' EQUITY	**400**	**V.15**	**48,203,676,099**	**48,493,148,267**
1. Owners' equity	411		92,418,010,000	92,418,010,000
- Ordinary shares with voting rights	411a		92,418,010,000	92,418,010,000
- Preference shares	411b		-	-
2. Share premium	412		1,840,919,261	1,840,919,261
8. Development and investment funds	418		1,705,559,758	1,705,559,758
9. Other funds belonging to owners' equity	419		-	-
10. Retained earnings	420		(47,760,812,920)	(47,471,340,752)
- Retained earnings by the end of prior year	420a		(47,471,340,752)	(54,297,133,908)
- Retained earnings of current year	420b		(289,472,168)	6,825,793,156
TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**73,509,238,674**	**73,959,513,829**

Approved, 20 August 2026

Prepared by/Chief Accountant

Nguyen Thi Thanh Chi

Legal representative

M.S.D.N: 0303527483-C.T.C.P
CÔNG TY CỔ PHẦN PGT HOLDINGS
THÀNH PHỐ HỒ CHÍ MINH

Kakazu Shogo

SEPARATE INTERIM INCOME STATEMENT

For the six-month period ended as at 30 June 2026

Unit: VND

Item	Code	Note	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
(1)	(2)	(3)	(4)	(5)
1. Revenues from sales and services rendered	**01**	**VI.1**	**1,827,862,238**	**9,546,873,933**
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10=01-02)	**10**		**1,827,862,238**	**9,546,873,933**
4. Costs of goods sold and services rendered	11	VI.2	654,717,769	3,993,933,032
5. Gross profit from sales and services rendered (20=10-11)	**20**		**1,173,144,469**	**5,552,940,901**
6. Gains/losses from the retirement or disposal of investment properties	21		-	
7. Finance income	22	VI.3	807,523,407	599,147,479
8. Finance expenses	23	VI.4	131,295,318	496,147,698
- In which: Borrowing costs	*24*		-	-
9. Selling expenses	25	VI.7	353,473,290	158,091,241
10. General and administrative expenses	26	VI.8	2,553,491,612	2,707,954,862
11. Operating profit {30=20+21+(22-23)-(25+26)}	**30**		**(1,057,592,344)**	**2,789,894,579**
12. Other income	31	VI.5	838,415,550	899,213,703
13. Other expenses	32	VI.6	70,295,374	65,281,228
14. Other profit (40=31-32)	**40**		**768,120,176**	**833,932,475**
15. Accounting profit before tax (50=30+40)	**50**		**(289,472,168)**	**3,623,827,054**
16. Current corporate income tax expenses	51	VI.9	-	-
17. Deferred tax expenses	52		-	-
18. Net profit after tax (60=50-51-52)	**60**		**(289,472,168)**	**3,623,827,054**
19. Basic earnings per share	70		-	-
20. Diluted earnings per share	71		-	-

Approved, 20 August 2026

Prepared by/Chief Accountant

Nguyen Thi Thanh Chi

Legal representative

CÔNG TY CỔ PHẦN PGT HOLDINGS
M.S.D.N: 0303527483-C.T.C.P
THÀNH PHỐ HỒ CHÍ MINH

Kakazu Shogo

SEPARATE INTERIM STATEMENT OF CASH FLOWS

(Indirect method)

Unit: VND

Item	Code	Note	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
1	2	3	4	5
I. Cash flows from operating activities				
1. Profit/(loss) before tax	**01**		**(289,472,168)**	**3,623,827,054**
2. Adjustments for				
- Depreciation and amortisation of fixed assets and investment properties (including amortization of goodwill)	02		-	-
- Provisions	03		-	147,175,872
- Foreign exchange (gains)/losses arising from revaluation of monetary accounts	04		-	
- (Profits)/losses from investing and financing	05		(1,645,938,957)	(1,498,361,182)
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Operating profit/(loss) before changes in working capital	**08**		**(1,935,411,125)**	**2,272,641,744**
- (Increase)/decrease in receivables	09		120,397,565	(1,149,005,234)
- (Increase)/decrease in inventories	10		(1,278,574,002)	(6,404,750)
- Increase/(decrease) in payables (other than interest payables, corporate income tax payables)	11		(160,802,987)	1,799,996,970
- (Increase)/decrease in prepaid and deferred expenses	12		124,427,612	(1,381,903,096)
- (Increase)/decrease in held-for-trading securities	13		-	-
- Borrowing costs paid	14		-	-
- Corporate income tax paid	15		-	-
- Other cash inflows from operating activities	16		838,415,550	899,213,703
- Other cash outflows from operating activities	17		-	-
Net cash flows from/(used in) operating activities	**20**		**(2,291,547,387)**	**2,434,539,337**
II. Cash flows from investing activities				
1. Purchase and construction of fixed assets and other long-term assets	21		-	-
2. Proceeds from disposal of fixed assets and other long-term assets	22		-	-
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		-	-
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		-	-
5. Payments for investments in other entities	25		-	-
6. Proceeds from sale of investments in other entities	26		-	9,000,000
7. Interest and dividends received	27		807,523,407	599,147,479
Net cash flows from investing activities	**30**		**807,523,407**	**608,147,479**

SEPARATE INTERIM STATEMENT OF CASH FLOWS

(Indirect method)

Unit: VND

Item	Code	Note	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
1	2	3	4	5
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		-	-
2. Repayment of contributed capital and repurchase of stock issued	32		-	-
3. Drawdown of borrowings	33		-	-
4. Repayment of borrowings	34		-	-
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividends paid	36		-	-
Net cash flows from financing activities	**40**		-	-
Net cash flows during the fiscal year (50 =	**50**		**(1,484,023,980)**	**3,042,686,816**
Cash and cash equivalents at the beginning of fiscal	**60**		**1,567,266,170**	**2,345,724,108**
Impact of exchange rate fluctuation	61		-	-
Cash and cash equivalents at the end of fiscal year (70=50+60+61)	**70**		**83,242,190**	**5,388,410,924**

Approved, 20 August 2026

Prepared by/Chief Accountant

Nguyen Thi Thanh Chi

Legal representative

CÔNG TY CỔ PHẦN PGT HOLDINGS

Kakazu Shogo

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

I. THE COMPANY

1. Form of ownership

PGT Holdings Joint Stock Company (hereinafter referred to as "the Company"), formerly known as Saigon Petrolimex Gas Taxi Joint Stock Company, was established and operated under the business registration certificate No. 0303527483 dated September 6, 2007, registered for the 14th change on August 13, 2025 issued by the Department of Planning and Investment of Ho Chi Minh City.

The Company's head office is located at 12F, Pax Sky Building, 144-146-148 Le Lai St., Ben Thanh Ward, Ho Chi Minh City.

2. Form of capital ownership

Joint Stock Company

3. Business activities

- Retail sale of medicines, medical equipment, cosmetics and hygiene products in specialized stores. Details: Retail sale of medical equipment, cosmetics and hygiene products in specialized stores (except retail sale of medicines).
- Management consulting activities (except financial, accounting and legal consulting).
- Other professional, scientific and technological activities not elsewhere classified (except bill payment, rate information and securities consultancy).
- Wholesale of agricultural and forestry raw materials (except wood, bamboo) and live animals. Details: Buying and selling agricultural and forestry products (except rice, cane sugar and beet sugar) (not wholesaling agricultural products at headquarters).
- Wholesale of food. Details: Purchase and sale of aquatic products, food (except rice, cane sugar and beet sugar).
- Wholesale of other construction materials and installation equipment. Details: Buying and selling construction materials and interior decoration products.
- Wholesale of automobiles and other motor vehicles.
- Maintenance and repair of cars and other motor vehicles.
- Short-term accommodation services. Details: Star-rated hotel (not operating at headquarters).
- Organizing trade promotion and introduction (do not use fire or explosion effects; do not use explosives, flammable substances, chemicals as props and tools to perform cultural programs, events, and films.
- Computer programming.
- Computer consulting and computer system administration.
- Information technology services and other services related to computers.
- Educational support services. Details: study abroad consulting.
- Printing. Details: Services related to production.
- Wholesale of beverages. Details: Wholesale of wine, beer, soft drinks, milk (not for food and beverage business).
- Mechanical processing, metal treatment and coating. Details: Mechanical processing (not operating at headquarters).
- Other specialized wholesale not elsewhere classified. Details: Wholesale of handicrafts, chemicals (except highly toxic chemicals), additives, food (not catering services).
- Warehousing and storage of goods. Details: Warehouse for rent.
- Other road passenger transport. Details: Passenger transport services.
- Real estate business, land use rights owned by the owner, owned or rented. Details: Real estate business.
- Tour operation. Details: International travel service business serving international tourists to Vietnam.
- Retail sale of clothing, footwear, leather and imitation leather goods in specialized stores. Details: Retail sale of fur goods; retail sale of other clothing accessories such as gloves, scarves, socks, ties, suspenders; Retail sale of shoes, sandals; Retail sale of briefcases, bags, wallets, leather and imitation leather goods.
- General office administrative services. Provide daily mixed office support services, such as reception, typing, document preparation, sending and receiving mail.
- Manufacture of other specialized machines. Details: Manufacture of pulp making machines; Manufacture of paper and cardboard making machines; Manufacture of wood, pulp, paper and cardboard dryers; Manufacture of machines for producing products from paper and cardboard; Manufacture of soft rubber making machines.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

- Photocopying, document preparation and other specialized office support activities. Details: Providing a variety of daily office support services, such as reception, typing, document preparation, mailing and receiving.
- General wholesale. Details: Wholesale of perfume, cologne, essential oil; - Wholesale of cosmetics: lipstick, powder, skin cream and makeup, eye cosmetics; Hygiene products: scented soap, shampoo, shower gel.
- Provide catering services under irregular contracts with customers.
- Intermediate training. Details: Vocational training (not operating at headquarters).

