BINH DUONG BUILDING MATERIALS AND CONSTRUCTION CORPORATION ------- No: 22/CBTT-MC26	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness --------------- Ho Chi Minh City, day 14th, August, 2026

INFORMATION DISCLOSURE ON THE ELECTRONIC INFORMATION PORTAL OF THE HANOI STOCK EXCHANGE

To: Hanoi Stock Exchange

Name of company : BINH DUONG BUILDING MATERIALS AND CONSTRUCTION CORPORATION

Securities code : MVC

Address of headoffice: No. 34 ĐT 743 Street, Tan Dong Hiep Ward, Ho Chi Minh City

Telephone: 0274 375 1518 Fax: 0274375 1138

Authorized person to disclosure information: Mr. Nguyen Quoc Binh

Address: No. 34 ĐT 743 Street, Tan Dong Hiep Ward, Ho Chi Minh City

Telephone: 0274375 1518

Type of information disclosure : □ 24 h □ 72 h □ extraordinary □ upon request □ periodic

Information disclosure content:

+Separate interim financial statements for the six-month period ended 30 June 2026

+Explanation of changes in profit after corporate income tax in the audited separate financial for the six-month period ended 30 June 2026 compared to the same period in 2025.

This information was published on the company's website on August 14, 2026 at the link: **http://www.vlxdbd.com.vn.**

We commit that the information published above is true and are fully responsible before the law for the content of the published information.

Công Ty Cổ Phần Vật Liệu Và Xây Dựng Bình Dương

Digitally signed by Công Ty Cổ Phần Vật Liệu Và Xây Dựng Bình Dương
DN: C=VN, S=HỒ CHÍ MINH, L=Dĩ An, CN=Công Ty Cổ Phần Vật Liệu Và Xây Dựng Bình Dương, OID.0.9.2342.19200300.100.1.1=MST:3700148529
Reason: I am the author of this document
Location: your signing location here
Date: 2026-08-14 15:16:17
Foxit Reader Version: 9.6.0

AUTHORIZED PERSON TO DISCLOSURE INFORMATION

M.S.D.N:3700148529-C.T.C.P ★ CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG ★ P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH

Nguyen Quoc Binh

BINH DUONG BUILDING MATERIALS AND CONSTRUCTION CORPORATION

Reviewed separate interim financial statements

For the six-month period ended 30 June 2026

(Vietnamese report is the official report to reference)

Reviewed by

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

Address: 29 Vo Thi Sau, Tan Dinh Ward, Ho Chi Minh City

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T.P HỒ CH

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Binh Duong Building Materials and Construction Corporation ("the Company") presents the separate interim financial statements of the Company for the first 6 months of year 2026, ended 30 June 2026.

Corporate Information:

Binh Duong Building Materials and Construction Corporation is a joint stock company formed through the equitization of Binh Duong Building Materials and Construction Company Limited (100% State-owned). The Company officially commenced operations as a joint stock company on April 11, 2016, under the Enterprise Registration Certificate – Joint Stock Company, with Enterprise Code 3700148529, initially registered on 30 June 2010 and amended for the tenth time on 31 July 2025. The Company's charter capital is VND 1,000,000,000,000 as issued by the Business Registration Division – Department of Finance of Ho Chi Minh City.

The Company's legal representative: General Director.

Head office:

Address	: No. 34, DT 743 Street, Tan Dong Hiep Ward, Ho Chi Minh City.		
Phone	: (0274) 3 751 518	Fax	: (0274) 3 751 138

Tax identification number: 3700148529

Dependent Units:

1. **Binh Phuoc Branch**

   Address: Hamlet 1, Tan Lap Commune, Dong Nai City

2. **Ho Chi Minh City Branch**

   Address: No. 102 Nguyen Du, Sai Gon Ward, Ho Chi Minh City, Vietnam.

   Ho Chi Minh City Branch was dissolved pursuant to the Resolution of the General Meeting of Shareholders dated 15 April 2026.

The Company's operations according to the business registration certificate:

- Production of bricks, tiles and paving stones;
- Mining of non-metallic ores (stone, sand, soil);
- Trade in real estate. Trade in warehouses, yards, and factories. Management, operation, and trading of markets;
- Road transportation of goods;
- Petroleum and fuel trading;
- Building materials trading;
- Construction and trading of road infrastructure;
- Financial investment;
- Advertisement.

Events after the first 6 months of year 2026:

The Board of Management confirmed that there have been no significant events occurring after date 30/06/2026 and up to the date of preparing this report which would require adjustments or disclosures to be made in the Separate Interim Financial Statements.

Board of Directors, Supervisory Board, Board of Management and Chief Accountant:

Members of the Board of Directors, Supervisory Board, Board of Management, Chief Accountant during the six-month period and at the date of this report are:

Board of Directors:

Members	Nationality	Position	Appointed	
- Mr. Doan Minh Quang	Viet Nam	Chairman	15/04/2026	(Reappointment)
- Ms. Pham Kim Oanh	Viet Nam	Member	25/04/2021	(Term expired)
- Mr. Nguyen Xuan Hai	Viet Nam	Member	15/04/2026	
- Mr. Le Viet Chau	Viet Nam	Member	15/04/2026	(Reappointment)
- Mr. Trinh Ba Bo	Viet Nam	Member	15/04/2026	(Reappointment)
- Mr. Nguyen Thanh Nhạn	Viet Nam	Member	15/04/2026	(Reappointment)

Supervisory Board:

Members	Nationality	Position	Appointed	
- Ms. Pham Thi Bang Trang	Viet Nam	Head	15/04/2026	(Reappointment)
- Ms. Ha Thi Phuong Truc	Viet Nam	Member	15/04/2026	(Reappointment)
- Ms. Le Thi Cam Loan	Viet Nam	Member	25/04/2021	(Term expired)
- Ms. Phan Thi Thuyen Huong	Viet Nam	Member	15/04/2026	

Board of Management:

Members	Nationality	Position	Appointed	
- Mr. Le Viet Chau	Viet Nam	General Director	30/12/2025	(Reappointment)
- Mr. Nguyen Hong Chau	Viet Nam	Deputy General Director	01/03/2018	
- Mr. Nguyen Quoc Binh	Viet Nam	Deputy General Director	01/03/2022	
- Mr. Pham Hoan Vu	Viet Nam	Deputy General Director	01/07/2022	

Chief Accountant:

Members	Nationality	Position	Appointed	
Mr. Huynh Minh Tam	Viet Nam	Chief Accountant	07/03/2025	(Reappointment)

Auditor:

The auditors of Southern Auditing and Accounting Financial Consulting Services Company Limited (AASCs) has been appointed to review the Company's separate interim financial statements for the six-month period ended 30 June 2026.

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

The Board of Management is responsible for the separate interim financial statements of the Company which give a true and fair view of the separate financial position of the Company and of the separate results of its operations and its separate cash flows for the six-month period ended 30 June 2026. In preparing these separate interim financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Applicable accounting standards have been followed, no material departures need to be disclosed and explained in the Separate Interim Financial Statements;
- Prepare the separate interim financial statements on the going concern basis unless it is inappropriate to presume that the company will continue its business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management does hereby state that, in its opinion, the accompanying separate interim financial statements give a true and fair view of the separate financial position of the Company as at 30 June 2026 and of the separate results of its operations and its separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of the separate interim financial statements.

Ho Chi Minh City, 13 August 2026

General Director

Le Viet Chau

APPROVAL OF THE SEPARATE INTERIM FINANCIAL STATEMENTS

We, the Board of Directors of Binh Duong Building Materials and Construction Corporation, approve our separate interim financial statements for the first 6 months of year 2026, ended 30 June 2026.

Ho Chi Minh City, 13 August 2026

ON BEHALF OF THE BOARD OF DIRECTORS

Chairman

M.S.D.N:3700148529-C.T.C.P
CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG
P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH

Doan Minh Quang

Số: 680 /BCSX/TC/2026/AASCS

INTERIM FINANCIAL INFORMATION REVIEW REPORT

To: **SHAREHOLDERS, BOARD OF DIRECTORS, AND BOARD OF MANAGEMENT**
BINH DUONG BUILDING MATERIALS AND CONSTRUCTION CORPORATION

We have reviewed the accompanying separate interim financial statements of Binh Duong Building Materials and Construction Corporation ("the Company") as prepared on 13 August 2026, set out on pages 06 to 53, which comprise the separate interim statement of financial position as at 30 June 2026, the separate interim statement of income and the separate interim statement of cash flow and the notes thereto for the six-month period then ended.

The Board of Management's Responsibility:

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

Auditor's Responsibility:

Our responsibility is to express a conclusion on these separate interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 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.

Auditor's 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 give a true and fair view, in all material respects, of the separate financial position of the Company as at 30 June 2026 and of its separate results of operations and its separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises and the relevant statutory requirements applicable to separate interim financial statements.

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

Ho Chi Minh City, 13 August 2026

Southern Auditing and Accounting Financial Consulting Services Company Limited - AASCs

Deputy Director

Luu Vinh Khoa

Audit Practising Registration Certificate:

0166-2023-142-1

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

Unit: VND

Items	Codes	Notes	30/06/2026	01/01/2026 (Reclassify)
(1)	(2)	(3)	(4)	(5)
A. CURRENT ASSETS	**100**		**659,734,695,080**	**706,423,929,428**
I. Cash and cash equivalents	**110**	**6.1**	**69,835,125,168**	**31,423,073,815**
1. Cash	111		17,396,206,675	31,423,073,815
2. Cash equivalents	112		52,438,918,493	-
II. Short-term investments	**120**	**6.2.1**	**275,102,983,562**	**421,042,352,666**
1. Held to maturity investments	123		275,102,983,562	421,042,352,666
III. Short-term receivables	**130**		**138,862,537,838**	**81,542,054,548**
1. Short-term trade receivables	131	**6.3**	24,408,373,140	38,085,828,496
2. Short-term prepayments to suppliers	132	**6.4**	63,711,665,962	3,098,617,969
3. Other short-term receivables	135	**6.5.1**	62,847,226,708	51,594,719,192
4. Short-term provisions for doubtful debts	136	**6.3, 6.5.1**	(12,104,727,972)	(11,237,111,109)
IV. Inventories	**140**	**6.6**	**166,600,760,982**	**168,845,527,798**
1. Inventories	141		166,600,760,982	173,734,200,533
2. Provisions for obsolete inventories	142		-	(4,888,672,735)
V. Other current assets	**160**		**9,333,287,530**	**3,570,920,601**
1. Short-term deferred expenses	161	**6.7.1**	7,495,680,724	1,733,313,795
2. Value-added tax deductible	162		1,837,606,806	1,837,606,806
B. LONG-TERM ASSETS	**200**		**1,171,080,229,485**	**903,798,930,802**
I. Long-term receivables	**210**		**9,079,758,834**	**8,731,920,258**
1. Other long-term receivables	215	**6.5.2**	9,079,758,834	8,731,920,258
II. Fixed assets	**220**		**212,571,680,266**	**200,137,326,532**
1. Tangible fixed assets	221	**6.8**	205,426,546,365	192,691,212,777
- Historical costs	222		553,603,566,407	522,052,447,658
- Accumulated depreciation	223		(348,177,020,042)	(329,361,234,881)
2. Intangible fixed assets	227	**6.9**	7,145,133,901	7,446,113,755
- Historical costs	228		213,093,675,282	213,093,675,282
- Accumulated amortisation	229		(205,948,541,381)	(205,647,561,527)
III. Investment properties	**240**	**6.10**	**13,926,552,740**	**13,883,392,504**
- Historical costs	241		20,195,147,301	19,354,940,301
- Accumulated depreciation	242		(6,268,594,561)	(5,471,547,797)

