CPAVIETNAM

Qualified Services
with Global
Understanding and Vision

INPACT MEMBER

Local Expertise
International Presence

Head Office in Hanoi: 8th floor, VG Building,
No. 235 Nguyen Trai Str., Khuong Dinh Ward, Hanoi, Vietnam

+84 (24) 3 783 2121
+84 (24) 3 783 2122

info@cpavietnam.vn
www.cpavietnam.vn

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO.6

REVIEWED INTERIM FINANCIAL STATEMENTS

For the period ended 30th June 2026

PHẠM NGỌC QUỲNH

Digitally signed by PHẠM NGỌC QUỲNH
DN: OID.0.9.2342.19200300.100.1.1=MST:0100383878-CCCD:001183034427, CN=PHẠM NGỌC QUỲNH, O=CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI, S=Hà Nội, C=VN
Reason: I am the author of this document
Location:
Date: 2026.08.18 15:55:32+07'00'
Foxit PDF Reader Version: 2025.1.0

Ha Noi – August, 2026

TABLE OF CONTENTS

CONTENTS **Pages**

STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Hanoi Housing Development and Investment Joint Stock Company No 6 presents this Report together with the reviewed interim separate financial statements for the accounting period ended June 30, 2026.

COMPANY

Hanoi Housing Development and Investment Joint Stock Company No.6 (hereinafter referred to as "the Company"), formerly Hanoi Housing Investment and Development Company No 6 (under Hanoi Housing Investment and Development Corporation), the Company switched to operating under the model of a Joint Stock Company under Decision No. 8847/QD-UB dated December 2, 2004 of the Hanoi People's Committee on approving the enterprise value and equitization plan of Hanoi Housing Investment and Development Company No 6 under Hanoi Housing Investment and Development Corporation. The Company operates under the Business Registration Certificate No. 0100383878, first registered on March 31, 2005, registered for the 12th change on July 29, 2025, issued by Hanoi Department of Finance.

The Company's charter capital under the Certificate of Business Registration No. 0100383878 changed for the 12th time on July 29, 2025 is VND 151,200,000,000 (In words: One hundred and fifty-one billion two hundred million VND)

The Company's shares are being traded on the Upcom with the code HD6.

The Company's name in English: Hanoi Housing Development and Investment Joint Stock Company No 6.

Head office: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam.

BOARD OF MANAGEMENT, BOARD OF SUPERVISORS AND BOARD OF GENERAL DIRECTORS

Members of Boards of Management; Supervisors and General Directors who held the Company during the period and at the date of this report are as follows:

Board of Management	
Mr. Le Quoc Binh	Chairman
Mr. Be Ngoc Long	Member
Mr. Vu Tuan Anh	Member
Mr. Pham Ngoc Chien	Member
Mr. Dang Ba Toan	Member (Appointed on June 25, 2026)
Board of Supervisors	
Mrs. Nguyen Thi Thu Hien	Head of the Board
Mr. Pham Anh Tu	Member
Mrs. Phan Thi Kim Dung	Member
Board of General Directors	
Mr. Be Ngoc Long	General Director
Mr. Ngo Van Dong	Deputy General Director
Mr. Dang Ba Toan	Deputy General Director

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (Continued)

SUBSEQUENT EVENTS

According to the Board of General Directors, in all material respects, there have been no significant events occurring after the balance sheet date, affecting the financial position and operation of the Company which would require adjustments or disclosures to be made in the separate financial statements for the period ended June 30, 2026.

AUDITORS

The Company's separate financial statements for the period ended June 30, 2026 have been reviewed by CPA VIETNAM Auditing Company Limited - A Member Firm of INPACT.

RESPONSIBILITY OF THE BOARD OF GENERAL DIRECTORS

The Company's Board of General Directors is responsible for preparing the interim separate financial statements, which give a true and fair view of the financial position of the Company as at June 30, 2026 as well as of its income and cash flows statements for the six-month accounting period then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of separate financial statements. In preparing these interim separate financial statements, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Company are followed or not, and all the material differences from these standards are disclosed and explained in the separate financial statements;
- Design and effectively implement the internal control system in order to ensure that the preparation and presentation of the separate financial statements are free from material misstatements due to frauds or errors;
- Prepare the separate financial statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate.

The Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the interim separate financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the separate financial statements. The Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of General Directors confirms that the Company has complied with the above requirements in preparing the interim separate financial statements.

For and on behalf of the Board of General Directors,

S.Đ.K.K.D: 0103538578 - C.T.C.P
CÔNG TY
CỔ PHẦN
ĐẦU TƯ VÀ PHÁT TRIỂN
NHÀ SỐ 6
HÀ NỘI
Q.THANH XUÂN - TP.HÀ NỘI

Be Ngoc Long
General Director
Hanoi, August 14, 2026

CPA VIETNAM
CPA VIETNAM AUDITING COMPANY LIMITED
Head Office in Hanoi:
8th floor, VG Building, No. 235 Nguyen Trai Str.,
Thanh Xuan Dist., Hanoi, Vietnam
+84 (24) 3 783 2121 info@cpavietnam.vn
+84 (24) 3 783 2122 www.cpavietnam.vn

INPACT MEMBER

No: 187/2026/BCSX-CPA VIETNAM-NV1

REVIEW REPORT OF THE INTERIM FINANCIAL STATEMENTS

To: **Shareholders**
Boards of Management, Supervisors and General Directors
Hanoi Housing Development and Investment Joint Stock Company No 6

We have reviewed the accompanying interim separate financial statements of Hanoi Housing Development and Investment Joint Stock Company No 6 prepared on August 14, 2026, from page 05 to page 40, including the Interim Separate Financial position as of June 30, 2026, and the Interim Separate Income statement, and Interim Separate cash flows statement for the six-month period then ended, and Notes to the Interim Separate financial statements.