English name: PGT HOLDINGS JOINT STOCK COMPANY
Abbreviated name: PGT HOLDINGS
Stock code: PGT (HNX - Hanoi Stock Exchange)

4. **Ordinary course of business:** 12 months
5. **Characteristics of the Company's operations in the fiscal year that affect the financial statements: None**
6. The number of Company's employee as at 30 June 2026: 2 (31 December 2025: 2).
7. **Corporate Structure**

List of Subsidiaries

As at 30 June 2026, the Company had two (02) directly owned subsidiaries as follows:

Company name	Principal Activities	Ownership Interest	Effective Interest	Voting Rights
PGT Solutions Joint Stock Company Address: 12th Floor, Pax Sky Building, 144–146–148 Le Lai Street, Ben Thanh Ward, Ho Chi Minh City, Vietnam	Management consulting, labour supply and employment placement services	66.02%	66.02%	66.02%
BMF Microfinance Co., Ltd. (BMF) Address: No. 192, 9th Floor, Myanmar Plaza, Kabar Aye Pagoda Road, Bahan Township, Yangon, Myanmar	Operating as a deposit-taking microfinance institution throughout Myanmar, providing financial services and other activities permitted by the Microfinance Supervisory Authority	100.0%	100.0%	100.0%

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

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

2. Accounting currency

The financial statements are prepared and presented in Vietnam Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING REGIME

1. Accounting regime

The Company applies the Vietnamese Accounting Regime for Enterprises promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance, Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC issued by the Ministry of Finance providing guidance on the preparation and presentation of consolidated financial statements, and other Circulars providing guidance on, supplementing and amending the Vietnamese Accounting Regime for Enterprises.

2. Declaration of adherence to Accounting Standards and Accounting system

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

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

IV. ACCOUNTING POLICIES

1. Cash and cash equivalents

a. Cash

Cash comprises all cash and cash equivalents available to the Company at the reporting date, including cash on hand (Account 111), demand deposits at banks (Account 112), and cash in transit (Account 113). Cash and cash equivalents that are restricted from use are not presented under this line item but are presented under other short-term or long-term assets (Code 165 or Code 274, respectively) in the Statement of Financial Position.

b. Cash equivalents

Cash equivalents are investments with a remaining maturity of no more than three months from the date of investment that are readily convertible into a known amount of cash and subject to an insignificant risk of changes in value upon conversion into cash. At the end of the accounting period, the amounts recognized under this line item are based on the balances of Account 1281 – Term deposits (with a maturity of no more than three months) and Account 1288 – Other held-to-maturity investments.

c. Other currencies conversion

Transactions in foreign currencies must be recorded in original currency and converted into Vietnam dong. Overdraft is recorded as a bank loan.

At the time of preparing the financial statements in accordance with the laws and regulations, the Company revalues the balances of foreign currency and monetary gold according to the following principles:

- Foreign currency balances: based on the average buying and selling exchange rates at the commercial bank where the Company regularly conducts transactions at the time of preparing the financial statements;
- Monetary gold: based on the domestic market buying price at the time of preparing the financial statements. The domestic market buying price is the price announced by the State Bank. In case the State Bank does not announce the gold buying price, it is calculated according to the buying price announced by organizations permitted to trade gold under the law.

2. Financial investments

Financial investment is the outside investments with purpose to use capital reasonably and improve efficiency of business operations such as investments in subsidiaries, joint ventures and associates, investment in securities and other financial investments ...

For the preparation of financial statements, the financial investment must be classified as below:

- Having maturity less than 12 months or a normal operating cycle are recorded as short-term.
- Having maturity over than 12 months or a normal operating cycle period are recorded as long-term.

a. Held-for-trading securities

This account is used to reflect the carrying amount and movements in purchases and disposals of trading securities held for trading purposes in accordance with applicable laws (including securities with maturities exceeding 12 months that are acquired and held for trading to generate profits). Trading securities include shares, bonds and other securities and financial instruments, such as fund certificates, share subscription rights, covered warrants, call options, put options, futures contracts, promissory notes, bills of exchange, and debt instruments/loans.

Trading securities are initially recorded at their fair value of payments at the time the transaction occurs. Any costs of purchasing trading securities (if any), such as brokerage fees, transaction fees, information provision fees, taxes, bank fees, etc., are recorded as finance expenses during the period. The time when trading securities are recognized is when the investor gains ownership, as follows:

- Listed securities are recorded at the time of the matching orders (T+0);
- Unlisted securities are recognized at the time when ownership rights officially exist according to the law.

The Company has to properly and promptly record all gains from held-for-trading securities investments.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The Company can only recognize cash dividends from held-for-trading securities as finance income for the period after the investment date. Cash dividends or interest received for the period before the investment date are recorded as a reduction in the investment's value.

In cases where the investors receive additional shares because the invested company is a joint-stock company using share premium, equity funds, and undistributed earnings to issue more shares (i.e. stock dividends), investors only monitor the increased number of shares in the notes to the financial statements without recording the value of the received shares, recognizing finance income and recording an increase in held-for-trading securities.

The Company must keep a ledger to monitor the details of the held-for-trading securities held (by each type of security; by each entity, face value, actual purchase price, and each type of currency used for investment…).

When liquidating, selling, or swapping held-for-trading securities (for each type of security), the cost is determined using either the weighted-average method or the first-in, first-out method. The Company must consistently apply the chosen method to calculate the cost of trading securities across accounting periods. If there's a change in the method for calculating the cost of trading securities, the Company must present and disclose it as a change in accounting policy according to Vietnamese accounting standards.

At the end of the accounting period, if the market value of held-for-trading securities drops below their cost, the Company must make provisions for held-for-trading securities according to the guidance in Account 229 - Provision for assets impairment.

During the holding period, the Company is not allowed to reclassify held-for-trading securities as held-to-maturity investments, and vice versa.

Determining the actual transaction exchange rate, the book exchange rate, and revaluating held-for-trading securities that are foreign currency monetary items (if any) is guided in Account 413 - Exchange Rate Differences.

b. Held-to-maturity investments

This account is used to reflect the carrying amount and movements of held-to-maturity investments, including term deposits with banks, valuable papers (including treasury bills, promissory notes and certificates of deposit), bonds, preference shares classified as financial liabilities, loans held to maturity for the purpose of earning periodic interest income, other held-to-maturity investments or investments of a similar nature, excluding derivative financial instruments.

This account does not include bonds and other debt instruments held for trading purposes to earn profits from disposal, which are accounted for under Account 121 – Trading Securities.

The enterprise shall maintain detailed accounting records for each held-to-maturity investment by maturity, counterparty, currency denomination, quantity and other relevant information. When preparing the financial statements, held-to-maturity investments shall be classified as current assets or non-current assets based on their remaining maturity as at the end of the reporting period (12 months or less, or more than 12 months).

The enterprise shall recognise, in a timely and complete manner, finance income arising from such investments, including interest on term deposits, interest on loans and bond interest, as well as gains or losses arising from the liquidation or disposal of held-to-maturity investments.

At the end of each reporting period, if there is any indication or objective evidence that a held-to-maturity investment may be impaired, the enterprise shall recognise an impairment allowance for such investment in accordance with the guidance set out in Account 229 – Allowance for Asset Impairment.

Provisions for diminution of held-to-maturity investments: If held-to-maturity investments have not been made provision under the legislation, the Company must assess their recoverability. Where there is certain evidence that part or all of the investments may not be recoverable, the impairment loss must be recorded in the finance expenses in the period. Provisions or reimbursements of provision shall be made at the time of the preparation of financial statements. In case the amount of impairment loss cannot be measured reliably, The Company shall not decrease the investments and the recoverability of the investment shall be explained in the notes to the financial statements.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The determination of actual exchange rates, carrying exchange rates, the accounting treatment of transactions and the retranslation of held-to-maturity investments that are monetary items denominated in foreign currencies shall be carried out in accordance with the guidance set out in Account 413 – Foreign Exchange Differences.

c. Investments in subsidiaries, joint ventures and associates

Investments in joint ventures and associates are accounted for by the equity method. Net profit distributed from subsidiaries and associates arising after the investment date is recorded in finance income in the period. Other distributions (other than net profit) are considered as the recovery of investments and are recorded as decreases in the value of investments.

The Company applies accounting regulations on jointly controlled operations and jointly controlled assets the same as those applied on normal business activities. In which:

- Monitoring incomes, expenses of joint ventures separately and allocated to parties of joint ventures pursuant to the joint venture contract;
- Monitoring contributed assets, contributed capital, liabilities separetely in the joint ventures arising from operating joint venture.

Expenses directly related to investments in joint ventures and associates are recorded as finance expenses in the period.

Provision for diminution in value of investments: Impairment losses due to losses caused by subsidiaries, joint ventures or associates, leading to the possibility of investors losing their capitals or provisions due to the diminution in the value of these investments. Provisions or reimbursements of provisions shall be made at the preparation of financial statements for each investment and shall be recorded in finance expenses in the period.

3. Receivables

All receivables must be detailed by aging, by each client and in original currency (if any) and others details depending on the management request of the Company.

The classification of receivables must be managed as follows:

- Trade receivables: Receivables resulting from trading activities between the Company and its clients such as selling goods, rendering service, disposal of assets, export sales of consigner through the consignee;
- Intercompany receivables: Receivables arising between the parent entity and its dependent accounting units that do not have separate legal entity status.
- Other receivables: Receivables that are non-commercial in nature and do not arise from purchase and sale transactions.

For the preparation of financial statements, the receivables must be classified as follows:

- Receivables with collection periods not exceeding 12 months or a normal operating cycle are recorded as short-term.
- Receivables with collection periods over than 12 months or a normal operating cycle are recorded as long-term.

At the reporting date, the Company revaluates the receivables due in foreign currency (except for advances to suppliers; if it has evidence that the supplier will not provide goods or services and the Company will receive this advance in foreign currency, this advance will be treated as monetary items) at the average buying and selling exchange rates quoted by the commercial bank where the Company normally transacts at the reporting date. Determining the actual transaction exchange rate, the book exchange rate, and revaluating held-for-trading securities that are foreign currency monetary items (if any) is guided in Account 413 - Exchange Rate Differences.

Provisions for bad debts: The provisions for bad debts are made at the reporting date. The provision or reimbursement of provision is made at the reporting date and is recorded as general and administrative expenses in the period. For the bad debts due in several years that the Company tried to collect but failed and determined that the debtor was insolvent, the Company may sell these long-term bad debts to debt collection Companies or write off the bad debts (according to regulations and charter of the Company).