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

Unit: VND

Items	Codes	Notes	30/06/2026	01/01/2026 (Reclassify)
(1)	(2)	(3)	(4)	(5)
IV. Long-term work in progress	**250**		**257,707,310,076**	**35,975,139,494**
1. Construction in progress	252	**6.11**	257,707,310,076	35,975,139,494
V. Long-term investments	**260**	**6.2.2**	**421,806,280,888**	**376,087,495,666**
1. Investments in subsidiaries	261		44,796,923,200	44,796,923,200
2. Investments in joint ventures and associates	262		365,352,574,441	359,342,404,441
3. Provision for diminution in value of long-term investments in entities	264		(9,050,066,068)	(48,051,831,975)
4. Held-to-maturity investments	265		20,706,849,315	20,000,000,000
VI. Other long-term assets	**270**		**255,988,646,681**	**268,983,656,348**
1. Long-term deferred expenses	271	**6.7.2**	255,403,744,687	260,490,374,059
2. Deferred tax assets	272		584,901,994	8,493,282,289
TOTAL ASSETS (280=100+200)	**280**		**1,830,814,924,565**	**1,610,222,860,230**

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

Unit: VND

Items	Codes	Notes	30/06/2026	01/01/2026 (Reclassify)
(1)	(2)	(3)	(4)	(5)
C. LIABILITIES	**300**		**451,824,945,037**	**369,485,951,126**
I. Short-term liabilities	**310**		**296,136,301,011**	**364,060,918,557**
1. Short-term trade payables	311	**6.12**	32,997,967,427	22,393,987,340
2. Short-term prepayments from customers	312	**6.13**	12,423,532,036	11,930,690,612
3. Short-term taxes and other payables to the States	314	**6.14**	35,353,090,877	27,686,845,544
4. Payables to employees	315		3,569,949,276	12,918,026,550
5. Short-term accrued expenses	316	**6.15**	7,262,767,684	24,074,819,750
6. Short-term unearned revenues	319		3,020,132,326	5,106,000,000
7. Other short-term payables	320	**6.16.1**	1,491,310,475	334,442,111
8. Short-term loans and finance leases	321	**6.17.1**	190,044,370,715	256,814,072,949
9. Bonus and welfare funds	323		9,973,180,195	2,802,033,701
II. Long-term liabilities	**330**		**155,688,644,026**	**5,425,032,569**
1. Other long-term payables	338	**6.16.2**	1,169,251,000	2,655,901,000
2. Long-term loans and finance leases	339	**6.17.2**	143,454,260,000	-
3. Long-term provisions	343		11,065,133,026	2,769,131,569
D. D. OWNER'S EQUITY	**400**	**6.18**	**1,378,989,979,528**	**1,240,736,909,104**
1. Owners' equity	411		1,000,000,000,000	1,000,000,000,000
- Ordinary shares with voting rights	411a		1,000,000,000,000	1,000,000,000,000
2. Development and investment funds	418		141,798,551,657	117,294,340,670
3. Undistributed earnings	420		237,191,427,871	123,442,568,434
- Undistributed earnings by the end of prior year	420a		86,685,977,954	921,513,498
- Undistributed earnings of current year	420b		150,505,449,917	122,521,054,936
TOTAL RESOURCES (440=300+400)	**440**		**1,830,814,924,565**	**1,610,222,860,230**

Approved, 13 August 2026

Prepared by	Chief Accountant	Legal Representative
Le Hai Duong	Huynh Minh Tam	Le Viet Chau

M.S.D.N:3700148529-C.T.C.P
CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG
P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH

SEPARATE INTERIM STATEMENT OF INCOME

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

Unit: VND

Items	Codes	Notes	First 6 months of year 2026	First 6 months of year 2026
(1)	(2)	(3)	(4)	(5)
1. Revenues from sales and services rendered	01	**7.1**	433,783,668,172	332,962,194,382
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10=01-02)	**10**	**7.1**	**433,783,668,172**	**332,962,194,382**
4. Costs of goods sold and services rendered	11	**7.2**	263,540,690,441	243,652,007,352
5. Gross profit from sales and services rendered (20=10-11)	**20**		**170,242,977,731**	**89,310,187,030**
6. Gains/Losses from the retirement or disposal of investment property	21		-	-
7. Finance income	22	**7.3**	9,802,616,332	6,984,568,200
8. Finance expenses	23	**7.4**	(30,526,399,403)	9,791,064,201
- In which: Borrowing costs	*24*		*8,475,366,504*	*6,445,513,413*
9. Selling expenses	25	**7.5**	11,491,716,001	14,180,716,403
10. General and administrative expenses	26	**7.6**	16,332,099,367	16,306,146,775
11. Operating profit {30=20+21+(22-23)-(25+26)+27}	**30**		**182,748,178,098**	**56,016,827,851**
12. Other income	31	**7.7**	5,503,028,916	768,143,325
13. Other expenses	32	**7.8**	269,986,509	57,378,099
14. Other loss (40=31-32)	**40**		**5,233,042,407**	**710,765,226**
15. Accounting profit before tax (50=30+40)	**50**		**187,981,220,505**	**56,727,593,077**
16. Current corporate income tax expenses	51	**7.9**	29,567,390,293	25,299,535,293
17. Deferred tax expenses	52		7,908,380,295	(13,692,240,156)
18. Net profit after tax (60=50-51-52)	**60**		**150,505,449,917**	**45,120,297,940**

Approved, 13 August 2026

Prepared by	Chief Accountant	Legal Representative
		CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG M.S.D.N:3700148529-C.T.C.P P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH
Le Hai Duong	Huynh Minh Tam	Le Viet Chau

SEPARATE INTERIM STATEMENT OF CASH FLOWS

(Direct method)

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

Unit: VND

Items	Codes	Notes	First 6 months of year 2026	First 6 months of year 2025
1	2	3	4	5
I. Cash flows from operating activities				
1. Proceeds from sales and services rendered and other revenues	01		471,409,876,392	370,230,344,972
2. Expenditures paid to suppliers	02		(175,065,080,663)	(207,568,474,639)
3. Expenditures paid to employees	03		(19,736,070,709)	(20,419,817,197)
4. Paid interests	04		(8,555,982,979)	(6,448,448,594)
5. Paid enterprise income tax	05		(19,068,295,058)	(9,755,654,223)
6. Other proceeds from operating activities	06		60,305,467,939	33,792,610,615
7. Other expenditures on operating activities	07		(219,585,936,088)	(99,288,686,565)
Net cash flows from operating activities	***20***		***89,703,978,834***	***60,541,874,369***
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(275,142,220,877)	(29,556,610,425)
2. Proceeds from disposal or transfer of fixed assets and other long-term assets	22		100,000,000	427,272,726
3. Expenditures on loans and purchase of debt instruments from other entities	23		(192,961,081,507)	(56,425,837,170)
4. Proceeds from lending or repurchase of debt instruments from other entities	24		334,982,704,163	13,446,744,742
5. Expenditures on equity investments in other entities	25		(6,010,170,000)	(900,000,000)
6. Proceeds from interests, dividends and distributed profits	27		11,054,282,974	7,434,646,805
Net cash flows from investing activities	***30***		***(127,976,485,247)***	***(65,573,783,322)***
III. CASH FLOWS FROM FINACIAL ACTIVITIES				
1. Proceeds from borrowings	33	8.2	307,955,933,585	212,684,020,301
2. Repayment of principal	34	8.3	(231,271,375,819)	(216,599,932,708)
Net cash flows from financial activities	***40***		***76,684,557,766***	***(3,915,912,407)***
Net cash flows during the period (50=20+30+40)	**50**		**38,412,051,353**	**(8,947,821,360)**
Cash and cash equivalents at the beginning of the period	**60**	**6.1**	**31,423,073,815**	**61,691,496,496**
Cash and cash equivalents at the end of period (70=50+60+61)	**70**	**6.1**	**69,835,125,168**	**52,743,675,136**

Approved, 13 August 2026

Prepared by	Chief Accountant	Legal Representative
Le Hai Duong	Huynh Minh Tam	[illegible] Viet Chau

CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG
M.S.D.N:3700148529-C.T.C.P.
P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH

1. THE COMPANY'S INFORMATION:

1.1 . Form of ownership:

Binh Duong Building Materials and Construction Corporation is a joint stock company formed through the equitization of Binh Duong Building Materials and Construction Company Limited (100% State-owned). The Company officially commenced operations as a joint stock company on April 11, 2016, under the Enterprise Registration Certificate – Joint Stock Company, with Enterprise Code 3700148529, initially registered on 30 June 2010 and amended for the tenth time on 31 July 2025. The Company's charter capital is VND 1,000,000,000,000 as issued by the Business Registration Division – Department of Finance of Ho Chi Minh City.

1.2 . Business fields:

- Production of bricks, tiles and paving stones;
- Mining of non-metallic ores (stone, sand, soil);
- Trade in real estate. Trade in warehouses, yards, and factories. Management, operation, and trading of markets;
- Road transportation of goods;
- Petroleum and fuel trading;
- Building materials trading;
- Construction and trading of road infrastructure;
- Financial investment;
- Advertisement.

1.3 . Dependent Units:

- **Binh Phuoc Branch**

  Address: Hamlet 1, Tan Lap Commune, Dong Nai City

- **Ho Chi Minh City Branch**

  Address: No. 102 Nguyen Du, Sai Gon Ward, Ho Chi Minh City, Vietnam

  Ho Chi Minh City Branch was dissolved pursuant to the Resolution of the General Meeting of Shareholders dated 15 April 2026.

1.4 . The number of the employees of the Group as at 30 June 2026 was 383 (31 December 2025: 412)

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY:

2.1 . Fiscal year:

The Company's first fiscal year operating as a joint-stock company began on 11 April 2016 and ended on 31 December 2016.

The Company's fiscal year applicable for the preparation of its consolidated financial statements starts on 1 January and ends on 31 December.