Responsibility of the Board of General Directors

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

Responsibility of Auditors

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnam Standards on Review Engagements No. 2410 - Review of Interim Financial Information performed by the Independent Auditor of the Entity.

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

Auditors' Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the separate financial position of the Company as at June 30, 2026, and the results of operations and its cash flows for the 6 month period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim financial statements.

M.S.D.N: 0101917917
CÔNG TY TNHH KIỂM TOÁN CPA VIETNAM
THÀNH PHỐ HÀ NỘI - VIỆT NAM

Phan Thanh Nam
Deputy General Director
Audit Practising Registration Certificate No: 1009-2023-137-1
Letter of Authorization No: 02/2026/UQ-CPA VIETNAM dated 02 January 2026 of Chairman
For and on behalf of
CPA VIETNAM AUDITING COMPANY LIMITED
An Independent member of INPACT
Hanoi, August 14, 2026

INTERIM SEPARATE FINANCIAL POSITION

As at 30th June, 2026

	ASSETS	Code	Note	30/6/2026 VND	01/01/2026 VND (Restated)
A -	**CURRENT ASSETS**	**100**		**139,762,805,693**	**189,944,486,727**
I.	**Cash anh cash equivalents**	**110**	**5.1**	**3,728,793,630**	**34,740,738,595**
1.	Cash	111		3,728,793,630	34,740,738,595
II.	**Short-term financial investments**	**120**		28,226,700,565	32,160,139,954
	Other short-term investments	125	5.2	28,226,700,565	32,160,139,954
III.	**Short - term receivables**	**130**		**90,094,874,133**	**75,176,963,481**
1.	Short-term receivables from customers	131	5.3	53,708,328,566	45,726,603,110
2.	Short-term prepayments to suppliers	132	5.4	18,901,862,216	9,565,922,541
5.	Other short-term receivables	135	5.5	26,102,863,944	28,502,618,423
6.	Short-term allowances for doubtful debts (*)	136	5.6	(8,618,180,593)	(8,618,180,593)
IV.	**Inventories**	**140**	**5.7**	**17,411,234,410**	**8,155,576,527**
1.	Inventories	141		17,411,234,410	8,155,576,527
VI.	**Other short-term assets**	**160**		**301,202,955**	**39,711,068,170**
2.	Taxes and other receivables from government budget	163	5.15	301,202,955	1,046,368,170
B -	**NON - CURRENT ASSETS**	**200**		**277,558,436,506**	**368,607,237,225**
II.	**Fixed Assets**	**220**		**63,347,454,542**	**47,253,814,479**
1.	Tangible fixed assets	221	5.8	63,347,454,542	47,253,814,479
	- *Historical costs*	*222*		*84,579,946,966*	*75,280,102,754*
	- *Accumulated Depreciation*	*223*		*(21,232,492,424)*	*(28,026,288,275)*
IV.	**Investment properties**	**240**	**5.9**	**1,622,567,454**	**1,622,567,454**
1.	Historical costs	241		8,969,582,205	8,969,582,205
2.	Accumulated Amortization	242		(7,347,014,751)	(7,347,014,751)
V.	**Long-term assets in progress**	**250**		**1,656,420,586**	**108,373,725,707**
1.	Construction in progress	252	5.10	1,656,420,586	108,373,725,707
VI.	**Long-term investments**	**260**	**5.2**	**210,263,923,600**	**210,263,923,600**
1.	Investment in Subsidiaries	261		170,999,223,600	170,999,223,600
2.	Investment in Associates and Joint Ventures	262		600,000,000	600,000,000
3.	Investments in equity of other entities	263		38,664,700,000	38,664,700,000
VII.	**Other long-term assets**	**270**		**668,070,324**	**1,093,205,985**
1.	Long-term prepaid expenses	271	5.11	668,070,324	1,093,205,985
TOTAL ASSETS (280 = 100+200)		**280**		**417,321,242,199**	**558,551,723,952**

INTERIM SEPARATE FINANCIAL POSITION (Continued)
As at 30th June, 2026

	CAPITAL	Code	Note	30/6/2026 VND	01/01/2026 VND (Restated)
C-	**LIABILITIES**	**300**		**162,956,224,922**	**254,754,736,670**
I.	**Short-term liabilities**	**310**		***138,080,979,974***	***168,609,628,776***
1.	Short-term trade payables	311	5.12	15,977,740,587	25,769,555,865
2.	Short-term prepayments from customers	312	5.13	1,641,891,740	9,113,937,616
3.	Dividend payments	313	5.14	7,378,259,068	7,378,259,068
4.	Taxes and other payables to government budget	314	5.15	9,457,370,010	488,732,472
5.	Payable to employees	315		3,650,000,000	27,027,826
6.	Short-term accrued expenses	316		1,161,988,543	-
7.	Other short-term payables	320	5.16	21,310,951,265	47,499,892,914
8.	Short-term borrowings and finance lease liabilities	321	5.17	74,011,555,746	74,700,000,000
9.	Bonus and welfare fund	323		3,491,223,015	3,632,223,015
II.	**Long - term liabilities**	**330**		**24,875,244,948**	**86,145,107,894**
1.	Other long-term payables	338	5.16	14,775,876,467	76,045,739,413
2.	Long-term provisions	343	5.18	10,099,368,481	10,099,368,481
D-	**OWNERS' EQUITY**	**400**	**5.19**	**254,365,017,277**	**265,132,287,282**
1.	Contributed capital	411		151,200,000,000	151,200,000,000
	- Ordinary shares with voting rights	*411a*		*151,200,000,000*	*151,200,000,000*
2.	Share premium	412		1,273,275,917	1,273,275,917
3.	Development and investment funds	418		19,286,957,090	19,286,957,090
4.	Undistributed profit after tax	420		82,604,784,270	93,372,054,275
-	*Undistributed profit after tax brought forward*	*420a*		*78,252,054,275*	*91,976,325,488*
-	*Undistributed profit after tax for the current year*	*420b*		*4,352,729,995*	*1,395,728,787*
TOTAL RESOURCES (440 = 300+400)		**440**		**417,321,242,199**	**519,887,023,952**