4. Inventories

a. Recognition

Inventories are stated at original cost. Where net realizable value is lower than cost, inventories should be measured at net realizable value. The cost of inventories should comprise all costs of purchase, costs of conversion and other direct costs incurred in bringing the inventories to their present location and condition.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Assets acquired by the Company for use in production, operation or for sale are not presented as inventories in the Statement of Financial Position but are presented as non-current assets, including:

- For materials, equipment, and spare parts that are stored for more than 12 months or longer than an operating cycle; and for work-in-process products with production or turnover times that exceed an operating cycle, they should not be presented as inventory in the Statement of Financial Position but rather as long-term assets.

- Types of products, goods, materials, and assets received for safekeeping, consignment, entrusted import-export, or processing that are not owned or controlled by the Company should not be recorded as the Company's inventory. Instead, detailed records should be kept to monitor these products, goods, materials, and assets, and they should be disclosed in the financial statements.

b. Inventories valuation method

The ending inventory balance is determined by one of the following methods: specific identification, weighted average, or first-in, first-out (FIFO).

- Specific identification method: This method is applied based on the actual value of each type of purchased material or product, and each type of manufactured product, so it is only suitable for businesses with few items or stable and identifiable items.

- Weighted-average method: In this method, the value of each inventory item is calculated based on the average value of the beginning inventory for each item and the value of each item purchased or produced during the period. The average value can be calculated per period or after each batch of goods received, depending on the specific conditions of each business.

- First In, First Out (FIFO) method: This method is applied based on the assumption that the inventory purchased or produced first is sold or used first, so the remaining inventory at the end of the period is valued at the price of the inventory purchased or produced closer to the end of the period. Under this method, the inventory's cost of goods sold is calculated based on the price of the batch of inventory at the beginning or near the beginning of the period, and the ending inventory is calculated based on the price of the inventory purchased near the end of the period.

- The retail method is used in the retail industry (for example, businesses like supermarkets or similar), where the inventory is large, items change quickly, and many items have similar profit margins or other pricing methods cannot be applied. The inventory's cost of goods sold is determined by taking the selling price of the inventory minus (-) a reasonable profit margin percentage. The chosen percentage takes into account that some items are discounted below their original selling price. Usually, each retail department will use its own average percentage.

c. Inventories recording system

Inventories are accounted for using either the perpetual inventory method or the periodic inventory method.

d. Provision for obsolete inventories

At the reporting date, if inventories are not recoverable due to damages, obsolescence, reduction of selling price. In this case, the provision for obsolete inventories is made. The provision for obsolete inventories is the difference between the original costs of inventories and its net realizable value.

5. Tangible and intangible assets, finance leases and investment properties

Fixed assets are stated at the historical cost. During their useful life, fixed assets are recorded at cost, accumulated depreciation and amortisation and net carrying amounts.

Property, plant and equipment are tangible assets held by the Company for use in the production or supply of goods and services, or for administrative purposes, that satisfy the recognition criteria for property, plant and equipment.

During the course of use, depreciation is charged to operating expenses for property, plant and equipment used in the Company's business activities. In respect of land use rights recognised as intangible assets, amortisation is charged only for land use rights with a definite term.

Investment property is depreciated using the same principles as property, plant and equipment, except for investment property held for capital appreciation, which is not depreciated but is subject to impairment assessment.

Depreciation is calculated using the straight-line method over the estimated useful lives of the assets in accordance with Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

6. Prepaid/deferred expenses

The calculation and allocation of prepaid/deferred expenses to expenses in each accounting period is based on the nature, amounts to determine the allocation method properly and consistently.

Prepaid/deferred expenses include tools, instruments, and revolving packaging used; the remaining amounts are recorded in the prepaid/deferred expenses for further allocation and prepaid expenses are tracked according to each prepaid period, already allocated to the cost centers for each accounting period, and any remaining amounts are not yet allocated to costs.

Prepaid/deferred expenses are classified as follows:

- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period not exceeding 12 months or a normal operating cycle from the time of prepayment is classified as short-term.

- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period over 12 months or a normal operating cycle from the time of prepayment is classified as long-term.

The Company need to keep track of prepaid/deferred expenses in detail by term, the amount already incurred, the amount allocated to cost centers for each accounting period, and the carrying amounts not yet allocated to expenses.

7. Payables

All payables must be recorded detail by aging, by each client and in original currency if any and others details depending on the management request of the Company.

The classification of payables must be managed as below:

- Trade payables: Payable resulting from trading activities such as purchase of goods, rendering of service, imports though consigner;
- Intra-company payables: Payables between the Company and its dependent units;
- Other payables: Payables not related to trading activities such as trade unions, social insurance, short-term and long-term deposits, non-monetary borrowings and advances, etc.

For the preparation of financial statements, the paybles must be classified as follows:

- Payables having remaining payment period not exceeding 12 months or a normal operating cycle are recorded as short-term.

- Payables having remaining payment period from 12 months and above or a normal operating cycle are recorded as long-term.

At the reporting date, in accordance with the applicable regulations, the Company re-translates outstanding foreign currency-denominated liabilities (except for advances received from customers. However, where there is persuasive evidence at the reporting date that the Company will be unable to deliver the related goods or services and will be required to refund such advances in foreign currency, those advances are treated as foreign currency monetary items) using the average telegraphic transfer buying and selling exchange rate quoted by the commercial bank with which the Company regularly conducts transactions at the reporting date.

8. Dividends and profits payables

This account is used to reflect dividends and profit distributions payable to investors, shareholders and capital contributors outstanding at the end of the reporting period. The balance recognised in Account 332 represents dividends and profit distributions payable.

The time when the Company recognizes dividends and profits payables is the time when the Company does not have the right to refuse to pay dividends and profits to the shareholders or capital-contributing members of the Company pursuant to the relevant legal regulations. Depending on the type of the enterprise, the determination of the timing and payment of dividends and profits is carried out as follows:

- For enterprises subject to the Law on Securities, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the Law on Securities.

- For other enterprises, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the provisions of the Law on Enterprises or the Company's charter.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

9. Accrued expenses

Accrued expenses represent obligations for goods and services received from suppliers or provided to customers during the reporting period but not yet paid because invoices or supporting accounting documents have not yet been received, as well as obligations to employees recognised as operating expenses in the reporting period. Such accruals are recognised to ensure that expenses are matched with the related revenues and to avoid significant fluctuations in operating expenses when the actual expenditures are incurred. Accrued expenses shall be estimated on a prudent basis and supported by reasonable and reliable evidence. When the actual costs are incurred, any difference between the accrued amount and the actual amount shall be recognised as an increase or decrease in the related expenses.

Items that meet the definition of provisions are not recognised in Account 335 – Accrued Expenses, but are recognised as provisions, including provisions for product warranties, construction warranties, restructuring costs and other provisions.

As a general principle, accrued expenses shall be settled against the actual costs incurred. Any difference between the accrued amount and the actual costs shall be recognised as an adjustment to the expenses of the relevant operating segments or functions. At the end of the accounting period, any unused accrued expenses shall be disclosed and explained in the Notes to the Financial Statements.

10. Accounting Policy for Borrowings and Finance Lease Liabilities

This account is used to reflect borrowings, finance lease liabilities and movements in the settlement of such borrowings and finance lease liabilities. It does not include borrowings arising from the issuance of bonds or preference shares classified as financial liabilities.

The Company maintains detailed records of the maturity profile of all borrowings and finance lease liabilities. Borrowings and finance lease liabilities with remaining maturities of more than 12 months from the end of the reporting period are classified as non-current borrowings and finance lease liabilities. Borrowings and finance lease liabilities with remaining maturities of 12 months or less from the end of the reporting period, or where the Company does not have an unconditional right to defer settlement of the obligation for at least 12 months after the reporting date, are classified as current borrowings and finance lease liabilities.

Borrowing costs directly attributable to borrowings, other than interest expense, such as appraisal fees, audit fees, loan documentation costs and loan arrangement fees, are amortised over the term of the related borrowings. The capitalisation of borrowing costs is accounted for in accordance with Vietnamese Accounting Standard No. 16 – Borrowing Costs. Borrowing costs incurred in connection with investments in subsidiaries, joint ventures or associates are not capitalised.

For finance lease liabilities, the amount recognised as a liability in the credit balance of Account 341 – Borrowings and Finance Lease Liabilities represents the present value of the minimum lease payments or the fair value of the leased asset, as appropriate.

The Company maintains detailed accounting records for each lender, each loan agreement, each type of borrowing, and each borrowing term.

Borrowings and finance lease liabilities include loans obtained from banks, finance companies and other lenders.

At the end of each reporting period, foreign currency-denominated borrowings and finance lease liabilities are retranslated using the average transfer buying and selling exchange rate quoted by the commercial bank where the Company maintains its principal bank account.

11. Equity

a. Contributed charter capital, share premium, convertible bond options, other owner's capital

Contributed charter capital is recorded in the actual amount of capital contributed by each individual and organisation.

When the investment license stipulates that the charter capital of the company is determined in foreign currency, the determination of the investor's contributed capital in foreign currency is based on the amount of foreign currency actually contributed and converted into the accounting currency in order to be recorded in the owners' equity and share premium (if any) at the actual exchange rate at the time of each capital contribution.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

In cases where capital contributions are made in the form of non-monetary assets, the Company must valuate the contributed assets to reflect the increase in the owners' equity. The valuation of contributed assets must comply with the Law on Enterprises (for example, it is strictly prohibited to overstate the charter capital, not fully contribute charter capital as registered, or intentionally misvalue contributed assets, etc.). For contributions made through intangible assets such as brands, trademarks, trade names, exploitation rights, project development rights, etc., the Company must follow the Law on Enterprises and the Law on Intellectual property.

For joint-stock companies, contributed charter capital is recorded based on the actual price of stock issuance, but is recorded in two separate criteria:
- Contributions charter capitals are recorded according to par value of shares;
- Share premium shall record the difference between the par value and the issue price of shares.

In addition, share premium shall record the difference between the par value and issue price of shares when re-issuing treasury shares.