2.2 . Accounting currency:

The Company's accounting currency is Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM:

3.1 . Accounting system:

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the accounting regime applicable to enterprises ("Circular 99"). Circular 99 supersedes the previous guidance on the accounting regime for enterprises prescribed under Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"), as amended by subsequent circulars. Circular 99 is effective from 1 January 2026 and is applicable to annual accounting periods beginning on or after 1 January 2026.

The Company has adopted the relevant requirements of Circular 99 prospectively from 1 January 2026, except where otherwise prescribed by Circular 99. The material changes to the Company's accounting policies and their effects on the financial statements, if any, are disclosed in the relevant Notes to the financial statements.

3.2 . Form of accounting record:

The Company's applied accounting documentation system is the computerized General Journal system.

4. Announcement on compliance with Vietnamese standards and accounting system:

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

5. Accounting policies:

5.1 . Principles for recording cash and cash equivalents:

Recognition of cash: Cash consists of: cash on hand, cash in banks and cash in transit; Specifically, for cash and cash equivalents of the Company that are restricted in use, they are not presented under this item but must be presented under other current and non-current asset items on the financial statements.

Recognition of cash equivalents: Cash equivalents are short-term investments for a period not exceeding 3 months that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value from the date of purchase to the date of financial statements.

Principles and methods of conversion to other currencies:

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

At the reporting date, the company is requested to revalue the balance of foreign currencies and monetary gold as belows:

- 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;

- The monetary gold: re-evaluated according to the buying prices on the domestic market at the time in which the financial statement is prepared. The buying prices on the domestic market are prices announced by the State bank. In case the State bank does not announce gold buying-prices, the buying-prices announced by enterprise entitled to trade in gold as prescribed shall be chosen.

5.2 . Principles of recording financial investments:

As investments outside the enterprise to use of capital reasonably as to raise operational efficiency of company: investments in subsidiaries, associated companies, joint ventures, securities investment, and other financial investments, etc.

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

- Having maturity less than 12 months or 01 normal production period are recorded as short - term.

- Having maturity over than 12 months or 01 normal production period are recorded as long - term.

Trading securities:

Trading securities are the investment in securities and other financial instruments for trading purposes (hold for increasing price to sell for profit.) Trading securities include:

- Stocks and listed bonds;

- The securities and other financial instruments such as commercial bill, forward contracts, swap contracts...

Trading securities are recorded at original cost at the time when investors hold ownership.

The dividends paid in the period before investment date shall be recorded as a decrease in value of investment. When the investor receives additional shares without payment to issuser from capital surplus shares, capital expenditure funds or dividends in shares, the investors only monitor the quantity of additional shares.

In case shares are exchanged, its value must be determined according to fair value at the exchanging date.

The cost shall be determined in accordance with weighted average method when trading securities are liquidated or transferred.

Provisions for decline in value of trading securities: the value of loss may occur if there are reliable evidences showing the market value of the Company's trading securities are lower than book value. The provision shall be additionally created or reverted at the reporting date and shall be recorded in financial expense.

Held to maturity investments:

These investments do not reflect bonds and debt instruments which are held for trading purpose. Held to maturity investments include term deposits (maturity over than 3 months), treasury bills, promissory notes, bonds, preference shares which the issuer is required to re-buy them in a certain time and held to maturity loans to earn profits periodically and other held to maturity investments.

Provision for decline in value of held to maturity investment: If the provision of held to maturity investment are not created under statutory regulations, the Company has to assess the recovery. In the case, there are reliable evidences showing a part or all of the investments may not be recoverable, the losses have recorded in financial expenses in the period. The provision shall be addtionally created or reverted at the reporting time. In case, the loss can not be determined reliably, investments are not decreased and the recovery of the investments are recorded in the Notes to the Financial Statements.

Investments in subsidiaries, associated companies, joint ventures:

Investments in subsidiaries, associated companies are accounted under the cost method. Net profits distributed from subsidiaries, associated companies arising after the date of acquisition are recognized in the Income Statement. The other distributed amounts (other than net profit) is considered a recovery of investment and are recorded as deductions investment cost.

As to joint venture activity in the form of business activities jointly controlled and in the form of jointly controlled assets, Company applies the general accounting principles as other normal business activities. In which:

- The company must separately monitor income, expenses related to joint venture activity and allocate to the parties in the joint venture under the joint venture agreement.

- The company separately monitor the assets contributed to the joint venture, the capital contributed to jointly controlled assets and the general liabilities, individual liabilities arising from joint ventures.

Expenses directly related to investment activities in joint ventures and associates are recorded as financial expenses in the period.

Investments in equity instruments of other entities

These are investments on equity instruments of other entities without having neither controlling, jointly controlling right nor significant influence over the investee.

Provision for investments: Provision of the investment is made when there are reliable evidences of the diminution in value of those investments at the balance sheet date. Increases and decreases to the provision balance are recorded as finance expense in the separate income statement

5.3 . Principles of recording trade receivables:

Recognition principles:

All receivables 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 receivables must be managed as belows:

- Trade receivables: commercial receivable arising from trading activities between the Company and its buyers: selling goods, rendering services, disposal of assets, exported receivable of consigner through the consignee;

- Intra-company receivables: receivables between the company with its dependant branches;

- Other receivables: are non trade receivables and do not related to trading activities.

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

- Having maturity less than 12 months or 01 normal production period are recorded as short - term.

- Having maturity over than 12 months or 01 normal production period are recorded as long - term.

At the reporting date, the company revaluates the receivables which have balance in foreign currency (except for advance to suppliers; if we have evidence that the supplier will not supply the good or provide the service and the company will receive back this advance in foreign currency, this advance will be treated as monetary item having foreign currency) at the buying price quoted by commercial bank which is trading with the company at the reporting date.

When preparing financial statements, the Company must classify its receivables, receivables that is on-time, overdue, or not yet due but irrecoverable - or hard to collect, etc. so that measures can be taken for bad debts and provisions for doubtful debts can be made according to regulations.

Provisions for bad debts: The bad debts are make provision at the balance sheet date. The provision or reversal is made at the reporting date and is recorded as management expense of the fiscal year. For the long-term bad debts in many years, the company tried to collect but cannot and there is evidence that the client has insolvency, the comapny may sell these long-term bad detbs to debt collection company or write off (according to regulations and charter of the company).

5.4 . Principles of recording inventories:

Recognition principles: Inventories are stated at historical cost. The cost of inventories comprise all costs of purchase, costs of conversion and other directly relevant costs arised in bringing the inventories to their current locations and conditions.

The historical costs of purchased inventories comprise the purchase price, non-reimbursable taxes and duties, costs of transportation, handling, preservation and other costs directly relevant to the purchase.

The historical costs of self-produced inventories comprise the direct materials, direct labour cost, fixed and variable production overheads that arise during the process converting materials into finished goods.

Work in progress at the end of the period is measured at the cost of raw materials.

Costs excluded from the historical cost of inventories are:

- Commercial discounts and sales rebates on substandard or irregular goods;

- Abnormal amounts of raw materials, labour or other production costs;

- Storage costs, unless storage costs are necessary in the next production process, and storage costs arise in the purchase process;

- Selling expenses;

- General and administrative expenses.

Method of determining inventories costs at the end of the period: The cost of inventories at the end of the period is calculated by weighted average method.

Method of accounting inventories: The Company applies the perpetual declaration method to account for inventories.

Provision for obsolete inventories: At the end of the accounting year, if the value of inventories is not fully recovered due to damage, obsolescence, diminution or estimated expense of completing the products or getting them ready for sale is higher than net value, the Company makes provision for devaluation of inventories. The amount of provision for devaluation of inventories is made equal to the difference between the historical cost of inventories and their net realizable value.

5.5 . Principles for recording and depreciating fixed assets, investment properties:

Principles for recording tangible fixed assets, intangible fixed assets and investment properties:

Fixed assets and investment properties are stated at the historical cost. During the using time, fixed assets and investment properties are recorded at cost, accumulated depreciation and net book value, the depreciation is recorded to depreciation expense for using assets.

Intangible fixed assets which ar termed land use rights are depreciated

Investment properties are depreciated normally, except for investment property for waiting increase of price. The Company just only determine value of loss cause of decreasing value.

Depreciation method for tangible fixed assets, intangible fixed assets and investment properties: Depreciation and amortization are calculated on a straight-line method.

The useful life are estimated as follows:

- Machinery, equipment	03 - 12 years
- Transportation equipments	06 - 08 years
- Buildings, structures	05 - 25 years
- Office equipment	03 - 08 years
- Intangible fixed assets represent land use rights with a definite term	In accordance with the land use term
- Intangible fixed assets represent land use rights with an indefinite term	Not subject to depreciation

5.6 . Principle of capitalization of borrowing costs and other expenses:

Principle of capitalization of borrowing costs:

Borrowing costs that are directly attributable to the investment in the construction or production of a work-in-progress are included in the value of the asset (capitalized), including interest on the loan, allocation of discounts or premium when issuing bonds, additional costs incurred related to process of loan procedures.

Capitalization of borrowing costs will be suspended for periods during which investment in construction or production of a work-in-progress is disrupted, unless such interruption is necessary.

Capitalization of borrowing costs ends when substantially necessary activities for the preparation of the work-in-process asset for its intended use or sale have been completed. Borrowing costs incurred will then be recorded as production and business expenses in the period when incurred.

Income arising from the temporary investment of separate loans pending their use for the purpose of obtaining work-in-process assets, must be deducted (-) from borrowing costs incurred when capitalizing.

Borrowing costs capitalized during the period must not exceed the total amount of borrowing costs incurred during the period. Loan interests and discount or premium allocations capitalized in each period must not exceed the actual interest incurred and the discount or premium allocations for that period.

Principle of capitalization of other expenses:

Principle of capitalization of deferred expenses: Deferred expenses allocated to investment in capital construction, renovation and upgrading of fixed assets during the period are capitalized into fixed assets being invested or renovated or upgraded.

Principles of capitalization of other expenses: Other expenses in service of investment in capital construction, renovation and upgrading of fixed assets in the period are capitalized into fixed assets being invested or renovated or upgraded.

5.7 . Principles of recording deferred expenses:

The calculation and allocation of deferred expenses to operating expenses for each accounting period must be based on nature and extent of each type of expenses to select appropriate and consistent method and criteria.

Each deferred expense incurred shall be kept records in details, and allocated to objects subject to expenses of each accounting period and residual expenses, which have not been allocated to expenses.

The deferred expenses of great value to be allocated in the quarters, but with maturity less than 01 fiscal year, or within a normal production cycle they are recognized as short-term deferred expenses, other expenses deferred expenses over 12 months or over a normal production cycle is presented as long-term deferred expenses.

5.8 . Principles of recording payables:

Recording principles:

All payables are monitored in detail by remaining payment term, by payable object, type of payable original currency and other details depending on the management request of the Company.