Hanoi, 14 August 2026

Preparer	Chief Accountant	General Director
Bui Thu Hang	Duong Thi Thai Huong	Be Ngoc Long

INTERIM SEPARATE INCOME STATEMENT

For the period ended 30th June, 2026

ITEMS		Code	Note	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
1.	Revenues from sales and services rendered	01	6.1	157,291,572,030	25,650,256,971
3.	Net revenues from sales and services rendered (10 = 01-02)	10		157,291,572,030	25,650,256,971
4.	Cost of goods sold	11	6.2	135,109,338,552	20,626,217,717
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**22,182,233,478**	**5,024,039,254**
6.	**Gain/(Loss) on Disposal of Investment Property**	**21**		-	-
7.	Financial income	22	6.3	9,851,454	12,105,501
8.	Financial expenses	23	6.4	1,698,662,981	1,844,726,850
	In which: interest expenses	*24*		1,698,662,981	1,844,726,850
9.	Selling expenses	25		-	-
10.	General administrative expenses	26	6.5	14,547,686,728	3,854,743,079
11.	**Net profits from operating activities {30 = 20+21+22)-(23+25+26)}**	**30**		**5,945,735,223**	**(663,325,174)**
12.	Other income	31	6.6	1,648,648,148	1,335,147,186
13.	Other expenses	32	6.7	1,710,176,702	78,026,558
14.	**Other profits (40 = 31-32)**	**40**		**(61,528,554)**	**1,257,120,628**
15.	**Total net profit before tax (50 = 30+40+45)**	**50**		**5,884,206,669**	**593,795,454**
16.	Current corporate income tax expenses	51	6.8	1,531,476,674	-
17.	Deferred Income Tax Expense	52		-	
18.	**Profits after corporate income tax (60 = 50-51-52)**	**60**		**4,352,729,995**	**593,795,454**

Hanoi, 14 August 2026

Preparer	Chief Accountant	General Director
Hang		CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI
Bui Thu Hang	**Duong Thi Thai Huong**	**Be Ngoc Long**

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6
Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

Form B03a - DN
Issued under Circular 99/2025/TT-BTC October 27, 2025 of the Ministry of Finance

INTERIM SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)
For the period ended June 30th, 2026

	ITEMS	Code	Notes	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
I.	**Net cash flows from operating activities**				
1.	**Profit before tax**	01		5,884,206,669	593,795,454
2.	**Adjustments for:**				-
	- Depreciation of fixed assets and investment properties	02		1,239,766,146	1,239,766,146
	- Provisions	03		-	(1,721,414,320)
	- Gain/loss on investing activities	05		(1,657,999,602)	(12,105,501)
	- Interest expenses	06		1,698,662,981	1,844,726,850
3.	**Operating profit before changes in working capital**	**08**		**7,164,636,194**	**1,944,768,629**
	- Increase (decrease) in receivables	09		(8,891,157,900)	17,963,829,860
	- Increase (decrease) in inventories	10		(9,255,657,883)	3,840,692,254
	- Increase (decrease) in payable	11		(4,531,339,229)	(21,007,996,288)
	- Increase (decrease) in prepaid expenses	12		425,135,661	(833,684,704)
	- Interest paid	14		(283,969,008)	(455,123,288)
	- Other payments on operating activities	17		(141,000,000)	(114,500,000)
	Net cash flows from operating activities	***20***		***(15,513,352,165)***	***1,337,986,463***
II.	**Cash flows from investing activities**				
1.	Expenditures on purchase and construction of fixed assets and long-term assets	22		300,000,000	-
2.	Proceeds from interests, dividends and distributed profits	27		9,851,454	12,105,501
	Net cash flows from investing activities	***30***		***309,851,454***	***12,105,501***
III.	**Cash flows from financial activities**				
1.	Proceeds from borrowings	33		32,311,555,746	-
2.	Repayment of principal	34		(33,000,000,000)	(3,000,000,000)
3.	Dividends and profits paid to owners	36		(15,120,000,000)	-
	Net cash flows from financial activities	***40***		***(15,808,444,254)***	***(3,000,000,000)***
	Net cash flows during the fiscal year (50 = 20+30+40)	**50**		**(31,011,944,965)**	**(1,649,908,036)**
	Cash and cash equivalents at beginning of year	**60**	**5.1**	**34,740,738,595**	**4,746,193,319**
	Cash and cash equivalents at end of year (70=50+60)	**70**	**5.1**	**3,728,793,630**	**3,096,285,283**