Convertible bond options arise when the Company issuing a type of bond that can convert into a specified number of shares stated in the issuance plan. The value of the equity component of convertible bonds is the difference between the total proceeds from the issuance of convertible bonds and the value of the debt component of convertible bonds. At the time of initial recognition, the convertible bond options are recorded separately in the owners' equity. When the bond matures, this option is accounted for as share premium.

Other capital represents business capital formed from appropriations of retained earnings, or received through donations, grants or asset revaluation, in accordance with the prevailing regulations.

b. Asset revaluation reserve

Asset revaluation surplus represents the differences arising from the revaluation of assets and the subsequent accounting treatment of such differences. Assets subject to revaluation mainly comprise property, plant and equipment and investment property. In certain circumstances, inventories, tools and equipment, finished goods, merchandise inventories and work in progress may also be revalued where required.

Asset revaluation surplus may arise in the following circumstances:
+ Pursuant to a decision of the competent State authorities;
+ Upon the equitisation of a State-owned enterprise;
+ In other cases prescribed by law, such as the revaluation of assets contributed as capital.

The revalued amount of assets is determined based on the price framework issued by the State, an asset valuation council or an independent professional valuation organisation, as applicable.

This account does not reflect revaluation differences arising from the contribution of assets as capital to another entity or from the restructuring of the Company, where applicable, in accordance with the relevant enterprise legislation. Revaluation gains or losses arising from the contribution of assets as capital to another entity or from the restructuring of the Company, where applicable, are recognised in Account 711 – Other Income (for gains) or Account 811 – Other Expenses (for losses).

c. Foreign exchange difference reserve

1.1. Foreign exchange differences are differences arising from the actual exchange of foreign currencies or the translation of the same amount of foreign currency into the accounting currency using different exchange rates. Foreign exchange differences mainly arise from the following circumstances:
- Economic transactions during the period involving the purchase, sale, exchange or settlement in foreign currencies;
- Revaluation of foreign currency-denominated monetary items at the end of the accounting period; and
- Translation of financial statements prepared in a foreign currency into Vietnamese Dong.

1.2. Types of Foreign Exchange Rates Used in Accounting

An enterprise conducting economic transactions denominated in foreign currencies shall maintain its accounting records and prepare its financial statements using a single accounting currency, being Vietnamese Dong or the Company's accounting currency. The translation of foreign currencies into Vietnamese Dong or the accounting currency shall be based on either the actual transaction exchange rate or the book exchange rate, depending on the nature and substance of the underlying transaction and the principles for applying foreign exchange rates prescribed in this Circular.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

When determining tax liabilities arising from foreign currency-denominated transactions, including tax declarations, tax finalisation and tax payments, the Company shall comply with the applicable tax regulations.

1.3. Monetary items denominated in foreign currencies

Monetary items denominated in foreign currencies are assets to be recovered in foreign currencies or liabilities to be settled in foreign currencies. Such monetary items may include:

a) Cash, demand deposits, cash in transit, foreign-currency term deposits, and other financial investments recoverable in foreign currencies;

b) Receivables and payables denominated in foreign currencies, except for:

- Advances paid to suppliers and prepaid expenses denominated in foreign currencies. Where, at the end of the accounting period, there is conclusive evidence that the supplier cannot provide the goods or services and the enterprise will have to recover the Advances in foreign currencies, such amounts are treated as monetary items denominated in foreign currencies.

- Advances received from customers and deferred revenue denominated in foreign currencies. Where, at the end of the accounting period, there is conclusive evidence that the enterprise cannot provide the goods or services and will have to refund the amounts received in advance to customers in foreign currencies, such amounts are treated as monetary items denominated in foreign currencies.

c) Loans and borrowings, in any form, that are recoverable or repayable in foreign currencies;

d) Deposits, security deposits and pledges recoverable in foreign currencies; and deposits, security deposits and pledges received that are refundable in foreign currencies.

1.4. Principles for applying exchange rates to record foreign-currency transactions arising during the period

1.4.1. Foreign currency purchases and sales (including spot foreign exchange contracts, forward contracts, futures contracts, options and swaps): the exchange rate specified in the foreign currency purchase or sale contract between the enterprise and the commercial bank.

1.4.2. Application of the actual transaction exchange rate

a) Where an enterprise has foreign-currency transactions but the contract does not specify a particular exchange rate, the enterprise uses the actual transaction exchange rate prescribed in Section 1.2.1 above to record the transactions arising during the period for each of the following cases:

- Accounts reflecting revenue and other income. For sales of goods, provision of services or income related to revenue received in advance or transactions involving advances received from customers, the revenue or income corresponding to the amount received in advance is recognized using the actual transaction exchange rate at the date the advance is received from the customer, rather than the actual transaction exchange rate at the date the revenue or income is recognized.

- Accounts reflecting production and business expenses and other expenses. For the allocation of prepaid expenses to production and business expenses during the period, the expense is recognized using the actual transaction exchange rate at the date the prepayment was made, rather than the actual transaction exchange rate at the date the expense is allocated.

- Accounts reflecting assets. Where an acquired asset is related to a prepayment made to a supplier, the portion of the asset's value corresponding to the prepayment is recognized using the actual transaction exchange rate at the date the prepayment was made to the supplier, rather than the actual transaction exchange rate at the date the asset is recognized.

- Debit side of cash and cash equivalent accounts or other asset accounts; debit side of receivable accounts; and debit side of payable accounts when advances are paid to suppliers.

- Credit side of payable accounts; and credit side of receivable accounts when advances are received from customers.

- Equity accounts.

1.4.3. Application of the book exchange rate

When the Company applies the exchange rate of this account to record foreign currency transactions arising during the period, all resulting foreign exchange differences are recognised immediately in finance income (in the case of exchange gains) or finance costs (in the case of exchange losses) in determining the business results for the period.

1.4.5 The Company discloses in the Notes to the Financial Statements the accounting policies adopted for foreign exchange rates applied in accounting for foreign currency transactions. The exchange rates selected are applied consistently in accordance with the Vietnamese Accounting Standards.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

1.5 Exchange Rates Applied in the Translation of Foreign Currency-Denominated Monetary Items at the End of the Reporting Period

1.5.1 At the reporting date, all foreign currency-denominated monetary items are retranslated using the average transfer buying and selling exchange rate quoted by the commercial bank with which the Company normally transacts. In the case of foreign currency demand deposits, retranslation is performed using the average transfer buying and selling exchange rate quoted by the commercial bank where the related bank accounts are maintained. Foreign currency-denominated receivables for which an allowance for doubtful debts has been recognised are not retranslated, either in whole or in part.

1.5.2 All exchange differences arising from the retranslation of foreign currency-denominated monetary items at the end of the reporting period are recognised in finance income (for exchange gains) or finance costs (for exchange losses) in determining the results of operations for the period. Such exchange differences are presented in the Statement of Profit or Loss on a net basis, representing the net amount of exchange gains and exchange losses arising from the retranslation of foreign currency-denominated monetary items.

- Where specific regulations applicable to State-owned enterprises require a treatment different from the above principles in respect of exchange differences arising during the pre-operating stage of enterprises wholly owned by the State that undertake national key projects relating to macroeconomic stability, national security or defence, such exchange differences shall be accounted for in accordance with the relevant regulations governing State-owned enterprises. Accordingly, where such enterprises are permitted to defer exchange gains or losses arising from the retranslation of foreign currency-denominated monetary items, the deferred balances are recognised in Account 413 – Foreign Exchange Differences and are amortised to finance income or finance costs upon commencement of operations as follows:

+ Cumulative exchange losses arising during the pre-operating stage are amortised directly from Account 413 – Foreign Exchange Differences to finance costs and are not transferred through Account 242 – Prepaid Expenses.

+ Cumulative exchange gains arising during the pre-operating stage are amortised directly from Account 413 – Foreign Exchange Differences to finance income and are not transferred through Account 3387 – Deferred Revenue.

1.5.3 The Company discloses in the Notes to the Financial Statements the exchange rates applied in translating foreign currency-denominated monetary items at the reporting date and applies such rates consistently in accordance with the Vietnamese Accounting Standards.

1.5.4 Foreign exchange differences are not capitalised as part of the cost of construction in progress or other qualifying assets.

d. Retained earnings

Retained earnings are the profit of business operations after adding (+) or subtracting (-) adjustments due to restrospective accounting for changes in accounting policy or restrospective restatement to correct materiality misstatement in previous year.

Profit distribution on business activities of the Company must comply with the current financial policy.

The parent company distributes profits to its owners only to the extent that such distributions do not exceed the retained earnings presented in the financial statements, after excluding the effects of gains recognised from bargain purchases. Where retained earnings reported in the financial statements exceed those reported in the parent company's separate financial statements, and the amount of profits approved for distribution exceeds the retained earnings available in the parent company's separate financial statements, the parent company may make such distribution only after the relevant profits have been remitted from its subsidiaries to the parent company.

Profit distribution must consider non-monetary items in retained earnings that may affect cash flow and ability to pay dividends, the Company's profit.

12. Revenue and Other Income

Revenue is recognised when the underlying transaction occurs, it is probable that the economic benefits associated with the transaction will flow to the Company, and the amount of revenue can be measured reliably. Revenue is measured at the fair value of the consideration to which the Company expects to be entitled, regardless of whether the consideration has been received or is receivable.

Revenue and the costs directly associated with generating that revenue (including costs incurred in the current period, costs incurred in prior periods and accrued costs relating to the revenue of the current period) are recognised simultaneously in accordance with the matching principle.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Revenue is recognised in accordance with the substance of the transaction rather than its legal form or designation and is allocated to the related performance obligations for the provision of goods or services.

Revenue, gains or losses are regarded as unrealised only where the Company continues to have significant future performance obligations (other than normal warranty obligations) or where the receipt of economic benefits remains uncertain. The classification of gains or losses as realised or unrealised does not depend on whether the related cash flows

Revenue excludes amounts collected on behalf of third parties.

The timing and basis for recognising accounting revenue and taxable revenue may differ depending on the specific circumstances. Taxable revenue is used solely for determining tax liabilities in accordance with the applicable tax legislation. Revenue recognised in the accounting records for the preparation of the financial statements is recognised in accordance with accounting principles and, depending on the circumstances, may differ from the amount stated on sales invoices.