The classification of payables is made according to the following principles:

- Trade payables include commercial payables arising from transactions of purchases of goods, services, assets and payables when importing though consiger;

- Intra-company payables: payables between the company with its dependant branches;

- Other payables include non-trade payable, not related to buying - selling transactions.

Classification of payables when preparing the financial statements according to the following principles:

- Accounts payable with the remaining payment period not exceeding 12 months or within a production and business cycle are classified as short-term.

- Accounts payable with remaining payment period of more than 12 months or more than 1 business cycle are classified as long-term.

At the reporting date, the Company revaluates the payables which have balance in foreign currency (except for advance from clients; if we have evidence that the supplier will not supply the good or provide the service and the company will receive back this advance in foreign currency, this advance will be treated as monetary item having foreign currency) at the average buying and selling exchange rates quoted by the commercial bank where the Company normally transacts at the reporting date.

5.9 . Principles of recording accrued expenses, provision for payables:

Payables for goods and services received from suppliers or provided to customers during the period but not yet paid due to the absence of invoices or incomplete accounting records and documents, as well as payables to employees, are recorded as operating expenses in the period to ensure that actual incurred expenses do not cause sudden fluctuations in operating expenses, based on the matching principle of revenues and expenses. Accruals must be calculated rigorously and supported by appropriate and reliable evidence. When these expenses are incurred, if there is any discrepancy with the accrued amount, the accounting department will make additional entries or reduce the expenses corresponding to the discrepancy.

Provision for payables is recognized when the following conditions are satisfied:

- The Company has current liabilities (legal obligation or joint obligation) as a result of occurred event;
- Decreasing in economic benefits that may occur resulting in the requirement to pay debt obligations;
- Giving a confident estimation on value of debt obligation.

Provision for payables is the most reasonably estimated value which will be paid for current debt obligation at the reporting date.

The provision for payables shall be set up or reverse at the reporting date in accordance with the law. When setting up provision for payables, the cost are recorded in general administration expenses. Payable provisions for products /goods warranty shall be recorded in selling expenses; payable provisions for construction warranty shall be recorded in manufacturing overhead expenses and the reversal shall be recorded in other income.

Only costs related to the initial payables provision shall be offseted by that provision.

5.10. Principles of recording ower's equity:

Owner's equity is stated at actually contributed capital of owners and monitored detailed each organization, individual to participate in contribution of capital.

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.

In case of receipt of contributed capital in asset, owner's capital must be recorded an increase according to revaluated prices of assets accepted by capital contributors. Intangible assets such as brands, trademarks, trade names, rights of development of projects ... shall only be recorded an increase the contributed capital if relevant law provisions allow.

For joint-stock company, contributed capital of the shareholders is recorded according to actual price of stock issuance, but is recorded in detail in two separate criterions:

- Contributions from owners are recorded according to par value of shares;
- Share premium shall record the difference between the par value and issue price of shares.

In addition, share premium shall record the difference between price of repurchasing of treasury stocks and the re-issue price of treasury stocks.

Option of conversion of bonds into shares arising when company issue bonds that can be converted into a certain number of shares shall be prescribed in issuance plan. The value of the capital component of the convertible bond is defined as the difference between the total sums received from the issuance of convertible bonds and the value of the debt component of convertible bonds. At the time of initial recording, the value of stock options of convertible bonds is recorded separately in owner's capital. At the bond maturity, accountants shall record this option as capital stock premium.

Other capital shall recordoperating capital set up additionally from the result of business activities or given as gifts, presents, financing and asset revaluation (according to current regulations).

5.11. Principles of recording revenue:

Revenue from sale of goods:

Revenue from sale 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 transferred to the buyer;
- The Company retains neither continuing managerial involvement as a neither owner nor effective control over the goods sold;
- 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.

Revenue from rendering of services:

Revenue from rendering of services is recognised when the outcome of that transaction can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, each period's revenue should be recognised by reference to the stage of completion at the balance sheet date. The outcome of a transaction can be estimated reliably when all the following conditions are 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 stage of completion of the transaction at the balance sheet date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably;

The stage of completion of a transaction may be determined by surveys of work completed method.

Principles of revenue recognition from financial income:

Revenue arising from interest, dividends, distributed profits and other financial incomes is recognized when the following two (2) conditions are satisfied simultaneously:

- It is probable to get economic benefits from the transaction;
- The revenue can be measured reliably.

Dividends and profit shared are recognized when the Company is allowed to receive dividends or profit from the capital contribution.

Principles of revenue recognition from other income

This account is used to record other income, revenues not from operating activity of business: revenues from transferring, liquidating fixed assets; collecting contractual fine from customer; Collecting compensation of third parties in order to make up lost assets; collecting doubtful debts which have been written off; collecting doubtful debts which have been written off; revenues in cash or in kind from gifts donated by organization individuals; etc.

5.12. Recognition of cost of goods sold

Cost of good sold includes cost of finished goods, trade goods, services, property, construction unit sold in the production period and expense related to real estate activities...

Damaged or lost value is allowed to record to cost of goods sold after deduction of compensation (if any).

For the used material over the normal production capacity, labor and general production cost is not allowed to record to production cost but allowed to record to cost of good sold after deduction of compensation (if any), even these finished goods are not sold.

5.13. Recognition of financial expenses:

Recognition of financial expenses:

- Expenses or losses relating to financial investment activities;

- The cost of lending and borrowing;

- Loss due to foreign exchange differences arising from transactions relating to foreign currencies;

- Provision for decline in value of trading securities.

The above items are recorded by the total amount arising within the period without compensation to financial revenue.

5.14. Recognition of selling expenses, general administration expenses:

Selling expenses is used to record expenses actually incurred in process of selling products, goods, providing services.

General administration expenses is used to record overhead costs of business including salary expenses of business' administrative staffs, susch as salary social insurance, medical insurance, labor union expenses, unemployment insurance of administrative staff; expenses of office materials; labor instruments; depreciation of fixed assets used for administration, lease rent, licence tax, provision for bad debts; outsourced services; other cash expenses.

5.15. Recognition of current corporate income tax expense, deferred corporate income tax expenses:

Current corporate income tax expense is determined based on taxable profit and corporate income tax rate applied in the current year.

Deferred income tax expense is calculated basing on deductible temporary differences, taxable temporary differences and income tax rate.

5.16. Relevant parties

The parties are considered as related if one party has capacity to control or has significant impact to other party in the decision of financial and operation activities. All parties are recognized as related parties if having the same control or significant impact.

In the review of related parties, nature of the relationship is considered more than legal form.

5.17. Segment reporting:

A business segment is a distinguishable component of the company that is engaged in manufacturing or providing products or services and that is subjects to risks and returns that are different from those of other business segments.

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

5.18. Financial instruments:

Basis of Circular No. 75/2015/TT-BTC dated 18/05/2015 of the Ministry of Finance, before accounting standards for financial instruments and the guiding documents were issued, the Board of Management of the Company decided not presented and notes about financial instruments in accordance with Circular No. 210/2009/TT-BTC of financial statements of the company.

6 . ADDITIONAL INFORMATION REGARDING ITEMS ON SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

6 .1 CASH AND CASH EQUIVALENTS

Unit: VND

	30/06/2026	01/01/2026
Cash on hand	**2,698,427,460**	**7,985,144,710**
Cash in banks	**14,697,779,215**	**23,437,929,105**
VND Deposit	14,678,664,738	23,418,814,628
- Bank for Investment and Development of Vietnam	13,036,520,603	20,786,174,250
- Other banks	1,642,144,135	2,632,640,378
Foreign currency deposits	19,114,477	19,114,477
- USD	7,137,173	7,137,173
- EUR	11,977,304	11,977,304
Cash equivalents	**52,438,918,493**	
Bank deposits less than 3 months	52,200,000,000	
- Bank for Investment and Development of Vietnam	50,000,000,000	
- Other banks	2,200,000,000	
Accrued interest on bank deposits less than 3 months	238,918,493	
Total	**69,835,125,168**	**31,423,073,815**

6 .2 FINANCIAL INVESTMENTS

6.2.1 Short-term financial investments

	30/06/2026			01/01/2026 (Reclassify)		
	Historical cost	Recoverable value	Provision	Historical cost	Recoverable value	Provision
Term deposits (*)						
- BIDV Bank - South Binh Duong Branch (i)	204,000,000,000	204,000,000,000	-	175,381,574,167	175,381,574,167	-
- Other BIDV Branches (i)	41,499,235,100	41,499,235,100	-	55,310,000,000	55,310,000,000	-
- OCB Bank - Dong Nai Branch (ii)	7,990,000,000	7,990,000,000	-	61,222,935,479	61,222,935,479	-
- Other banks (iii)	14,854,050,900	14,854,050,900	-	57,099,458,538	57,099,458,538	-
Accrued interest on term deposits	6,759,697,562	6,759,697,562	-	7,474,671,439	7,474,671,439	-
Loans						
- Hung Thinh Construction Materials Production.Ltd	-	-	-	62,321,246,474	62,321,246,474	-
Loan interest	-	-	-	2,232,466,569	2,232,466,569	-
Total	**275,102,983,562**	**275,102,983,562**	-	**421,042,352,666**	**421,042,352,666**	-

(*) Bank deposits with original maturities over 3 months and remaining maturities less than 12 months

(i) As at 30 June 2026, part of the balance of term deposits over 3 months at BIDV amounting to VND 217,236,463,628 was pledged as collateral for loans at BIDV (See Note 6.17).

(ii) As at 30 June 2026, part of the balance of term deposits over 3 months at OCB, amounting to VND 4,300,000,000, was pledged as collateral for loans at OCB (See Note 6.17).