Hanoi, 14 August 2026

Preparer	Chief Accountant	General Director
Bui Thu Hang	Duong Thi Thai Huong	Bo Ngoc Long

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the period ended June 30, 2026

1. GENERAL INFORMATION

1.1 Form of capital ownership

Hanoi Housing Development and Investment Joint Stock Company No 6 formerly Hanoi Housing Investment and Development Company No 6 (under Hanoi Housing Investment and Development Corporation), the Company switched to operating under the model of a Joint Stock Company under Decision No. 8847/QD-UB dated December 2, 2004 of the Hanoi People's Committee on approving the enterprise value and equitization plan of Hanoi Housing Development and Investment Company No 6 under Hanoi Housing Development and Investment Corporation. The Company operates under the Business Registration Certificate No. 0100383878, first registered on March 31, 2005, registered for the 12th change on July 29, 2025, issued by Hanoi Department of Finance.

The Company's charter capital according to the business registration certificate No. 0100383878 registered for the 12th change on July 29, 2025 is VND 151,200,000,000 *(In words: One hundred and fifty-one billion, two hundred million VND)*

The Company's shares are being traded on the Upcom with the code HD6.

The Company's name in English: Hanoi Housing Development and Investment Joint Stock Company No 6.

Head office: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Viet Nam.

The total number of employees of the Company as of June 30, 2026 is 35 people (as of January 01, 2026 is 35 people)

1.2 Operating industry and principal activities

The Company's business :

- Real estate trading, land use rights owned, used or leased. Details: Investment in construction and business of housing development;
- Construction of other civil engineering works. Details: Construction and installation of civil, industrial, traffic, irrigation, sports works. Construction of technical infrastructure, urban and industrial areas, construction of irrigation and traffic works. Construction and installation of power lines and transformer stations up to 35 KVA, construction and installation of common electrical equipment systems, water supply and drainage. Construction and renovation, upgrading of houses for sale and lease. Construction of prestressed cables and transfer of prestressed concrete construction technology;
- Travel agency. Details: Domestic and international travel business and services for tourists;
- Restaurants and mobile catering services. Details: Restaurant business;
- Short-term accommodation services. Hotel business details;
- Production of construction materials from clay. Details: Production and trading of construction materials, concrete components, metal components, wooden components;
- Specialized design activities. Details: Interior and exterior decoration;
- Production and trading of construction materials, machinery, specialized construction equipment;
- Retail of hardware, paint, glass and other installation equipment in construction, in specialized stores. Details: Trading of construction materials, concrete components, metal components, wooden components;
- Other remaining business support services not classified elsewhere. Details: Import and export of construction materials, specialized construction machinery and equipment, organization of management and operation of new urban areas and apartment buildings managed by the Company;
- Installation of other construction systems. Details: Installation of civil electrical and water equipment, construction mechanical products, elevators, wooden, iron and steel components;
- Site preparation. Details: excavation, earthwork, masonry, carpentry, concrete and steel in construction;
- Architectural activities and related technical consulting….

The main activities of the Company are Real estate trading, land use rights owned by the owner, user or lessee; Construction of other civil engineering works.

1.3. Normal production and business cycle

The Company's normal production and business cycle is 12 months.

1.4. Corporate structure

As of 30 June, 2026, the Company has the following subsidiaries and affiliated units:

Name	Head office address	Business sector	Equity ownership ratio %	Control ratio %
Subsidiaries				
Viet Nam Building Utiliti Management And Exploitation Sėvisces Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi, Vietnam.	Real Estate Trading and Business	75.0%	75.0%
Ha Long Housing Investment and Development Joint Stock Company No. 6	Land Plot KS-E1, Vung Dang New Urban Area, Hong Gai Ward, Quang Ninh Province, Vietnam.	Real Estate Investment	70.0%	70.0%
Diamond Flower Tower Joint Stock Company	No. 124 Ton Duc Thang, Dong Da, Hanoi	Trade and construction activities	71.4%	71.4%
Associates				
Handico 6 Mechanical and Electrical Construction Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi, Vietnam.	Trade and construction activities	30.0%	30.0%

1.5. Statement on the comparability of information in the Separate financial statements

From 01 January 2026, the Company applies the Vietnamese Accounting System, which was issued together with Circular No. 99/2025/TT-BTC dated 27 October, 2025 by the Ministry of Finance, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated March 21, 2016 amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC.

The Company has applied the guidance of Circular No. 99/2025/TT-BTC with effect from 1 January 2026. Where the application of this Circular results in changes to the presentation of the Financial Statements, the Company will restates or reclassifies the comparative figures accordingly. Therefore, the accounting information and figures presented in the Financial Statements are comparable, as they have been prepared and presented on a consistent basis.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

2.1 Fiscal year

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

The interim financial statements have been prepared for the six-month period ended 30 June 2026.

2.2 Accounting currency

The accompanying financial statements are expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting System

The Company applied to Vietnamese Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance.

3.2 Statements for the compliance with Accounting Standards and System

The Board of General Directors ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued to guide the preparation and presentation of the Interim Financial Statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation of the interim separate financial statements

The attached interim financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of interim financial statements

The accompanying interim separate financial statements are the Company's ones, therefore, they do not include the financial statements of subsidiaries. Users of the separate interim financial statements should read them together with the Company's consolidated interim financial statements for the period ended 30 June, 2026 to obtain full information of the Company's financial position as well as the results of operations and cash flows during the period.