Where goods or services are transferred between the Company's dependent operating units, the Company may, depending on its operating characteristics and management structure, determine the basis for recognising revenue at those operating units irrespective of the supporting documentation (whether tax invoices or internal transfer documents). In preparing the combined or financial statements, all intercompany revenue arising between the Company's dependent operating units is

a. Revenue from sales of goods

Revenue from sales of goods should be recognised when all the following conditions have been satisfied:
- The significant risks and rewards of ownership of the goods have been transfered to the buyer;
- The Conpany no longer hold the right to manage goods as owners or the right to control goods;
- The amount of revenue can be measured reliably;
- The economic benefits associated with the transaction of goods sold have flown or will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction of goods sold can be measured reliably.

For sales made under deferred payment or instalment payment arrangements, revenue is recognised at the cash selling price of the goods.

b. Revenue from rendering of services

Revenue from rendering of services should be recognised when all the following conditions have been satisfied:
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The work completion can be measured reliably at the reporting date;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

For enterprises providing import and export entrustment services, revenue comprises only the import and export agency fees to which the Company is entitled.

For processing services performed on materials or goods supplied by customers, revenue comprises only the processing fees earned and excludes the value of the materials or goods received for processing.

c. Finance income

Finance income includes interest, gain on exchange rate difference, dividends, etc. and other income of financial activities. For interest earned from loans, deferred payment, installment payment: income is recognized when earned and the original loans, principal receivables are not classified as overdue that need to make provisions. Dividend is recognized when the right to receive dividend is established.

d. Other income

Other income includes income from other activities: disposal of asset; penalty receipt, compensation, collection of bad debt which was written off, unknown payables, gift in cash or non-cash form, etc.

13. Revenue deductions

Revenue deduction shall be recorded as follows:
- The decrease adjustment of revenue in the incurring period if revenue deductions incurred in the same period of consumption of products, goods and services;
- The decrease adjustment of revenue as follows if revenue deductions incurred in the next period of consumption of products, goods and services:
  + Record a decrease in revenue on the current financial statements if the revenue deduction incurs before reporting date;
  + Record a decrease in revenue on the next financial statements if the revenue deduction incurs after reporting date;

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Trade discount is the discount for customers purchasing large quantity of goods.

Sales rebate is the deduction to the buyer due to damanges, degradation or improper products as prescribed in contract.

Sales return reflects the value of the products, goods that customer returns due to violations of economic contracts, damages, degradation or improper goods.

14. Costs of goods sold

Costs of goods sold are cost of goods, products, services, investment property, costs of production of construction products sold in the period and costs relating to the real estate business, etc.

The lost value of inventory is recorded in the costs of goods sold after deducting compensation (if any).

Inventory write-downs are recognised as part of cost of sales based on the quantity of inventories on hand and the amount by which the net realisable value is lower than the cost of the inventories. In determining the quantity of inventories requiring a write-down, the Company excludes inventories that have been committed for sale under binding sales contracts (where the net realisable value is not lower than the carrying amount) but have not yet been delivered to customers, provided that there is sufficient evidence that the customers will fulfil their contractual obligations.

Import duties, special consumption tax and environmental protection tax included in the cost of inventories are deducted from cost of sales when such taxes become refundable upon the sale of the related goods.

The cost of direct materials consumed in excess of normal capacity, labor costs, fixed manufacturing overhead costs not allocated to the value of inventory, must be recorded in costs of goods sold (after deducting compensation, if any) even if goods have not been determined to be consumed yet.

Expenses that are not deductible for corporate income tax purposes under the applicable Corporate Income Tax Law, but are supported by valid invoices and supporting documentation and have been recognised in accordance with the applicable accounting regulations, are not excluded from accounting expenses. Instead, such expenses are adjusted only in the corporate income tax finalisation to determine the Company's taxable income and the resulting corporate income tax payable.

15. Finance expenses

Finance expenses include expenses for financial activities: expenses or losses relating to financial investment activities; borrowing expenses; incurred expenses for capital contribution to joint ventures and associates; losses from securities transfer; provision for dimunition in value of trading securities; provision for diminution in value of investment in other entities; realised losses when selling foreign currency, realised foreign exchange losses, etc.

16. Selling expenses and general and administrative expenses

Selling expenses comprise actual costs incurred in connection with the sale of goods, products and the rendering of services, including staff costs, materials and packaging costs, tools and supplies, depreciation of property, plant and equipment, taxes, fees and charges, purchased services and other selling expenses.

General and administrative expenses comprise the Company's general operating expenses, including salaries, social insurance, health insurance, unemployment insurance and trade union contributions for management personnel; office materials and supplies; tools and equipment; depreciation of property, plant and equipment used for administrative purposes; land rental, business licence tax; allowances for doubtful debts; purchased services; and other administrative expenses.

17. Accounting Policy for the Disposal of Property, Plant and Equipment and Investment Property

Upon the disposal or liquidation of property, plant and equipment or investment property, the following accounting policies are applied:

Proceeds from the disposal or liquidation of property, plant and equipment are recognised in Account 711 – Other Income.

The carrying amount of the property, plant and equipment disposed of, together with the costs incurred in connection with the disposal or liquidation, is recognised in Account 811 – Other Expenses. Amounts received from the sale of bidding documents relating to the disposal or liquidation of property, plant and equipment are deducted from the related disposal costs and are not recognised in Account 711 – Other Income.

18. Recognition of Current Corporate Income Tax Expense and Deferred Corporate Income Tax Expense

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Current corporate income tax expense represents the amount of corporate income tax payable for the reporting period, determined on the basis of taxable income and the prevailing corporate income tax rate.

Deferred corporate income tax expense represents the amount of corporate income tax expected to be payable in future periods arising from:

- The recognition of deferred corporate income tax liabilities during the reporting period; and
- The reversal of deferred corporate income tax assets recognised in prior reporting periods.

19. Related parties

Parties are considered related parties if one party has the ability to control or has significant influence over the other party in decision-making of financial and operational policies. The parties are also considered related parties if they are under joint control or are under joint significant influence.

In considering the relationship of related parties, the substance of the relationship is more focused on the legal form.

20. Segment report

A segment by business line is a separately identifiable part involved in the production or supply of products or services and has economic risks and benefits different than other business segments.

A segment by geography is a separately identifiable part involved in the production or supply of products and services within a specific economic environment and has economic risks and benefits different than other business segments in other economic environments.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

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

Unit: VND

1 . CASH AND CASH EQUIVALENTS

Non-restricted cash and cash equivalents held by the Company:	**30 June 2026**	**01 January 2026**
Cash on hand (Account 111)	**3,600,339**	**86,781,927**
Demand deposits (Account 112)	**79,641,851**	**1,480,484,243**
- VND deposits	72,027,694	547,912,684
Of which, the outstanding balance of VND demand deposits accounts for at least 10% of the total outstanding balance of VND demand deposits.		
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	*54,318,511*	*529,984,960*
- Foreign currency deposits	7,614,157	932,571,559
Of which, the outstanding balance of foreign currency demand deposits accounts for at least 10% of the total outstanding balance of foreign currency demand deposits.		
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	*-*	*931,545,610*
+ Saigon Joint Stock Commercial Bank (SCB)	*7,614,157*	*1,025,949*
Total	**83,242,190**	**1,567,266,170**

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

2 . FINANCIAL INVESTMENTS

2.1. Held-to-maturity investments	30 June 2026			01 January 2026		
	Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
a. Short-term	**5,974,000,000**	**5,974,000,000**	-	**5,974,000,000**	**5,974,000,000**	-
- Loans	5,974,000,000	5,974,000,000		5,974,000,000	5,974,000,000	
+ VINA TERRACE HOTELS Co., Ltd (*)	5,974,000,000	5,974,000,000		5,974,000,000	5,974,000,000	
b. Long-term	**11,000,000,000**	**11,000,000,000**	-	**11,000,000,000**	**11,000,000,000**	-
- Loans	11,000,000,000	11,000,000,000		11,000,000,000	11,000,000,000	
+ Vietnam Manpower Supply Joint Stock Company (**)	11,000,000,000	11,000,000,000		11,000,000,000	11,000,000,000	
Total	**16,974,000,000**	**16,974,000,000**	-	**16,974,000,000**	**16,974,000,000**	-

Note:

(*) The loan was granted under Loan Agreement No. 01/2023/HĐCV/PGT-VINA dated 8 March 2023, together with Addendum No. PL1.01/2023/HĐCV/PGT-VINA dated 20 June 2023, Addendum No. PL2.01/2023/HĐCV/PGT-VINA dated 4 July 2023, Addendum No. PL3.01/2023/HĐCV/PGT-VINA dated 7 March 2024, Addendum No. PL4.01/2023/HĐCV/PGT-VINA dated 7 March 2025, and Addendum No. PL5.01/2023/HĐCV/PGT-VINA dated 7 March 2026.

The loan is intended to finance Vina Terrace Hotels Co., Ltd.'s operating expenses. The loan bears interest at 3% per annum and has a term from 8 March 2026 to 7 March 2027.