(iii) As at 30 June 2026, part of the balance of term deposits over 3 months at VietinBank, amounting to VND 10,000,000,000, was pledged as collateral for loans at VietinBank (See Note 6.17)

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6.2.2. Long-term financial investments

	30/06/2026			01/01/2026		
	Historical cost	Recoverable value	Provision	Historical cost	Recoverable value	Provision
a. Investments in subsidiaries						
- ICD Hoa Lu Company Limited (i)	44,796,923,200	42,234,794,532	(2,562,128,668)	44,796,923,200	42,483,858,658	(2,313,064,542)
Subtotal	**44,796,923,200**	**42,234,794,532**	**(2,562,128,668)**	**44,796,923,200**	**42,483,858,658**	**(2,313,064,542)**
b. Investments in joint ventures and associates						
- High - Grade Brick - Tile Corporation (ii)	28,144,855,200	28,144,855,200	-	17,442,000,000	17,442,000,000	-
- Nui Nho Stone JSC (iii)	319,765,719,241	319,765,719,241	-	313,755,549,241	276,058,169,008	(37,697,380,233)
- Nhi Hiep Brick-Tile Co-Operation (iv)	17,442,000,000	10,954,062,600	(6,487,937,400)	28,144,855,200	20,103,468,000	(8,041,387,200)
Subtotal	**365,352,574,441**	**358,864,637,041**	**(6,487,937,400)**	**359,342,404,441**	**313,603,637,008**	**(45,738,767,433)**

c. Held to maturity investments

	30/06/2026			01/01/2026		
	Historical cost	Recoverable value	Provision	Historical cost	Recoverable value	Provision
- Bonds with maturities of more than 12 months (v)	20,000,000,000	20,000,000,000	-	20,000,000,000	20,000,000,000	-
- Accrued interest on bonds	706,849,315	706,849,315	-	-	-	-
Subtotal	**20,706,849,315**	**20,706,849,315**	-	**20,000,000,000**	**20,000,000,000**	-
Total	**430,856,346,956**	**421,806,280,888**	**(9,050,066,068)**	**424,139,327,641**	**376,087,495,666**	**(48,051,831,975)**

6.2.2 Long-term financial investments (Continued)

<u>Notes:</u>

(i) According to the fourth change in business registration certificate dated 1 March 2023, issued by the Business Registration Office, Department of Planning and Investment of Binh Phuoc Province, ICD Hoa Lu Company Limited has been converted into ICD Hoa Lu One Member Company Limited with a charter capital of VND 51 billion, the Company owns 100% of the charter capital.

According to the financial statements as at 30 June 2026, ICD Hoa Lu One Member Company Limited has accumulated losses of VND 2,715,635,228. The Company has recognized a provision for impairment of the financial investment for this investment.

(ii) **The charter capital of High Grade Brick Tile Corporation: VND 50,161,240,000.**

Binh Duong Building Materials and Construction Corporation holds 1,500,012 shares, accounting for 29.90%. The voting rights percentage is 29.90%.

(iii) **The charter capital of Nui Nho Joint Stock Company: VND 219,200,000,000.**

Binh Duong Building Materials and Construction Corporation holds 9,659,170 shares, accounting for 44.07%. The voting rights percentage is 44.07%.

(iv) **The charter capital of Nhi Hiep Brick-Tile Co-Operation: VND 30,415,420,000.**

Binh Duong Building Materials and Construction Corporation holds 913,794 shares, accounting for 30.04%. The voting rights percentage is 30.04%.

(v) The 24 month bond at BIDV Bank - Nam Binh Duong Branch is pledged as a collateral asset for the loan at this bank (See Note 6.17).

6 .3 SHORT-TERM TRADE RECEIVABLES

	30/06/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
Short-term trade receivables:				
- Duy Minh Anh Trading and Services Co., Ltd	3,191,847,739	(1,595,923,870)	3,191,847,739	(1,064,574,155)
- No.1 Construction and Design JSC	1,974,975,752	-	5,114,519,880	-
- Minh Tam Phat Trading and Construction Investment Co., Ltd	1,252,508,749	(1,252,508,749)	1,259,508,749	(1,219,726,285)
- Tran Tuan Transport Co., Ltd	1,208,561,166	(1,208,561,166)	1,288,561,166	(1,281,720,205)
- Binh Thuan Brick and Tile Co., Ltd	1,071,813,507	(134,483,918)	1,402,279,727	(48,937,416)
- Song Anh Building Materials Trading Co., Ltd	460,000,000	(399,785,411)	460,000,000	(322,000,000)
- Doan Thanh Liem Trading Service Co., Ltd	65,000,000	(32,500,000)	110,000,000	(55,000,000)
- Chau Gia Phat Trading One Member Co., Ltd	-	-	495,582,439	
- Southern Binh Phuoc Construction Investment JSC	-	-	176,232,424	(176,232,424)
- Thanh Tien Vinh Long Private Enterprise	-	-	14,596,320	-
- Thong Thai Thinh Construction Materials Co., Ltd	-	-	269,576,677	-
- Others	14,855,534,118	(6,921,539,944)	21,877,174,564	(6,557,666,828)
Short-term trade receivables from related parties:				
- Nhi Hiep Brick-Tile Co-Operation	-	-	2,187,362,175	-
- Nui Nho Stone JSC	328,132,109	-	238,586,636	-
Total	**24,408,373,140**	**(11,545,303,058)**	**38,085,828,496**	**(10,725,857,313)**

The receivables have been pledged to BIDV Bank – Nam Binh Duong Branch as collateral for the loans (See Note 6.17)

6 .4 SHORT-TERM PREPAID EXPENSES

	30/06/2026	01/01/2026
- 911 Group JSC	5,000,000,000	1,000,000,000
- Nguyen Van Be	34,600,000,000	-
- Duong Ngoc Diep	6,900,000,000	-
- An Khoa Automotive Engineering and Manufacturing Co., Ltd	-	966,900,000
- Prowire JSC	-	272,227,068
- Others	17,211,665,962	859,490,901
Total	**63,711,665,962**	**3,098,617,969**

6 .5 OTHER RECEIVABLES

6.5.1 Short-term

	30/06/2026		01/01/2026 (Reclasify)	
	Carrying amount	Provision	Carrying amount	Provision
- Advance (i)	61,434,217,294	-	50,086,257,009	-
- Dividends receivable (ii)	750,006,000	-	720,005,760	-
- Mr. Ngo Xuan Thang	663,003,414	(559,424,914)	673,003,423	(511,253,796)
- Others	-	-	115,453,000	-
Total	**62,847,226,708**	**(559,424,914)**	**51,594,719,192**	**(511,253,796)**

(i) Advances to employees for land compensation purposes;

(ii) Dividends receivable from related parties (See Note 9.3.2).

6.5.2 Long-term

	30/06/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
- Deposit for environmental restoration of Long Nguyen clay mine	1,041,879,544	-	1,041,879,544	-
- Deposit for environmental restoration of Tan Lap Quarry	3,390,059,520	-	3,042,220,944	-
- Deposit for ensuring the Implementation of the worker housing project at Long Nguyen brick and tile plant	120,960,000	-	120,960,000	-
- Deposit for ensuring implementation of investment projects	3,398,580,000	-	3,398,580,000	-
- Deposit to implement Long Nguyen petrol station investment project	150,000,000	-	150,000,000	-
- Deposit for the implementation of the Long Nguyen 2 clay mining	978,279,770	-	978,279,770	-
Total	**9,079,758,834**	**-**	**8,731,920,258**	**-**

6 .6 INVENTORIES

	30/06/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
- Raw materials	3,045,728,561	-	3,974,697,509	-
- Work in progress (*)	149,150,045,202	-	145,006,185,145	-
- Finished goods	10,988,870,200	-	18,618,205,977	(4,888,672,735)
- Goods	3,416,117,019	-	6,135,111,902	-
Total	**166,600,760,982**	**-**	**173,734,200,533**	**(4,888,672,735)**

- There is no stagnant, poor quality, unsaleable inventory at the end of the year and the beginning of the year.
- From 9 July 2023, inventories have been pledged to BIDV Bank – Nam Binh Duong Branch as collateral for the loans (See Note 6.17).

6 .6 INVENTORIES (Continued)

(*) Work in progress :

	30/06/2026	01/01/2026
- Work in progress costs for real estate projects	119,157,196,940	119,041,743,940
+ M&C Lai Hung residential project	*43,955,039,089*	*43,839,586,089*
+ M&C My Phuoc residential project	*45,338,804,782*	*45,338,804,782*
+ M&C Long Nguyen residential project	*29,863,353,069*	*29,863,353,069*
- Work in progress costs for the My Phuoc brick and Tile Factory	2,682,236,578	4,101,046,952
- Work in progress costs for the Long Nguyen Brick and Tile Factory	11,170,093,666	10,376,257,038
- Work in progress costs for the stone industry	16,140,518,018	11,487,137,215
Total	**149,150,045,202**	**145,006,185,145**

6 .7 DEFERRED EXPENSES

	30/06/2026	01/01/2026
6.7.1 Short-term		
- Repair expenses, tools and equipment expenses	7,495,680,724	1,733,313,795
Total	**7,495,680,724**	**1,733,313,795**
6.7.2 Long-term		
- Land use rights transfer costs and land compensation costs for the Long Nguyen 1 brick and tile factory	7,818,707,909	9,070,584,607
- Land use rights transfer costs and land compensation costs for the Long Nguyen 2 Brick and Tile Factory (*)	21,965,098,500	22,108,292,400
- Land use rights transfer costs for the construction and expansion of the Long Nguyen 2 brick and ttle factory (not yet constructed)	1,450,000,000	1,450,000,000
- Overburden land costs at the Long Nguyen clay mine	2,011,246,268	2,297,347,878
- Land use rights transfer costs at the Binh Phuoc branch	117,164,837,417	119,690,476,513
- Cost of unloading soil at Binh Phuoc branch	42,391,146,132	43,853,211,348
- Exploration and quarrying documentation costs	753,350,931	951,428,747
- Mineral extraction license fee for the Tan Lap stone quarry	49,432,834,438	43,257,571,352
- Others	12,416,523,092	17,811,461,214
Total	**255,403,744,687**	**260,490,374,059**

(*) In which, the land use rights in Long Nguyen Ward, Ho Chi Minh City (formerly at Long Nguyen Commune, Bau Bang District, Binh Duong Province) (Plot No. 1772, Map Sheet No. 77), with an area of 59,895 m², a term of use until 27 September 2066, and an original cost of VND 15,807,622,600, are pledged as collateral for a loan at BIDV Bank - Nam Binh Duong Branch (See Note 6.17).