Accounting Estimates

The preparation of interim separate financial statements in conformity with Vietnamese Standards on Accounting, Vietnamese Enterprise Accounting System and other prevailing accounting regulations in Vietnam requires The Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent assets and liabilities at the date of the separate financial statements and the reported amounts of revenues and expenses during the financial period. Actual results could differ from those estimates and assumptions.

Cash and cash equivalents

Cash comprises cash on hand, bank deposits (without term).

Cash and cash equivalents are recorded on the basis of actual receipts and payments.

Financial investments

Loans

Loans are stated at cost less allowance for doubtful loans.

Allowance for doubtful loans is made in conformity with current accounting regulations.

Investments in subsidiaries, associates

Investments in subsidiaries over which the Company has control, investments in associates and joint ventures over which the Company has significant influence are stated at cost method in the interim separate financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments (continued)

Profit distributions that Company received from the accumulated profits of the subsidiaries after the Company obtains control right are recognized in separate income statement. Other distributions are considered a recovery of investment and are deducted to the investment value.

Profit distributions that Company received from the accumulated profits of the associates after the Company obtains control right are recognized in separate income statement. Other distributions are considered a recovery of investment and are deducted to the investment value

Investments in subsidiaries, joint ventures and associates are presented in the balance sheet at cost less provisions for impairment (if any).

Other investments are initially recognized at cost, including the purchase price and any directly attributable acquisition costs. After initial recognition, these investments are measured at cost less provision for impairment, (if any)

For business cooperation contracts without joint control

Where the Company is the contributing party: Cash and assets contributed to the BCC are recognised as other investments in the financial statements.

Where the Company is the receiving party: Cash and assets received as capital contributions under the BCC are recognised as a liability in the financial statements.

Allowance for loss of investments

Allowance for losses of investments in subsidiaries, investments in associates and investments in equity instruments of other entities is made when there is apparent evidence for impairment in value of the investments as at the balance sheet date.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions. Costs of inventories comprise costs of purchases and other directly relevant costs.

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling and distribution. Inventories are accounted for using the perpetual method.

The Company's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the historical cost of inventories.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of purchased tangible fixed assets comprises its purchase price and any directly attributable costs of bringing the assets to its working condition and location for its intended use.

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

	Years
Machinery and equipment	05 - 08
Transportation means	06 - 10
Office equipment	03 - 05
Other tangible fixed assets	05 - 10

When fixed assets are sold or liquidated, the original cost and accumulated depreciation are written off and any profits or losses arising from the disposal are included in other income or other expenses in the period..

Investment properties

The Company's investment properties comprise buildings and structures held for the purpose of earning rentals or for capital appreciation, and are stated at cost less accumulated depreciation.

The historical cost of an investment property comprises all costs (cash and cash equivalents) incurred by the Company, or the fair value of other consideration given in exchange, to acquire the investment property up to the date of purchase or completion of construction of that investment property.

Costs relating to an investment property incurred after initial recognition are recognised as production and business costs in the period, unless such costs are likely to enable the investment property to generate future economic benefits in excess of its originally assessed standard of performance, in which case they are capitalised as an addition to the cost of the investment property.

Disposal: Gains and losses on disposal of investment properties are determined as the difference between the net proceeds from disposal and the net book value of the investment property, and are recognised as income or expenses in the interim separate income statement.

The Company's investment properties were acquired for capital appreciation with a view to sale and accordingly are not depreciated.

Construction in progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees, interest fees in accordance with the Company's accounting policies.

Deferred expenses

Deferred expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Company's deferred expenses includes:

Office repair expenses

Repair expenses are allocated to expenses on a straight-line basis over a period not exceeding two years.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Payables

The payables are monitored in detail by maturity terms, subjects, kind of currency and other factors according to management demand of the Company.

The payables include payable to suppliers, loans payables and other payables which are determined almost certainly about the recorded value and duration which are not less than the obligation payable, they are classified as follows:

- Trade payables: includes commercial payables arising from the purchase of goods, services and assets between the Company and the seller.
- Other payables: include of non-commercial payables, non-related transactions of purchasing and selling of goods and services.

Dividends and profits payable

Dividends are recognised as a liability when the Board of Directors, under the authorisation of the General Meeting of Shareholders, issues a resolution on dividend distribution and the Vietnam Securities Depository and Clearing Corporation announces the record date for entitlement to dividends.

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period/year but not actually paid to ensure that when these expenses actually occur, they will not have a significant influence on operating expenses based on matching principle between income and expenses.

The Company recognizes Accrued expenses as follows:

Labour, materials, and fuel expenses are accrued in advance based on the approved cost estimates and the actual volume of work completed.

Loans and finance lease liabilities

Loans and finance lease liabilities include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Company monitors loan amounts and financial liabilities in details by each type and classifies them into short-term and long-term according to repayment term.

Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a separate loan for investment, construction or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Borrowing costs

All borrowing costs are recognised in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

Provisions (for payables)

The recognized amount of a provision for payables is the best estimate of the amount that will be required to settle the present obligation at the end of the annual or interim accounting period.

Only expenses related to the provision for payables made initially will be offset by such provision.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

When the difference between the provision for payables made in the previous accounting period that has not yet been used up is larger than the provision for payables made in the reporting period, it shall be reversed and recorded as a decrease in production and business expenses in the period, excluding the larger difference of the provision payables for warranty of construction works reversed into other income in the period.