(**) The loan was granted under Loan Agreement No. 01/2023/HĐCV/PGT-MANPOWER dated 18 December 2023, together with Addendum No. 01/2025/HĐCV/PL/PGT-MANPOWER dated 17 December 2025. The purpose of the loan is to enable Vietnam ManPower Supply Joint Stock Company to invest in companies identified by Vietnam ManPower Supply Joint Stock Company that are compatible with the business activities of PGT Holdings Joint Stock Company, or to make investments in accordance with the wishes and requirements of PGT Holdings Joint Stock Company. The loan bears interest at 3% per annum for the period from 18 December 2023 to 17 December 2024, and 5% per annum for the period from 18 December 2024 to 17 December 2025. The original loan term was from 18 December 2023 to 17 December 2025. Pursuant to Addendum No. 01/2025/HĐCV/PL/PGT-MANPOWER dated 17 December 2025, the loan term was extended to 17 December 2027, with an interest rate of 5% per annum applicable from 18 December 2025 to 17 December 2027.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

2.2. Investment in entities	30 June 2026			01 January 2026		
	Cost	Recoverable value (*)	Provision	Cost	Recoverable value (*)	Provision
- Investments in subsidiaries	**47,644,965,526**	**-**	**(3,469,452,012)**	**47,644,965,526**	**-**	**(3,469,452,012)**
PGT Solutions Joint Stock Company (1)	21,092,000,000	Unable to determine	-	21,092,000,000	Unable to determine	-
BMF Microfinance Co., Ltd. (2)	26,552,965,526	Unable to determine	(3,469,452,012)	26,552,965,526	Unable to determine	(3,469,452,012)
Total	**47,644,965,526**	**-**	**(3,469,452,012)**	**47,644,965,526**	**-**	**(3,469,452,012)**

Note:

(*) As at the reporting date, the Company has not determined the recoverable amounts of these financial investments because there are no quoted market prices for these investments, and the Vietnamese Accounting Standards and the Vietnamese Accounting System do not provide guidance on the determination of recoverable amounts. Accordingly, the recoverable amounts of these investments could not be determined as at the reporting date for disclosure in the Notes to the Financial Statements in accordance with Circular No. 99/2025/TT-BTC.

(1) PGT Solutions Joint Stock Company was established and operates under Enterprise Registration Certificate No. 0313648575 dated 3 February 2016, as amended for the 9th time on 25 November 2024 by the Ho Chi Minh City Department of Planning and Investment to change its name from Vinh Dai Phat Joint Stock Company to PGT Solutions Joint Stock Company. As at 30 June 2026, the Company had invested VND 21,092,000,000, representing 66.02% of the charter capital of PGT Solutions Joint Stock Company. During the first six months of 2026, PGT Solutions Joint Stock Company generated a profit but continued to have accumulated losses.

(2) The acquisition of BMF Microfinance Co., Ltd. (BMF) was approved under Resolution No. 02/2017/NQ-ĐHĐCD-PGT dated 31 October 2017, Resolution No. 15/2020/NQ-ĐHĐCD-PGT dated 18 June 2020, and Resolution No. 12/2021/NQ-HĐQT-PGT dated 27 July 2021 regarding the acquisition of the equity interest in BMF. As at 30 June 2026, the Company had invested VND 26,552,965,526, representing 100% of the charter capital of BMF Microfinance Co., Ltd. During the first six months of 2026, BMF Microfinance Co., Ltd. incurred a loss and continued to have accumulated losses.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

3 . TRADE RECEIVABLES

	30 June 2026			01 January 2026	
	Book value	Provision		Book value	Provision
a. Short-term					
- Details of short-term trade receivables accounting for 10% or more of the total short-term trade receivables					
+ HIEP DONG TAM GROUP JOINT STOCK COMPANY	27,855,320,000	(27,855,320,000)	(*)	27,855,320,000	(27,855,320,000)
+ HOANG DAT COMPANY LIMITED	1,194,873,000	(1,194,873,000)	(*)	1,194,873,000	(1,194,873,000)
+ Khanh Ngoc Auto Repair Garage Private Enterprise	5,207,287,675	(5,207,287,675)	(*)	5,207,287,675	(5,207,287,675)
+ LE HOAN CONSTRUCTION - PRODUCT - TRADING COMPANY LIMITED.	561,919,900	(561,919,900)	(*)	561,919,900	(561,919,900)
+ AAS Co., Ltd	1,428,416,000	-		1,310,320,000	-
+ WALIFE VIET NAM COMPANY LIMITED	811,600,000	-		55,251,840	-
- Other trade receivables	1,552,189,723	(1,174,511,633)		2,446,779,399	(1,174,511,633)
Total	**38,611,606,298**	**(35,993,912,208)**		**38,631,751,814**	**(35,993,912,208)**

b. Related parties	**30 June 2026**	**01 January 2026**
- PGT Solutions Joint Stock Company	20,000,000	60,000,000
- Viet Gia Clinic Joint Stock Company	13,400,000	-

Note: (*) These receivables have been outstanding for more than three years, could not be confirmed, and are considered unrecoverable. The Company has recognised an allowance for expected credit losses in respect of these receivables.

4 . OTHER RECEIVABLES

	30 June 2026			01 January 2026	
	Value	Provision		Value	Provision
a. Short-term	**5,780,482,666**	**(3,995,781,403)**		**5,412,874,759**	**(3,995,781,403)**
- Receivables from employees (Accounts 141 and 334)	181,200	-		-	-
- Other receivables (Account 1388)	5,729,059,331	(3,995,781,403)		5,370,813,390	(3,995,781,403)
+ Bao Long Tax	53,552,396	(53,552,396)	(*)	53,552,396	(53,552,396)
+ BMF Microfinance Company Limited	-	-		-	-
+ Nguyen Hoang Giang	264,178,662	(264,178,662)	(*)	264,178,662	(264,178,662)
+ HIEP THANH AN CORPORATION (i)	3,000,000,000	(3,000,000,000)	(*)	3,000,000,000	(3,000,000,000)
+ PGT Japan Joint Stock Company (ii)	104,374,750	-		104,374,750	-
+ Vietnam Manpower Supply Joint Stock Company (iii)	673,138,886	-		673,138,886	-
+ Other	1,633,814,637	(678,050,345)		1,275,568,696	(678,050,345)
- Other payables	51,242,135	-		42,061,369	-
+ Ba Dinh District People's Court	2,061,369	-		2,061,369	-
+ Tran Tan Phat	40,000,000	-		40,000,000	-
+ District 1 Social Insurance Authority	9,180,766	-		-	-

Notes:

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

(*) These receivables have been outstanding for more than three years, could not be confirmed, and are considered unrecoverable. The Company has recognised an allowance for expected credit losses in respect of these receivables.

(i) Deposit paid pursuant to the Deposit Agreement dated 29 December 2015 for Hiep Thanh An Joint Stock Company to provide consultancy services in connection with the transfer of a real estate project.

(ii) Investment in shares of PGT Japan Joint Stock Company, an overseas company, pursuant to Board of Directors' Resolution No. 13/2022/QĐ-HĐQT-PGT dated 19 April 2022, approving the overseas investment through the acquisition of all issued shares and management control of the company.

(iii) Interest receivable under Loan Agreement No. 01/2023/HĐCV/PGT-MANPOWER dated 18 December 2023.

	30 June 2026		01 January 2026	
	Value	Provision	Value	Provision
b. Long-term	**215,620,200**	-	**215,620,200**	-
- Deposits	215,620,200	-	215,620,200	-
+ HOA BINH HOUSE CORPORATION (iv)	215,620,200	-	215,620,200	-
Total (a) + (b)	**5,996,102,866**	**(3,995,781,403)**	**5,628,494,959**	**(3,995,781,403)**

Note:

(iv) This represents the office lease security deposit for the office located on the 12th Floor of Pax Sky Building, 144–146–148 Le Lai Street, Ben Thanh Ward, Ho Chi Minh City, pursuant to Office Lease Agreement No. 03/2018/HĐTVP/P11/HBH-HOLDINGS dated 3 February 2018 and the related contract addenda subsequently executed. The lease term commenced on 3 August 2018 and expired on 2 February 2026.

5 . BAD DEBTS

Allowance for doubtful short-term receivables (Account 2293)	30 June 2026			01 January 2026		
	Cost	Recoverable value	Debt description	Cost	Recoverable value	Debt description
Customer balances under Accounts Receivable (Account 131):	**35,993,912,208**	-		**35,993,912,208**	-	
- HIEP DONG TAM GROUP JOINT STOCK COMPANY	27,855,320,000	-		27,855,320,000	-	
- HOANG DAT COMPANY LIMITED	1,194,873,000	-		1,194,873,000	-	
- Khanh Ngoc Auto Repair Garage Private Enterprise	5,207,287,675	-		5,207,287,675	-	
- LE HOAN CONSTRUCTION - PRODUCT - TRADING COMPANY LIMITED.	561,919,900	-		561,919,900	-	
- Others	1,174,511,633	-		1,174,511,633	-	
Counterparties with other receivable balances (Account 138)	**3,995,781,403**	-		**3,995,781,403**	-	
- HIEP THANH AN CORPORATION	3,000,000,000	-		3,000,000,000	-	
- Nguyen Hoang Giang	264,178,662	-		264,178,662	-	
- Others	731,602,741	-		731,602,741	-	
Details of advances to suppliers (Account 331):	**1,052,614,537**	-		**1,052,614,537**	-	
- Hoa Lam Japan Co., Ltd	535,920,000	-		535,920,000	-	
- TOAN LONG CONSULTANT COMPANY LIMITED	133,000,000	-		133,000,000	-	
- Tennis Federation Ho Chi Minh	120,000,000	-		120,000,000	-	
- Others	263,694,537	-		263,694,537	-	
Total	**(41,042,308,148)**	-		**(41,042,308,148)**	-	

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

6 . INVENTORIES

	30 June 2026		01 January 2026	
	Historical cost	**Provision**	**Historical cost**	**Provision**
- Tools and supplies	6,404,750	-	6,404,750	-
- Work in process	1,275,034,002	-	-	-
- Merchandise	522,642,041	-	519,102,041	-
Total	**1,804,080,793**	**-**	**525,506,791**	**-**

Note:

- *Value of unused or degraded inventories which are unsold at the end of fiscal year: 40,511,921 VND.*
- *Value of inventories put up as collateral to ensure liabilities at the end of fiscal year: None*
- *Reasons for appropriate or revert provisions for decline in value of inventories: None*

7 . PREPAID EXPENSES

	30 June 2026	01 January 2026
a. Short-term prepaid expenses	**195,142,935**	**168,515,256**
- Office rental and management fees	132,375,600	134,094,763
- Other prepaid expenses	62,767,335	34,420,493
b. Long-term deferred expenses	**1,098,398,835**	**1,249,454,126**
- Registration fee for the Hayabusa Agency (Invoice No. K84-0025004) (USD 50,000; exchange rate: VND 26,160/USD)	1,077,121,376	1,217,615,467
- Other prepaid expenses	21,277,459	31,838,659
Total (a) + (b)	**1,293,541,770**	**1,417,969,382**