6 .8 NCREASE, DECREASE IN TANGIBLE FIXED ASSETS

Items	Buildings, structures	Machine, equipment	Transportation, equipment	Office equipment	Total
Historical cost					
As at 01/01/2026	**227,297,916,834**	**251,713,342,513**	**40,049,141,522**	**2,992,046,789**	**522,052,447,658**
Increase					
- Purchase	-	29,801,747,302	2,534,371,447	-	32,336,118,749
Decrease					
- Liquidating, disposing	-	-	785,000,000	-	785,000,000
As at 30/06/2026	**227,297,916,834**	**281,515,089,815**	**41,798,512,969**	**2,992,046,789**	**553,603,566,407**
Accumulated depreciation					
As at 01/01/2026	**(180,360,665,283)**	**(126,993,485,298)**	**(19,449,212,369)**	**(2,557,871,931)**	**(329,361,234,881)**
Increase					
- Depreciation	(4,046,353,311)	(13,262,794,631)	(2,250,822,579)	(40,814,640)	(19,600,785,161)
Decrease					
- Liquidating, disposing	-	-	(785,000,000)	-	(785,000,000)
As at 30/06/2026	**(184,407,018,594)**	**(140,256,279,929)**	**(20,915,034,948)**	**(2,598,686,571)**	**(348,177,020,042)**
Net book value					
As at 01/01/2026	**46,937,251,551**	**124,719,857,215**	**20,599,929,153**	**434,174,858**	**192,691,212,777**
As at 30/06/2026	**42,890,898,240**	**141,258,809,886**	**20,883,478,021**	**393,360,218**	**205,426,546,365**

	30/06/2026	01/01/2026
- Existing tangible fixed assets representing 10% or more of the total original cost:	None	None
- Tangible fixed assets representing 10% or more of the total original cost that have been disposed of or sold:	None	None
- Original cost of tangible fixed assets pledged as collateral for loans:	3,636,929,560	None
- Original cost of fully depreciated fixed assets at the end of the period (*):	159,249,630,920	151,767,514,662
- Original cost of fixed asset at the end of the fiscal year awaiting liquidation:	None	None
- Commiments on purchase, sales of tangible fixed assets having large value in the future:	None	None

(*) Note:

Building B30 at 286 Dong Khoi Street, Binh Duong Ward, Ho Chi Minh City (formerly at 286 Dong Khoi Street, Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province), has an original cost of VND 3,636,929,560 and was pledged as collateral for a loan at BIDV - Nam Binh Duong Branch (See Note 6.17)

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6 .9 INCREASE, DECREASE IN INTANGIBLE FIXED ASSETS

Items	Land use rights (*)	Software	Automated Toll Collection Software	BOT Toll Collection Rights for DT 743 Road	Total
Historical cost					
As at 01/01/2026	**9,000,564,238**	**559,927,273**	**3,285,358,274**	**200,247,825,497**	**213,093,675,282**
Increase					
Decrease					
As at 30/06/2026	**9,000,564,238**	**559,927,273**	**3,285,358,274**	**200,247,825,497**	**213,093,675,282**
Accumulated depreciation					
As at 01/01/2026	**(1,986,939,032)**	**(337,910,607)**	**(3,074,886,391)**	**(200,247,825,497)**	**(205,647,561,527)**
Increase					
- Depreciation	(88,616,574)	(60,550,002)	(151,813,278)	-	(300,979,854)
Decrease					
As at 30/06/2026	**(2,075,555,606)**	**(398,460,609)**	**(3,226,699,669)**	**(200,247,825,497)**	**(205,948,541,381)**
Net book value					
As at 01/01/2026	**7,013,625,206**	**222,016,666**	**210,471,883**	**-**	**7,446,113,755**
As at 30/06/2026	**6,925,008,632**	**161,466,664**	**58,658,605**	**-**	**7,145,133,901**

	30/06/2026	01/01/2026
- Existing intangible fixed assets representing 10% or more of the total original cost:	200,247,825,497	200,247,825,497
+ BOT	*200,247,825,497*	*200,247,825,497*
- Intangible fixed assets representing 10% or more of the total original cost that have been disposed of or sold:	None	None
- Original cost of intangible fixed assets pledged as collateral for loans:	9,000,564,238	7,650,564,238
- Original cost of fully amortised intangible fixed assets at the end of the period:	203,243,657,920	203,243,657,920

(*) In which:

- The value of the land use right at Ben Cat Ward, Ho Chi Minh City (formerly at My Phuoc Town, Ben Cat District, Binh Duong Province), with an area of 30,160.7 m2 and a usage term until 23 March 2058, has an original cost of VND 7,650,564,238.
- The value of the long-term land use right at 286 Dong Khoi Street, Binh Duong Ward, Ho Chi Minh City (formerly at 286 Dong Khoi Street, Hoa Phu Ward,Thu Dau Mot City, Binh Duong Province), with an area of 90 m2, has an original cost of VND 1,350,000,000.

  As at 30/06/2026, the entire land use right mentioned above was pledged as collateral for loans at BIDV - Nam Binh Duong Branch (See Note 6.17).

6 .10 INCREASE OR DECREASE IN INVESTMENT PROPERTIES

Items	As at 01/01/2026	Increase	Decrease	As at 30/06/2026
Investment properties for lease				
Historical cost	**19,354,940,301**	**840,207,000**	**-**	**20,195,147,301**
- Land use rights (i)	2,710,999,410	-	-	2,710,999,410
- Buildings and structures	16,643,940,891	-	-	16,643,940,891
- Machine,	-	840,207,000	-	840,207,000
Accumulated depreciation	**(5,471,547,797)**	**(797,046,764)**	**-**	**(6,210,246,851)**
- Land use rights	(471,681,200)	(24,635,586)	-	(496,316,786)
- Buildings and structures	(4,999,866,597)	(714,063,468)	-	(5,713,930,065)
- Machine,	-	(58,347,710)	-	-
Net book value	**13,883,392,504**	**840,207,000**	**797,046,764**	**13,926,552,740**
- Land use rights	2,239,318,210	-	24,635,586	2,214,682,624
- Buildings and structures	11,644,074,294	-	714,063,468	10,930,010,826
- Machine, equipment	-	840,207,000	58,347,710	781,859,290

	30/06/2026	01/01/2026
- Existing investment properties representing 10% or more of the total original cost:	10,885,949,920	10,885,949,920
+ Tan Phuoc Khanh Market	*10,885,949,920*	*10,885,949,920*
- Investment properties representing 10% or more of the total original cost that have been disposed of or sold:	None	None
- Original cost of investment properties pledged as collateral for loans:	None	None
- Original cost of fully depreciated investment properties still held for rental or capital appreciation:	1,916,224,573	1,916,224,573

(i) **Details of the historical cost of land use rights include:**

- The value of the land use right at Long Nguyen Ward, Ho Chi Minh City (formely at Long Nguyen Commune, Ben Cat District, Binh Duong Province), with an area of 3,209 m2 and a term of use until 14 June 2060.
- The value of the land use right at Ben Cat Ward, Ho Chi Minh City (formely at My Phuoc Town, Ben Cat District, Binh Duong Province), with an area of 1,535.7 m² and a term of use until 31 August 2055.

6 .11 CONSTRUCTION IN PROGRESS

	30/06/2026		01/01/2026	
	Historical cost	Recoverable value	Historical cost	Recoverable value
- Transfer of land use rights for the stone mine project	246,927,412,826	-	34,975,132,826	-
- Long Nguyen petrol station construction	448,250,000	-	448,250,000	-
- Renovation consultancy – Petrol Station No. 28	370,000,000	-	370,000,000	-
- My Phuoc factory perimeter fence	181,756,668	-	181,756,668	-
- Mineral exploitation rights payment to the State for Minh Hoa and Tam Lap 1	6,563,982,785	-	-	
- Others	3,215,907,797	-	-	
Total	**257,707,310,076**	**-**	**35,975,139,494**	

As at the end of the accounting period, the Company had not assessed the recoverable amount of the above-mentioned items. However, the Company's management confirmed that the recoverable amount was not lower than their original cost

6 .12 SHORT-TERM TRADE PAYABLES

	30/06/2026	01/01/2026
a. Trade payables to related parties		
- Thanh Le Corporation	5,984,440,000	9,090,320,000
- Nui Nho Stone JSC	-	147,201,502
- Nhi Hiep Brick-Tile Co-Operation	18,434,014,032	1,753,999,722
b. Other trade payables		
- Micco – Nam Bo Mining Chemical Industry Co.,Ltd	1,869,415,200	1,961,984,700
- Thanh Tuan VTDL Co.,Ltd	230,968,088	722,320,467
- Vie-Tech Technology Trading Service Co.,Ltd	228,128,400	467,541,720
- Hung Nam Phat Joint Stock Company	-	211,450,168
- Quoc Hung Construction Materials Company	-	1,196,430,841
- Duc Son Coal Production and Trading Co., Ltd	1,013,892,120	1,260,110,520
- Others	5,237,109,587	5,582,627,700
Total	**32,997,967,427**	**22,393,987,340**

6 .13 SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	30/06/2026	01/01/2026
- Khang Tien Construction Materials Co., Ltd	734,682,350	181,765,498
- Hong Tin Binh Phuoc Co., Ltd	754,534,918	154,627,363
- Tien Hang Trading and Services Co., Ltd	1,036,989,715	1,045,692,192
- Hong Tin Binh Duong Concrete Co., Ltd	1,214,019,883	4,198,627,000
- ICD Hoa Lu Co., Ltd (i)	50,386,192	435,824,569
- Khanh Binh Construction JSC	184,908,750	189,870,691
- The Gioi Nha Construction Materials Supermarket JSC	143,560,292	652,774,686
- Others	8,304,449,936	5,071,508,613
Total	**12,423,532,036**	**11,930,690,612**

(i) Short-term prepayments from customers from related parties (See Note 9.3.2).

6 .14 SHORT-TERM TAX AND AMOUNTS OF RECEIVABLES, PAYABLES TO THE STATE

	01/01/2026		Payables in year	Paid in year	30/06/2026	
	Receivables tax	Payable tax			Receivables tax	Payable tax
- Value added tax	-	3,243,844,397	19,586,903,336	18,647,734,105	-	4,183,013,628
- Corporate income tax	-	13,674,374,592	29,567,390,293	19,068,295,058	-	24,173,469,827
- Personal income tax	-	180,068,190	2,677,552,497	2,632,116,197	-	225,504,490
- Natural resources tax	-	3,261,861,259	8,451,662,184	10,079,964,224	-	1,633,559,219
- Housing and land tax, land rental	-	282,595,829	1,991,722,070	1,578,104,127	-	696,213,772
- Mineral exploitation license fee	-	3,354,841,854	7,839,234,294	7,839,234,294	-	3,354,841,854
- Fees, charges and other items of payment	-	3,689,259,423	5,097,321,395	7,700,092,731	-	1,086,488,087
Total	-	**27,686,845,544**	**75,211,786,069**	**67,545,540,736**	-	**35,353,090,877**

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

(Currency unit is represented by VND unless it is noted by other currency)

6 .15 SHORT-TERM ACCRUED EXPENSES

	30/06/2026	01/01/2026
- Production suspension costs	-	11,388,665,796
- Estimated interest expenses	232,277,845	312,894,320
- Production electricity costs	694,788,000	380,934,235
- VETC service fees	-	211,494,160
- Others	6,335,701,839	11,780,831,239
Total	**7,262,767,684**	**24,074,819,750**

6 .16 OTHER PAYABLES

6.16.1 SHORT-TERM

	30/06/2026	01/01/2026
- Warranty Retention	155,213,000	155,213,000
- Social & unemployment insurance, trade union fund	1,229,073,105	
- Others	107,024,370	179,229,111
Total	**1,491,310,475**	**334,442,111**

6.16.2 LONG-TERM

	30/06/2026	01/01/2026
- Long-term deposits received	1,169,251,000	2,655,901,000
Total	**1,169,251,000**	**2,655,901,000**

6 .17 LOANS AND OBLIGATIONS UNDER FINANCE LEASES

6.17.1 Short-term

	As at 30/06/2026	Amounts incurred		As at 01/01/2026
		Increase	Decrease	
- Bank for Investment and Development of Vietnam – Nam Binh Duong Branch (i)	178,675,911,206	156,654,401,729	226,596,145,538	248,617,655,015
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Duong Branch (ii)	7,438,631,253	3,917,443,600	4,675,230,281	8,196,417,934
- Military Commercial JSB – Binh Duong Branch (iii)	1,060,200,000	1,060,200,000	-	-
- Orient Commercial JSB – Dong Nai Branch (iv)	2,869,628,256	2,869,628,256	-	-
Total	**190,044,370,715**	**164,501,673,585**	**231,271,375,819**	**256,814,072,949**

(i) Credit Contract No. 0047/2025/83579/HĐTD dated 17 July 2025:

- Credit Limit : VND 350,000,000,000
- Period : 12 months starting from the date of the contract signing;
- Interest Rate : Determined by each debt recognition;
- Purpose : Working capital supplement, guarantees, opening of L/C; cost for business operations;
- Collateral : - 2 year term bond (BIDV Bank - Nam Binh Duong Branch issued), amounting to VND 20,000,000,000.