Deferred revenues

Including deposits from buyers to buy apartments up to the time of preparing the separate financial statements, recorded and presented in the deferred revenue item.

Owners' equity

Owner's equity is recorded according to the actual capital contributed by the owner.

Capital surplus are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue, or the difference between the re-issuance price and carrying value of treasury shares and the equity component of convertible bonds upon maturity date.

Expenses directly related to the additional issue of shares and the re-issuance of treasury shares are recorded as a decrease in capital surplus.

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Company's Charter as well as the provisions of law and approved by the General Meeting of Shareholders.

Revenue recognition, other income

The Company's revenue from sales includes:

Revenue from the sale of real estate, apartments

The Company's revenue from sale of real estate is recognized when it satisfies all following conditions:

(a) The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer;

(b) The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate.

(c) The amount of revenue can be measured reliably;

(d) It is probable that the economic benefits associated with the transaction will flow to the Company.

(e) The costs incurred in respect of the transaction can be measured reliably.

Revenue from other services

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) The amount of revenue can be measured reliably;

(b) It is probable that the economic benefits associated with the transaction will flow to the Company.;

(c) Identify the completed work as at the balance sheet date; and

(d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

The Company's other service revenue for the year is the revenue from the transfer of parking spaces in the building where the Company is the investor.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue of construction

Revenue and costs of construction contracts are recognized based on the value of the work completed.

For construction contracts where the contractor is paid according to the value of the work performed, revenue and costs related to the contract are recognized in proportion to the work completed, as confirmed by the customer and reflected on the issued invoices.

When the outcome of a contract cannot be reliably estimated, if the company can recover the costs incurred for the contract, revenue from the contract is recognized only up to the amount of costs that are expected to be recovered. In this case, no profit is recognized, even if the total costs of the contract exceed the total revenue of the contract.

Adjustments to the construction volume, compensation payments, and other revenues are only recognized when agreed upon with the customer.

Revenue from interest income, dividends and profits received and other income

The revenue is recognized when the Company can obtain economic benefits from the above activities and when it is reliably measured.

Cost of goods sold

Cost of Services, Investment Properties, and Production Costs of Construction Products for the Period are recognized in accordance with the principle that aligns with the related revenue. Costs exceeding the normal level of inventory are recognized immediately in the cost of goods sold.

Financial expenses

Borrowing costs are recognized monthly based on the loan amount, interest rate, and actual loan period. Losses from the liquidation of investments in other entities are recognized as an expense in the period.

Current corporate income tax expenses, and others

Corporate income tax expense (tax income): is the total amount of current income tax expense and deferred income tax expense (or income) in determining of profit or loss for the period.

Current income tax expenses: are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.

The Company has an obligation to pay corporate income tax at the rate of 20% on taxable income.

The determination of corporate income tax is based on the current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the inspection results of the competent tax authority.

Related parties

A party is considered a related party of the Company in case that party is able to control the Company or to cause material effects on the financial decisions as well as the operations of the Company. A party is also considered a related party of the Company in case that party is under the same control or is subject to the same material effects.

In considering the relationships between related parties, the substance of the relationship is given more importance than its legal form.

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE INTERIM FINANCIAL POSITION

5.1 Cash and cash equivalents

	30/6/2026 VND	01/01/2026 (Restated) VND
Cash on hand	975,524,383	298,771,424
Cash in bank (i)	2,753,269,247	34,441,967,171
Total	**3,728,793,630**	**34,740,738,595**

(i) In which:

	30/6/2026 VND	01/01/2026 (Restated) VND
Military Commercial Joint Stock Bank - Quoc Oai MB	1,426,973	32,676,393,251
Vietnam Bank for Agriculture and Rural Development - Cau Giay branch	2,008,743,770	-
Others	743,098,504	1,765,573,920

(i) These represent term deposits at joint stock commercial banks with interest rates ranging from 3.4% to 5.8% per year.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended June 30, 2026

5.2 Financial investments

a. Short-term investments

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Provision amount	Original cost	Recoverable amount	Provision amount
Short-term	**28,226,700,565**	**28,226,700,565**	-	**32,160,139,954**	**32,160,139,954**	-
Loans	28,226,700,565	28,226,700,565	-	32,160,139,954	32,160,139,954	-
Land 6 Real Estate JSC (1)	*9,226,700,565*	*9,226,700,565*	-	*9,226,700,565*	*9,226,700,565*	-
Hanoi Investment and Trading JSC	-	-	-	*3,933,439,389*	*3,933,439,389*	-
Mr Nguyen Viet Hong (2)	*18,000,000,000*	*18,000,000,000*	-	*18,000,000,000*	*18,000,000,000*	-
Other individuals	*1,000,000,000*	*1,000,000,000*	-	*1,000,000,000*	*1,000,000,000*	-
Total	**28,226,700,565**	**28,226,700,565**	-	**32,160,139,954**	**32,160,139,954**	-

(1) Under the economic contract dated 1 January 2015, the Company lent funds to Land 6 Real Estate Joint Stock Company for the period from 1 January 2015 to 31 December 2015 at an interest rate of 12% per annum. Pursuant to the appendix to the economic contract, no interest has been charged from 1 January 2016 onwards in accordance with the Resolution of the Company's Board of Directors. The collateral comprises: Floor 1, gridlines (A–C) from gridlines 5–10 and gridlines (C–E) from gridlines 8–10, Floor 1, CT3 Building, Trung Van New Urban Area, Tu Liem, Hanoi, with an area of 591 m²; and the value of the 40% capital contribution in the project for the investment and construction of a mixed-use service, office and residential complex at 58B Vu Trong Phủng, Thanh Xuan, Hanoi.