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

8 . INCREASE OR DECREASE IN TANGIBLE ASSETS

Item	Buildings and structures	Office equipment	Total
I. Historical cost			
1. Beginning balance	-	33,772,727	33,772,727
2. Increase	-	-	-
3. Decrease	-	-	-
4. Ending balance	-	33,772,727	33,772,727
II. Accummulated depreciation			
1. Beginning balance	-	33,772,727	33,772,727
2. Increase	-	-	-
3. Decrease	-	-	-
4. Ending balance	-	33,772,727	33,772,727
III. Net carrying amounts			
1. Beginning balance	-	-	-
2. Ending balance	-	-	-

<u>Note:</u>

- *Net carrying amount of tangible assets mortgaged or pledged to secure loans* - *VND*
- *Historical cost of tangible assets fully depreciated but still in use at the end of the fiscal year:* 33,772,727 *VND*

9 . INCREASE OR DECREASE IN INTANGIBLE ASSETS

Item	Land use rights	Computer software	Total
Historical cost			
Beginning balance	-	43,000,000	43,000,000
Increase	-	-	-
Decrease	-	-	-
Ending balance	-	43,000,000	43,000,000
Accumulated amortisation			
Beginning balance	-	43,000,000	43,000,000
Increase	-	-	-
Decrease	-	-	-
Ending balance	-	43,000,000	43,000,000
Net carrying amounts			
Beginning balance	-	-	-
Ending balance	-	-	-

<u>Note:</u>

- *Net carrying amount of intangible assets mortgaged or pledged to secure loans* - *VND*
- *Historical cost of intangible assets fully amortised but still in use at the end of the fiscal year:* 43,000,000 *VND*

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

10 . TRADE PAYABLES

	30 June 2026	01 January 2026
	Value	Value
a. Short-term		
- Details of the customer's short-term payables accounting for 10% or more of the customer's total short-term payables.		
+ Broad Capital Partners, Inc	-	294,533,258
+ Hayabusa Holdings Inc	443,138,781	737,085,831
+ PGT SOLUTIONS JOINT STOCK COMPANY	2,708,236,069	2,189,613,456
- Others	352,186,008	347,779,123
Total	**3,503,560,858**	**3,569,011,668**

	30 June 2026	01 January 2026
b. Related parties	Value	Value
+ PGT SOLUTIONS JOINT STOCK COMPANY	2,708,236,069	2,189,613,456

11 . DIVIDENDS AND PROFITS PAYABLES

	30 June 2026	01 January 2026
- Dividends and profit payable	632,733,030	633,295,050
Total	**632,733,030**	**633,295,050**

12 . STATUTORY OBLIGATIONS

	01 January 2026	Payables in period	Paid in period	30 June 2026
a. Payables	(1)	(2)	(3)	(4) = (1) + (2) - (3)
Personal income tax (Acc 3335)	209,386,557	121,949,203	144,276,112	187,059,648
Other taxes (Acc 33382)	31,786,972	24,402,175	56,189,147	-
Total	**241,173,529**	**146,351,378**	**200,465,259**	**187,059,648**

Note:

The tax amounts presented above are provisional. The final tax liabilities are subject to assessment and settlement by the tax authorities.

	01 January 2026	Payables in period	Paid in period	30 June 2026
b. Receivables	(1)	(2)	(3)	(4) = (1) + (3) - (2)
Import and export tax	-	-	35,335,680	35,335,680
Corporate income tax	1,629,899,658	-	-	1,629,899,658
Other taxes (Acc 33381)	-	-	100,000	100,000
Total	**1,629,899,658**	**-**	**35,435,680**	**1,665,335,338**

Note:

The tax amounts presented above are provisional. The final tax liabilities are subject to assessment and settlement by the tax authorities.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

13 . ACCRUED EXPENSES

	30 June 2026	01 January 2026
- Others accrued expenses	1,305,718	1,305,718
Total	**1,305,718**	**1,305,718**

14 . OTHER PAYABLES

	30 June 2026	01 January 2026
a. Short-term	**20,635,489,590**	**20,880,010,508**
- Other receivables (Account 1388)	650,971,580	392,623,728
- Trade union (Account 3382)	44,293,363	44,293,363
- Social insurance payable (Account 3383)	10,881,013	-
- Health insurance payable (Account 3384)	1,888,420	-
- Unemployment insurance payable (Account 3386)	839,298	-
- Others	19,926,615,916	20,443,093,417
+ All Corporation Inc	*13,926,333,093*	*13,926,333,093*
+ BMF Microfinance Company Limited (*)	*4,455,878,708*	*4,587,228,708*
+ Bach Khoa Sai Gon College	-	*257,400,000*
+ Board of Directors	*1,541,129,601*	*1,541,129,601*
+ Company employees	*3,274,514*	*6,622,015*
+ Van Lang Sai Gon College	-	*124,380,000*
Total	**20,635,489,590**	**20,880,010,508**

(*) This represents the amount payable in connection with the acquisition of the equity interest in Mahar Bawga Consumer MicroFinance Co., Ltd., pursuant to Resolution No. 02/2017/NQ-ĐHĐCĐ-PGT dated 31 October 2017, Resolution No. 15/2020/NQ-HĐQT-PGT dated 18 June 2020, and Resolution No. 17/2021/NQ-HĐQT-PGT dated 27 July 2021, approving the acquisition of the equity interest in the subsidiary BMF MicroFinance Co., Ltd.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

15 . OWNERS' EQUITY

a. Changes in owners' equity

	Contributed charter capital	Share premium	Retained earnings	Development and investment funds	Total
A	1	2	3	4	5 = 1 + 2 + 3 + 4
Previous beginning balance	**92,418,010,000**	**1,840,919,261**	**(54,297,133,908)**	**1,705,559,758**	**41,667,355,111**
Increase in the previous period	-	-	**6,825,793,156**	-	**6,825,793,156**
- Profits in previous period	-	-	6,825,793,156	-	6,825,793,156
Decrease in the previous period	-	-	-	-	-
Current beginning balance	**92,418,010,000**	**1,840,919,261**	**(47,471,340,752)**	**1,705,559,758**	**48,493,148,267**
Increase in the current period	-	-	-	-	-
Decrease in the current period	-	-	**(289,472,168)**	-	**(289,472,168)**
- Losses in current period	-	-	(289,472,168)	-	(289,472,168)
Current ending balance	**92,418,010,000**	**1,840,919,261**	**(47,760,812,920)**	**1,705,559,758**	**48,203,676,099**

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

b. Details of contributed charter capital

		30 June 2026	01 January 2026
- Capital contribution from others	100.00%	92,418,010,000	92,418,010,000
Total	**100%**	**92,418,010,000**	**92,418,010,000**

c. Capital transactions with owners and distribution of dividends or profits

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Contributed captital	**92,418,010,000**	**92,418,010,000**
+ Beginning balance	*92,418,010,000*	*92,418,010,000*
+ Increase in capital during the period	-	
+ Decrease in capital during the period	-	
+ Ending balance	*92,418,010,000*	*92,418,010,000*

d. Shares

	30 June 2026	01 January 2026
- Authorised shares	9,241,801	9,241,801
- Issued shares	9,241,801	9,241,801
+ Ordinary shares	*9,241,801*	*9,241,801*
+ Preference shares	-	-
- Repurchased shares (treasury shares)	-	-
+ Ordinary shares	-	-
+ Preference shares	-	-
- Shares in circulation	9,241,801	9,241,801
+ Ordinary shares	*9,241,801*	*9,241,801*
+ Preference shares	-	

** Par value of shares outstanding: 10,000 VND / share*

e. Company funds

	30 June 2026	01 January 2026
- Development investment fund	1,705,559,758	1,705,559,758
- Bonus and welfare fund	258,356	258,356

f. Income and expenses, gains or losses recognized directly in equity in accordance with the requirements of the Vietnamese Accounting Standards are as follows.

16 . OFF-STATEMENT OF FINANCIAL POSITION ITEMS

a. Foreign currency

	30 June 2026		01 January 2026	
- USD	USD	13.20	USD	35,820.57

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

VI . NOTE TO SEPARATE INTERIM INCOME STATEMENT

1 . REVENUES FROM SALES AND SERVICES RENDERED

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
a) Revenues		
- Revenue from the sale of goods	3,540,000	-
- Revenue from services rendered	1,462,526,975	9,546,873,933
- Other revenue	361,795,263	-
Total	**1,827,862,238**	**9,546,873,933**

b) Revenue from related parties	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
PGT Solutions Joint Stock Company	109,090,909	109,090,909

2 . COSTS OF GOODS SOLD

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Cost of goods sold and services rendered	654,717,769	3,993,933,032
Total	**654,717,769**	**3,993,933,032**

3 . FINANCE INCOME

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Interests on deposits and lending	506,598,608	367,240,770
- Realised gains from foreign exchange differences	300,924,799	231,906,709
Total	**807,523,407**	**599,147,479**

4 . FINANCE EXPENSES

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Realised losses from foreign exchange differences	131,295,318	348,971,826
- Provision for diminution in value of trading securities and provision for diminution in value of in other entities	-	147,175,872
Total	**131,295,318**	**496,147,698**

5 . OTHER INCOME

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Contractual Incentive Fee	833,280,000	803,700,000
- Others	5,135,550	95,513,703
Total	**838,415,550**	**899,213,703**

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

6 . OTHER EXPENSES

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Others	70,295,374	65,281,228
Total	**70,295,374**	**65,281,228**

SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
7 . Selling expenses	**353,473,290**	**158,091,241**
Details of items accounting for 10% or more of total selling expenses		
- Expenses from external services	296,001,221	78,842,371
- Others	57,472,069	79,248,870
8 . General and administrative expenses	**2,553,491,612**	**2,707,954,862**
Details of items accounting for 10% or more of total general and administrative expenses		
- Labour costs	1,211,581,178	1,206,041,366
- Tools and supplies costs	4,524,864	3,390,900
- Expenses from external services	1,242,990,101	1,438,065,643
- Others	94,395,469	60,456,953