: - Land use rights at Long Nguyen Ward, Ho Chi Minh City (formerly at Long Nguyen Commune, Bau Bang District, Binh Duong Province) (Land Plot No. 1772; Map Sheet No. 77) with an area of 59,895 m2, usage term until 27 September 2066, and an original cost of VND 15,807,622,600.

: - Land use rights at Ben Cat Ward, Ho Chi Minh City (formerly at My Phuoc Town, Ben Cat District, Binh Duong Province), with an area of 30,160.7 m2, usage term until 23 March 2058, and an original cost of VND 7,650,564,238.

: Land use rights and assets attached to land at 286 Dong Khoi Street, Binh Duong Ward, Ho Chi Minh City (formerly at 286 Dong Khoi Street, Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province), with an area of 90 m² and an original cost of VND 4,986,929,560.

: - Pledged trade receivables under the Mortgage Contract No. 150/2024/83579/HĐBĐ dated 05/01/2024.

: - Pledging of inventories and receivables under Mortgage Contract No. 068/2023/83579/HĐBĐ dated 09 July 2023, No. 67/2026/83579/HĐBĐ dated 28 May 2026, and No. 70/2026/83579/HĐBĐ dated 28 May 2026.

- Balance at 30/06/2026 : VND 178,675,911,206.

6 .17 LOANS AND OBLIGATIONS UNDER FINANCE LEASES (Continued)

6.17.1 Short-term (Continued)

(ii) Credit Contract No. 250004/2025 - HĐCVHM/NHCT640 - CTCP VLXDBD dated 23 May 2025:

- Credit Limit : VND 40,000,000,000
- Period : 12 months starting from the date of the contract signing;
- Interest Rate : Determined by each debt recognition;
- Purpose : Working capital financing, guarantees and L/C issuance;
- Collateral : Term deposit contracts with a maturity of more than 3 months at Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Duong Branch (See Note 6.2);
- Balance at 30/06/2026 : VND 7,438,631,253

(iii) Credit Contract No. 373917.26.130.39502607.TD dated 13 March 2026

- Credit Limit : VND 100,000,000,000
- Period : From the contract signing date to 19 January 2027;
- Interest Rate : Determined by each debt recognition;
- Purpose : Working capital financing, guarantees;
- Collateral : Under Mortgage Contract No. 373898.26.130.39502607.BD dated 13 March 2026;
- Balance at 30/06/2026 : VND 1,060,200,000

(iv) Credit Contract No. DN0283/2026/HĐCTD-OCB-DN dated 27 May 2026

- Credit Limit : VND 20,000,000,000;
- Period : 12 months starting from the date of the contract signing;
- Interest Rate : Determined by each debt recognition;
- Purpose : Working capital financing;
- Collateral : Term deposit contracts with a maturity of more than 3 months at OCB – Dong Nai Branch (See Note 6.2);
- Balance at 30/06/2026 : VND 2,869,628,256

6 .17 LOANS AND OBLIGATIONS UNDER FINANCE LEASES (Continued)

6.17.2 Long-term

	As at 30/06/2026	Amounts incurred		As at 01/01/2026
		Increase	Decrease	
- Bank for Investment and Development of Vietnam – Nam Binh Duong Branch (*)	143,454,260,000	143,454,260,000	-	-
Total	**143,454,260,000**	**143,454,260,000**	**-**	**-**

(*) Credit Contract No. 82/2026/83579/HĐTD dated 10 June 2026:

- Credit Limit : VND 294,000,000,000;
- Period : 120 months starting from the date of the contract signing;
- Interest Rate : According to the bank's interest rates at each time
- Purpose : Payment of site clearance costs for the Minh Hoa Stone Mine Project
- Collateral : Term deposit contracts with a maturity of more than 3 months at BIDV Bank – Nam Binh Duong Branch, BIDV – Binh Duong Branch, and BIDV – Di An Branch (See Note 6.2).
- Balance at 30/06/2026 : VND 143,454,260,000

6 .18 OWNER'S EQUITY

6.18.1. Changes in owners' equity

	Owner's contributed capital	Development and investment funds	Undistributed profit after tax	Total
As at 01/01/2025	**1,000,000,000,000**	**104,595,272,162**	**64,335,162,833**	**1,168,930,434,995**
- Profits incresed/ (decreased) in the period	-	-	45,120,297,939	45,120,297,939
- Appropriation to funds				
+ Development investment fund	-	*12,699,068,508*	*(12,699,068,508)*	-
+ Appropriation to bonus, welfare, and executive bonus funds	-	-	*(5,714,580,828)*	*(5,714,580,828)*
As at 30/06/2025	**1,000,000,000,000**	**117,294,340,670**	**91,041,811,437**	**1,208,336,152,107**
- Profits incresed/ (decreased) in the period	-	-	77,400,756,997	77,400,756,997
- Appropriation to funds				
+ Dividend payment	-	-	*(45,000,000,000)*	*(45,000,000,000)*
As at 01/01/2026	**1,000,000,000,000**	**117,294,340,670**	**123,442,568,434**	**1,240,736,909,104**
- Profits incresed/ (decreased) in the period	-	-	150,505,449,917	150,505,449,917
- Appropriation to funds (*)				
+ Development investment fund	-	24,504,210,987	(24,504,210,987)	-
+ Appropriation to bonus, welfare, and executive bonus funds	-	-	(12,252,379,493)	(12,252,379,493)
As at 30/06/2026	**1,000,000,000,000**	**141,798,551,657**	**237,191,427,871**	**1,378,989,979,528**

(*) The Company distributed the profits in the 2025 accordance with the resolution of the Annual General Meeting of Shareholders in 2026.

6 .18 OWNER'S EQUITY (CONTINUED)

6.18.2. Details of owner's equity

	30/06/2026	01/01/2026
- Thanh Le Corporation	250,000,000,000	250,000,000,000
- Mrs. Pham Kim Oanh	249,000,000,000	249,000,000,000
- Nui Nho Stone JSC	103,000,000,000	103,000,000,000
- Mr. Nguyen Xuan Thuan	96,000,000,000	96,000,000,000
- Other shareholders	302,000,000,000	302,000,000,000
Total	**1,000,000,000,000**	**1,000,000,000,000**

6.18.3. Capital transactions with owners and dividend and profit distribution

	First 6 months of year 2026	First 6 months of year 2025
- Owner's investment capital		
+ Beginning balance	1,000,000,000,000	1,000,000,000,000
+ Ending balance	1,000,000,000,000	1,000,000,000,000
- Dividends and profits distributed in bonus shares	-	-

6.18.4. Stocks

	First 6 months of year 2026	First 6 months of year 2025
- Quantity of authorized issuing stocks	100,000,000 shares	100,000,000 shares
- Quantity of issued stocks	100,000,000 shares	100,000,000 shares
+ Common stocks	100,000,000 shares	100,000,000 shares
- Quantity of circulation stocks	100,000,000 shares	100,000,000 shares
+ Common stocks	100,000,000 shares	100,000,000 shares

** Par value per stock: VND 10.000*

6.18.5. Devidends

	First 6 months of year 2026	First 6 months of year 2025
- Declared dividends		
+ Declared dividends on common shares	6%	4.5%
+ Declared dividends on preference shares	None	None
- Dividends on accumulated preference shares not recorded	None	None

6 .19 OFF-BALANCE SHEET ITEMS

	30/06/2026	01/01/2026
6.19.1. Foreign currencies		
- USD	243.78	256.98
- EUR	370.97	381.12
6.19.2. Materials, goods, kept for processing	None	None

7 . ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE SEPARATE INTERIM STATEMENT OF INCOME

Unit: VND

7 .1 REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	First 6 months of year 2026	First 6 months of year 2025
- Revenue from sale of finished goods	397,337,030,452	298,108,941,900
- Revenue from BOT road operations	26,909,741,822	26,010,368,213
- Revenue from service rendered, others	9,536,895,898	8,842,884,269
Total	**433,783,668,172**	**332,962,194,382**
In which, revenue from related parties:		
+ Nhi Hiep Brick-Tile Co-Operation	28,379,469,349	24,216,930,282
+ Nui Nho Joint Stock Company	15,150,785,195	10,575,838,479
+ Hoa Lu ICD Co., Ltd	18,001,310,806	
REVENUE DEDUCTIONS	-	
NET REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES	**433,783,668,172**	**332,962,194,382**

7 .2 COST OF GOODS SOLD AND SERVICES RENDERED

	First 6 months of year 2026	First 6 months of year 2025
- Cost of finished goods sold	248,968,761,840	226,753,346,317
- Cost of BOT road operations	9,820,187,944	11,223,112,163
- Cost of services rendered, others	4,751,740,657	5,675,548,872
Total	**263,540,690,441**	**243,652,007,352**

7 .3 FINANCIAL INCOME

	First 6 months of year 2026	First 6 months of year 2025
- Interests of deposits	9,052,610,332	6,982,834,183
- Dividends and profit distributed	750,006,000	-
- Others	-	1,734,017
Total	**9,802,616,332**	**6,984,568,200**

7 .4 FINANCIAL EXPENSES

	First 6 months of year 2026	First 6 months of year 2025
- Interest expenses	8,475,366,504	6,445,513,413
- Provision for/(Reversal of) investment loss provision	(39,001,765,907)	3,345,550,788
Total	**(30,526,399,403)**	**9,791,064,201**

7 .5 SELLING EXPENSES

	First 6 months of year 2026	First 6 months of year 2025
- Payroll expenses	6,651,457,507	7,668,243,495
- Expenses of materials, packing	2,297,516,544	2,122,932,968
- Depreciation cost of fixed assets	1,584,807,564	1,144,376,953
- Expenses of outsourcing services	877,768,631	1,728,387,987
- Other expenses in cash	80,165,755	1,516,775,000
Total	**11,491,716,001**	**14,180,716,403**