(2) Under loan contract No. 01/2020/HĐVT dated 17 January 2020, the Company lent VND 15,000,000,000 to Mr. Nguyen Viet Hong at an interest rate of 0%; under economic contract No. 02/2020/HĐVT dated 28 April 2020, VND 1,500,000,000, also at an interest rate of 0%; under contract No. 03/2021/HĐVT dated 14 October 2021, VND 500,000,000 at an interest rate of 0%; and under contract No. 04/2022/HĐVT dated 23 March 2022, VND 1,000,000,000 at an interest rate of 0%. As at 30 June 2026, the outstanding receivable balance was VND 18,000,000,000.

The guarantee asset is Apartment A101, registered in the names of Mr. Tran Doan Thanh, Ms. Nguyen Phuong Hai, Mr. Ngo Khanh Tung, and Ms. Pham Phuong Lien with an area of 463.64 m² at Keangnam Hanoi Landmark Tower, Pham Hung Street, Nam Tu Liem District, Hanoi (former administrative designation), now Tu Liem Ward, Hanoi City, pursuant to the Long-term Apartment Lease Contract for Apartment No. 101 between Keangnam Vina and Mr. Tran Doan Thanh, Ms. Nguyen Phuong Hai, Mr. Ngo Khanh Tung and Ms. Pham Phuong Lien dated 21 November 2010, together with the settlement confirmation document dated 19 July 2013. The value of the guarantee apartment stated in the letter of guarantee is VND 37,635,000,000; the term for replacement of the guarantee asset is 5 years.

5.2 Financial investments (Continued)

b. Investments in subsidiaries and associates

	30/6/2026 (VND)			01/01/2026 (VND) Restated		
	Original cost	Recoverable amount	Provision amount	Original cost	Recoverable amount	Provision amount
a. Investments in Subsidiaries	**170,999,233,600**	**170,999,233,600**	-	**170,999,233,600**	**170,999,233,600**	-
Vietnam Building Utilities Management JSC	6,000,000,000	6,000,000,000	-	6,000,000,000	6,000,000,000	-
Ha Long Housing Development And Investment JSC No 6	164,500,000,000	164,500,000,000	-	164,500,000,000	164,500,000,000	-
Diamond Flower Tower JSC	499,233,600	499,233,600	-	499,233,600	499,233,600	-
b. Investments in Associates	**600,000,000**	**600,000,000**	-	**600,000,000**	**600,000,000**	-
Handico 6 Mechanical and Electrical Construction	600,000,000	600,000,000		600,000,000	600,000,000	-
c. Other investments	**38,664,700,000**	**38,664,700,000**	-	**38,664,700,000**	**34,664,700,000**	-
Hanoi Viet Tin Company Limited (i)	34,664,700,000	34,664,700,000		34,664,700,000	34,664,700,000	-
Phu Yen Coastal Road Construction Project	4,000,000,000	4,000,000,000		4,000,000,000	4,000,000,000	-
Total	**210,263,933,600**	**210,263,933,600**	-	**210,263,933,600**	**206,263,933,600**	-

(i) Under the business cooperation contract dated 8 August 2010 and the contract appendix No. 01/2016/PLHĐ/VT-HANDICO dated 5 June 2016 between Hanoi Vien Tin Company Limited (Party A) and Hanoi Housing Development and Investment Joint Stock Company No. 6 (Party B), the parties agreed that Party A would contribute 50% of the capital and Party B would contribute 50% of the capital for the investment and construction of the project comprising a commercial and service centre, office headquarters and residential apartment complex on a land plot with an area of 5,224 m², designated as HH, Ngoi – Cau Trai Area, Trung Van Ward, Nam Tu Liem District, Hanoi (former administrative designation), now Tu Liem Ward, Hanoi. Party B is entitled to the entire investment value of the building on the 2,200 m² land area, and to the management and commercial operation of the basement, technical floors and other common areas within the 2,200 m² land area.

Hanoi Vien Tin Company Limited undertook to ensure compliance with the planning criteria approved by the Hanoi Department of Architecture. The total investment capital of the project is VND 800 billion. The capital committed by the two parties amounts to VND 160 billion. Capital mobilised from other sources amounts to VND 640 billion. Products are to be allocated in proportion to the respective capital contributions. The total capital contributed by the Company amounts to VND 34,664,700,000. The Company is currently negotiating with Party A on the transfer of the project to Party A.

This investment was reclassified from other receivables and does not represent an investment arising during the period.