9 . PRODUCTION AND OPERATING COSTS

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
- Labour costs	1,866,298,947	5,199,974,398
- Expenses from external services	1,538,991,322	1,516,908,014
- Others	156,392,402	143,096,723
Total	**3,561,682,671**	**6,859,979,135**

10 . CURRENT INCOME TAX EXPENSES

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
10.1 . Accounting profit before tax from the Company's operating activities	(289,472,168)	3,623,827,054
10.2 . Non-taxable income in determining corporate income tax ("CIT") taxable income	-	-
10.3 . Non-deductible expenses for CIT purposes	-	81,159,863
10.4 . Total accounting profit before tax adjusted for non-taxable income and non-deductible expenses of the Company (= (10.1) – (10.2) + (10.3))	(289,472,168)	3,704,986,917
10.5 . Tax losses carried forward from prior years	-	(3,704,986,917)
10.6 . Taxable income for CIT purposes (= (10.4) + (10.5))	(289,472,168)	-
10.7 . Current corporate income tax expense of the Company (= (10.6) × 20%)		-
Total	-	-

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Unit: VND

VII . NOTES TO STATEMENT OF CASH FLOWS

1 . Non-monetary transactions affecting the statement of cash flows in the future: None

- Asset acquisition by assuming directly related liabilities or through finance leases: None
- Debt-to-equity conversions: None
- Others: None

2 . Cash and cash equivalents held by the Company without use: None

3 . Increase/(decrease) in payables (excluding accrued interest payable and corporate income tax payable) (Code 11): (160,802,987) VND

4 . Payments on principal during the fiscal year (Code 34): 0 VND

VIII . OTHER INFORMATION

1 . Contingent liabilities, commitments and other information: None

2 . Events after the reporting date: None.

3 . Information on related parties

3.1. Relevant entity

Relevant party	Relationship	Transaction	Occurred during the period	Closing balance of receivables (Payables)
PGT Solutions Joint Stock Company	Subsidiary	Rent office from PGT Holdings	120,000,000	20,000,000
		Pay office rent to PGT Holdings	160,000,000	
		Providing services to PGT	2,018,622,613	(2,708,236,069)
		Collect service fees from PGT Holdings	1,500,000,000	
BMF Microfinance Company Limited	Subsidiary	Offset debt	131,350,000	(4,455,878,708)

3.2. Transaction of relevant entity

- Total remuneration of the Board of Directors, the Supervisory Board and the Board of Management for the first six months of 2026

Member	Position	Nature of transaction	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
The Board of Management				
Ryotaro Ohtake	Chairman	Payment	-	-
Kakazu Shogo	Member	Payment	-	-
Shimabukuro Yoshihiko	Member	Payment	-	-
Le Quoc Duy	Member	Payment	-	-
The Board of Supervisors				
Nguyen Minh Duong	Section head	Payment	-	-
Nguyen Thi Phuong Thao	Member	Payment	-	-
Nguyen Thi Phuong Tam	Member	Payment	-	-
The Board of Directors				
Kakazu Shogo	General Director - Legal Representative	Salary, bonus and other benefits	944,800,000	867,196,250
Nguyen Thi Thanh Chi	Deputy General Director and Chief Accountant	Salary, bonus and other benefits	328,140,000	317,534,976

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

4. The Company's financial risk management

The Company's primary financial liabilities consist of borrowed debts, trade payables, and other payables. The main purpose of these financial liabilities is to mobilize financial resources for the Company's activities. The Company has financial assets such as trade receivables and other receivables, cash and short-term deposits, and investments in listed and unlisted securities arising directly from the Company's operations.

The risks of material misstatement arising from the Company's financial instruments are market risk, credit risk and liquidity risk.

Risk management is an indispensable business for all business activities of the Company. The Company has established an internal control system to ensure rational balance between the costs when risks arise and the costs of risk management. The Board of Management continuously monitors the Company's risk management process to ensure rational balance between risk and risk control.

The Board of Management of the Company considers and agrees to apply management policies for the above risks as follows:

4.1. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise three types of risk: interest rate risk, foreign currency risk and commodity price risk. Financial instruments affected by market risk include loans and debts, corporate bonds, convertible bonds, deposits, and financial investments.

The sensitivity analyses have been prepared on the basis that the amount of net debt, the ratio of fixed to floating interest rates of the debt and the proportion of financial instruments in foreign currencies are all constant.

a. Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company's foreign currency risk is mainly related to the Company's activities (when revenue or expenses are of foreign currency origin different from the Company's functional currency).

b. Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Company's interest rate risk is mainly related to cash, short-term deposits and loans.

The Company manages interest rate risk by analyzing the market situation to obtain the most favourable interest rates within the limits of its risk management.

The Company did not conduct a sensitivity analysis for interest rates because the risk of interest rate changes at the reporting date was negligible.

c. Price risk

Stock price risk:

The listed and unlisted shares held by the Company are affected by market risks arising from uncertainty about the future value of the investment shares, resulting in the provision for the diminution in investment value that may increase or decrease. The Company manages stock price risk by setting investment limits. The Company's Board of Directors also reviews and approves investment decisions in stocks.

The Company will conduct an analysis and presentation of the sensitivity due to the impact of stock price fluctuations on the Company's operating results when there are detailed instructions by regulatory authorities.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

Real estate price risk:

The Company has identified the following risks related to the Company's real estate portfolio:
- The cost of development projects may increase if there is a delay in the planning process. To limit this risk, the Company hires consultants who specialize in specific planning requirements within the scope of the project to reduce the risks that may arise during the planning process.

- The fair value risk of the real estate investment portfolio is due to the fundamental factors of the market and the buyers.

4.2. Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily for trade receivables) and from its financing activities, including deposits with banks, foreign exchange transactions and other financial instruments.

a. Trade receivables

The Company minimizes credit risk by dealing only with the customers that have good credit history. Besides, the accountants follow up the account receivables regularly to expedite the receipt. Trade receivables of the Company are related to various entities and therefore the credit risk exposed from trade receivables is low.

b. Cash in banks

Most of the Company's cash in bank is in the large and trusted banks in Vietnam. Credit risk to this balance at the bank is managed by the treasury department of the Company in accordance with Company policy. The Company does not realize any material credit risk to this cash in bank.

4.3. Liquidity risk

The liquidity risk is the risk that the Company will encounter difficulty in meeting financial obligation due to shortage of funds. The Company's liquidity risk mainly arises from the fact that financial assets and financial liabilities have different maturity dates.

The Board of Management is responsible for managing liquidity risk. The most major payables are secured by deposits, receivables and short-term assets. The Company did not perform a sensitive analysis on liquidity risks because concentration on liquid risks are low.

The Company monitors its liquidity risk by maintaining a level of cash and cash equivalents and bank loans deemed adequate by management to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

The table below summarizes the payment terms of the Company's financial liabilities based on the expected payments under contractrual agreement on an undiscounted basis:

	< 1 year	1 - 5 years	> 5 years	Total
30 June 2026				
Loans and debts	-	-	-	-
Trade payables	3,503,560,858	-	-	3,503,560,858
Accrued expenses	1,305,718	-	-	1,305,718
Other payables	20,635,489,590	-	-	20,635,489,590
01 January 2026				
Loans and debts	-	-	-	
Trade payables	3,569,011,668	-	-	3,569,011,668
Accrued expenses	1,305,718	-	-	1,305,718
Other payables	20,880,010,508	-	-	20,880,010,508

The Company believes that the concentration on liquidity risk of loan payment is low. The Company is able to pay its debts to due from cash flow from operating activities and proceeds from the financial assets to maturity.

Collaterals

In Notes to financial statements, the Company has used secured assets as collateral for loans and holds secured assets of other parties for the Company's transactions.

5. Financial assets and financial liabilities

Fair value of financial assets and financial liabilities are presented as follows:

	Book value		Fair value	
	30 June 2026	**01 January 2026**	**30 June 2026**	**01 January 2026**
Financial assets				
Cash and cash equivalents	83,242,190	1,567,266,170	83,242,190	1,567,266,170
Trade receivables	38,611,606,298	38,631,751,814	38,611,606,298	38,631,751,814
Advances to suppliers	3,783,281,282	3,576,104,843	3,783,281,282	3,576,104,843
Other receivables	5,780,482,666	5,412,874,759	5,780,482,666	5,412,874,759
Financial liabilities				
Trade payables	3,503,560,858	3,569,011,668	3,503,560,858	3,569,011,668
Advances from customers	203,594,250	3,000,000	203,594,250	3,000,000
Loans and debts	-	-	-	-
Payables to employees	141,561,125	138,310,733	141,561,125	138,310,733
Accrued expenses	1,305,718	1,305,718	1,305,718	1,305,718
Other payables	20,635,489,590	20,880,010,508	20,635,489,590	20,880,010,508

Fair value of the financial assets and liabilities of the Company are reflected at the values which can be converted in a current transaction among parties having adequate knowledge and expecting to be involved in the transactions.

6 . Restatements in the previous period's financial statements due to changes in accounting policies this period: None

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the six-month period ended as at 30 June 2026

7 . Going-concern assumption

No events had been caused to make serious doubts about the operating continuously and the Company does not intend and are forced to stop working, or significantly narrowed scale of operation.

8 . Comparative information

The comparative figures are the figures in the Separate Statement of Financial Position for the fiscal year ended 31 December 2025, and the Separate Interim Income Statement and Separate Interim Statement of Cash Flows for the six-month period ended 30 June 2025, which have been audited and reviewed by Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS).

The comparative figures have been presented and reclassified in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance. Accordingly, the Company has made adjustments to certain opening balances in the Consolidated Interim Statement of Financial Position for the financial period from 1 January 2026 to 30 June 2026, as follows:

TT		Code	Circular 99/2025/TT-BTC	Circular 200/2014/TT-BTC	Difference
SEPARATE STATEMENT OF FINANCIAL POSITION					
		LIABILITIES			
1	Dividends and profit payable	313	633,295,050	-	633,295,050
2	Other current payables	320	20,880,010,508	21,513,305,558	(633,295,050)
3					-

Approved, 20 August 2026

Prepared by/Chief Accountant

Nguyen Thi Thanh Chi

Legal representative

CÔNG TY CỔ PHẦN PGT HOLDINGS

Kakazu Shogo