7 .6 GENERAL AND ADMINISTRATION EXPENSES

	First 6 months of year 2026	First 6 months of year 2025
- Expenses of administrative staffs	6,964,946,584	7,945,074,620
- Expenses of office requisites	333,038,491	410,956,131
- Depreciation cost of fixed assets	1,972,517,792	1,543,086,660
- Taxes, duties, fees.	857,167,142	884,004,974
- Provision/ (Reversal) for doubtful receivables	867,616,863	265,959,697
- Expenses of outsourcing services	4,834,260,051	2,813,945,623
- Other expenses in cash	502,552,444	2,443,119,070
Total	**16,332,099,367**	**16,306,146,775**

7 .7 OTHER INCOME

	First 6 months of year 2026	First 6 months of year 2025
- Handling odd debts	14,374,221	255,639,632
- Liquidation of fixed assets	100,000,000	427,272,726
- Compensation money	-	80,058,240
- Others	5,388,654,695	5,172,727
Total	**5,503,028,916**	**768,143,325**

7 .8 OTHER EXPENSES

	First 6 months of year 2026	First 6 months of year 2025
- Handling odd debts	1,747,816	1,159,002
- Others	268,238,693	56,219,097
Total	**269,986,509**	**57,378,099**

7 .9 CURRENT CORPORATE INCOME TAX EXPENSES

	First 6 months of year 2026	First 6 months of year 2025
Total accounting profit before tax	187,981,220,505	56,727,593,077
Increase/ (Decrease) of accounting profit to determine profit subject to corporate income tax	(39,394,263,039)	69,235,083,386
- Increase adjustments (+)	*147,638,437*	69,235,083,386
- Decrease adjustments (-)	*(39,541,901,476)*	-
Taxable income subject to corporate income tax	148,586,957,466	125,962,676,463
Tax-exempted income (Dividend)	750,006,000	-
Loss carryforward	-	-
Taxed income subject to corporate income tax	147,836,951,466	125,962,676,463
Corporate income tax must be paid at the normal tax rate	29,567,390,293	25,192,535,293
Additional corporate income tax payable for the year 2024	-	107,000,000
Current corporate income tax expenses	**29,567,390,293**	**25,299,535,293**

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

8 . ADDITIONAL INFORMATION FOR ITEMS IN SEPARATE INTERIM STATEMENT OF CASH FLOW

8 .1 Amounts of cash and cash equivalents held by the Company but not available to use

There is no large amount of money and cash equivalent held by the Company which is not used due to restrictions of law or other obligations which the Company must perform.

8 .2 Proceeds from borrowings in the period

	First 6 months of year 2026	First 6 months of year 2025
- Proceeds from ordinary contracts	307,955,933,585	212,684,020,301

8 .3 Actual repayments on principal in the period

	First 6 months of year 2026	First 6 months of year 2025
- Repayment on principal from ordinary contracts	(231,271,375,819)	(216,599,932,708)

9 . OTHER INFORMATION

9 .1 Potential debts, commitments and other financial information: None.

9 .2 Events after the balance sheet date: None.

9 .3 Related parties information

9.3.1. Related parties

Related parties	Relationship
Thanh Le Corporation	Major shareholder
High - Grade Brick - Tile Corporation	Associate
Nui Nho Joint Stock Company	Associate
Nhi Hiep Brick-Tile Co-Operation	Associate
Hoa Lu ICD Co., Ltd	Subsidiary

9.3.2. Transactions with other related parties

- Remuneration paid to members of the Board of Directors ("BOD"), Supervisory Board ("SB"), Board of Management and the Chief Accountant:

Name	Position	First 6 months of year 2026	First 6 months of year 2025
Board of Directors members			
Mr. Doan Minh Quang	Chairman of the BOD	747,108,000	232,047,000
Mr. Le Viet Chau	Member of the BOD	571,286,000	207,376,000
Ms Pham Kim Oanh	Member of the BOD (Term expired)	357,054,000	121,024,000
Mr. Nguyen Xuan Hai	Member of the BOD	-	-
Mr. Nguyen Thanh Nhan	Member of the BOD	379,054,000	121,024,000
Mr. Trinh Ba Bo	Member of the BOD	379,054,000	121,024,000
Supervisory Board			
Ms. Pham Thi Bang Trang	Head of the SB	379,054,000	121,024,000
Ms. Ha Thi Phuong Truc	Member of the SB	189,527,000	60,511,000
Ms. Le Thi Cam Loan	Member of the SB (Term expired)	321,346,000	174,317,000
Ms. Phan Thi Thuyen Huong	Member of the SB	11,000,000	-
Board of Management and the Chief Accountant			
Mr. Le Viet Chau	General Director	495,400,000	360,000,000
Mr. Nguyen Hong Chau	Deputy Director	468,372,000	301,206,000
Mr. Nguyen Quoc Binh	Deputy Director	517,023,000	327,638,425
Mr. Pham Hoan Vu	Deputy Director	475,255,000	313,206,000
Mr. Huynh Minh Tam	Chief accountant	438,729,000	290,964,425
	Total	**5,729,262,000**	**2,751,361,850**

9.3.2. Related parties information (continued)

- Significant transactions with the related parties during the six-month period were as follows:

Related parties	Transactions content	First 6 months of year 2026	First 6 months of year 2025
Thanh Le Corporation			
	Purchases of goods	146,915,320,000	84,198,299,395
	Payment for goods	150,021,200,000	90,162,049,395
High - Grade Brick - Tile Corporation			
	Collected money from sales	-	150,000,000
	Dividends receivable	750,006,000	-
	Dividends collected	720,005,760	-
Nhi Hiep Brick-Tile Co-Operation			
	Purchase of equipment	36,326,984,743	8,236,280,121
	Payment for equipment	19,646,970,433	7,779,468,193
	Sales of goods and services	31,217,416,284	26,638,623,310
	Collected money from sales	33,404,778,459	24,650,842,334
Nui Nho Joint Stock Company			
	Purchases of goods	179,332,428	903,696,221
	Payment for goods	326,533,930	1,057,239,009
	Sales of goods and services	16,665,863,715	11,633,422,327
	Collected money from sales	16,576,318,242	11,552,575,254
ICD Hoa Lu Co., Ltd			
	Capital	-	900,000,000
	Sales of goods and services	19,801,441,887	-
	Collected money from sales	19,416,003,510	-

9.3.2. Related parties information (continued)

- As at the end of the six-month period, the debt situations between the Company and related parties are as follows:

Related parties	Transactions content	30/06/2026	01/01/2026
Thanh Le Corporation			
	Trade payables	5,984,440,000	9,090,320,000
High - Grade Brick - Tile Corporation			
	Dividends receivable	750,006,000	720,005,760
Nhi Hiep Brick-Tile Co-Operation			
	Trade payables for equipment purchases	18,434,014,032	1,753,999,722
	Trade receivables	-	2,187,362,175
Nui Nho Stone JSC			
	Trade payables	-	147,201,502
	Sales of goods and services	328,132,109	238,586,636
ICD Hoa Lu Co			
	Advances from customers	50,386,192	435,824,569

9.4 Segment Report

Segment information is presented by business lines and by geographical area. Segment reporting is mainly based on the Company's business lines and is organized and managed according to the nature of the products and services provided by the Company, with each segment being a business unit providing different products.

9.4.1. Reporting by geographical segments:

The Company's operations are primarily within the territory of Vietnam. As a result, the Company does not prepare segment reports by geographical areas for the purpose of monitoring and managing its activities.

9.4.2. Segment reports by business field:

For management purposes, the Company is organized into business segments and maintains its accounting records accordingly, as follows.

Items	Finished goods	BOT road operations	Others	Total
First 6 months of year 2026				
Revenue	397,337,030,452	26,909,741,822	9,536,895,898	**433,783,668,172**
Cost of goods sold	248,968,761,840	9,820,187,944	4,751,740,657	**263,540,690,441**
Gross profit	148,368,268,612	17,089,553,878	4,785,155,241	**170,242,977,731**
First 6 months of year 2025				
Revenue	298,108,941,900	26,010,368,213	8,842,884,269	**332,962,194,382**
Cost of goods sold	226,753,346,317	11,223,112,163	5,675,548,872	**243,652,007,352**
Gross profit	71,355,595,583	14,787,256,050	3,167,335,397	**89,310,187,030**

9 .5 ASSESSMENT RATIOS PERFORMANCE OVERVIEW

Item	Unit	30/06/2026	01/01/2026
Assets structure			
Short-term assets/ Total assets	%	36.0%	43.9%
Long-term assets/ Total assets	%	64.0%	56.1%
Sources structure			
Liabilities/ Total sources	%	24.7%	22.9%
Owner's equity/ Total sources	%	75.3%	77.1%
Solvency			
Liquidity ratio	times	0.2	0.1
Quick ratio	times	2.3	1.5
Current ratio	times	2.2	1.9
Rate of earnings		**First 6 months of year 2026**	**First 6 months of year 2025**
Rate of earnings on revenue			
Rate of earnings before tax on net revenue	%	43.34%	17.04%
Rate of earnings after tax on net revenue	%	34.70%	13.55%
Rate of earnings on everage total assets			
Rate of earnings before tax on everage total assets	%	10.93%	3.8%
Rate of earnings after tax on everage total assets	%	8.75%	3.0%
Rate of earnings after tax on everage equity	%	11.49%	3.8%

9 .6 ADJUST THE PREVIOUS FINANCIAL STATEMENTS TO CHANGE IN CURRENT ACCOUNTING POLICIES: None

9 .7 GOING-CONCERN ASSUMPTION

No event has been caused serious doubt about the continuous operating ability and the loan contract has neither intention nor force to cease operations, or significantly reduce the scale of its operations.

9 .8 COMPARATIVE FIGURES

Comparative figures are figures of the audited separate financial statements for the year ended 31 December 2025 and the reviewed separate interim financial statements for the six months ended 30 June 2025, which have been reclassified in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025, issued by the Ministry of Finance. The Company has adjusted certain opening balances of the Statement of Financial Position for the accounting period ended 30 June 2026, as follows:

9 .8 COMPARATIVE FIGURES (Continued)

Separate interim statement of financial position

	New Codes	Old Codes	01/01/2026 (as reclassified)	31/12/2025 (as previously reported)
Held to maturity investments	123	123	421,042,352,666	349,013,968,184
Short-term loan receivables	N/a	135	-	62,321,246,474
Other short-term receivables	135	136	51,594,719,192	61,301,857,200

Approved, 13 August 2026

Prepared By	Chief Accountant	Legal Representative
Le Hai Duong	Huynh Minh Tam	Le Viet Chau

CÔNG TY CỔ PHẦN VẬT LIỆU VÀ XÂY DỰNG BÌNH DƯƠNG
M.S.D.N:3700148529-C.T.C.P
P.TÂN ĐÔNG HIỆP - T.P HỒ CHÍ MINH