5.3 Short-term receivables

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowances**	**Book value**	**Allowances**
a) Short-term trade receivables	53,708,328,566	(2,149,477,441)	45,726,603,110	(2,149,477,441)
Ha Long No.6 Housing Development and Investment Joint Stock Company	11,305,516,646	-	-	-
EMICO Investment and Construction Project Management Board	*6,882,521,963*	-	*6,882,521,963*	-
Hanoi City Transportation Construction Investment Project Management Board	*4,968,536,125*	-	*4,968,536,125*	-
Land 6 Real Estate Joint Stock Company	*9,811,736,600*	-	*9,811,736,600*	-
Other short-term accounts receivable	*20,740,017,232*	*(2,149,477,441)*	*24,063,808,422*	*(2,149,477,441)*
Total	**53,708,328,566**	**(2,149,477,441)**	**45,726,603,110**	**(2,149,477,441)**
In which, receivables from related parties are presented in Note 7.1	***12,292,265,381***		***877,885,721***	

5.4 Short-term prepayments to suppliers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowances**	**Book value**	**Allowances**
Ha Trang Investment, Trading and Construction Co., Ltd.	-	-	2,654,039,101	-
Handico 6 Mechanical and Electrical Construction Joint Stock Company	353,370,637	-	1,444,561,786	-
IPC Foundation Technology Joint Stock Company	1,858,326,037	-	-	-
My Son Import Export and Investment Joint Stock Company	1,492,090,090	-	838,546,340	-
Ha Long No.6 Housing Development and Investment Joint Stock Company	5,460,000,000	-	-	-
Other entities	9,738,075,452	(1,208,252,850)	4,628,775,314	(1,208,252,850)
Total	**18,901,862,216**	**(1,208,252,850)**	**9,565,922,541**	**(1,208,252,850)**
Prepayment for suppliers are presented in Note 7.1	***5,813,370,637***		-	

5.5 Other Receivables

	30/06/2026 (VND)		01/01/2026 (VND) Restated	
	Book value	**Allowances**	**Book value**	**Allowances**
Other receivables	**26,102,863,944**	**(5,260,450,302)**	**28,502,618,423**	**(5,260,450,302)**
Dividends income	1,378,906,896	-	1,378,906,896	-
Advances	15,943,921,286	(2,641,950,302)	15,759,603,820	(2,641,950,302)
Other receivables	8,780,035,762	(2,618,500,000)	11,364,107,707	(2,618,500,000)
Others	*8,780,035,762*	*(2,618,500,000)*	*11,364,107,707*	*(2,618,500,000)*
Total	**26,102,863,944**	**(5,260,450,302)**	**28,502,618,423**	**(5,260,450,302)**
In which, receivables from related parties are presented in Note 7.1	***1,378,906,896***	-	***1,378,906,896***	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended June 30, 2026

5.6 Provision for short-term doubtful receivables

	30/6/2026 (VND)			01/01/2026 (VND)		
	Historical Cost	Recoverable value	Debtor	Historical Cost	Recoverable value	Debtor
Receivables from customers	**2,149,477,441**	-		**2,149,477,441**	-	
	452,393,520	-	Management Board of Industrial Parks of Ha Tay	452,393,520	-	Management Board of Industrial Parks of Ha Tay
	419,760,000	-	Hanoi Construction Investment Joint Stock Company	419,760,000	-	Hanoi Construction Investment Joint Stock Company
	1,277,323,921	-	Other entities	1,277,323,921	-	Other entities
Other receivables	**5,260,450,302**	-		**5,260,450,302**	-	
	2,598,500,000	-	Mr Dao Quoc Quyen	2,598,500,000	-	Mr Dao Quoc Quyen
	677,958,723	-	Mr Bui Sy Hien	677,958,723	-	Mr Bui Sy Hien
	1,267,675,442	-	Mr Nguyen Thanh Binh	1,267,675,442	-	Mr Nguyen Thanh Binh
	716,316,137	-	Other entities	716,316,137	-	Other entities
Short-term prepayments to suppliers	**1,208,252,850**	-		**1,208,252,850**	-	
	175,000,000	-	Van Tuong Materials and Equipment Joint Stock Company	175,000,000	-	Van Tuong Materials and Equipment Joint Stock Company
	1,208,252,850	-	Duc Linh Electric Construction and Installation Joint Stock Company	180,250,000	-	Duc Linh Electric Construction and Installation Joint Stock Company
	853,002,850	-	Other entities	853,002,850	-	Other entities
Total	**8,618,180,593**	**-**		**8,618,180,593**	**-**	

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended June 30, 2026

5.7 Inventories

	30/6/2026 (VND)		01/01/2026 (VND)	
	Cost	**Allowances**	**Cost**	**Allowances**
Work in progress	17,411,234,410	-	8,155,576,527	-
Diamond Light High-Rise Commercial Apartment Project under the Bo Xuyen Project, Thai Binh Ward	*10,194,763,694*	-	*6,862,255,996*	-
Other constructions	*7,216,470,716*	-	*1,293,320,531*	-
Total	**17,411,234,410**	-	**8,155,576,527**	-

5.8 Tangible fixed assets

Unit: VND

	Machinery and equipment	Transportation means	Office equipment	Other fixed assets	Total
HISTORICAL COST					
As at 01/01/2026	**12,854,925,270**	**9,752,260,453**	**415,593,334**	**52,257,323,697**	**75,280,102,754**
Construction in progress complete	-	-	-	17,333,406,209	17,333,406,209
Disposal and liquidation	(8,033,561,997)	-	-	-	(8,033,561,997)
As at 30/6/2026	**4,821,363,273**	**9,752,260,453**	**415,593,334**	**69,590,729,906**	**84,579,946,966**
ACCUMULATED DEPRECIATION					
As at 01/01/2026	**12,854,925,270**	**9,752,260,453**	**415,593,334**	**5,003,509,218**	**28,026,288,275**
Depreciation for the period	-	-	-	1,239,766,146	1,239,766,146
Disposal and liquidation	(8,033,561,997)	-	-	-	(8,033,561,997)
As at 30/6/2026	**4,821,363,273**	**9,752,260,453**	**415,593,334**	**6,243,275,364**	**21,232,492,424**
NET BOOK VALUE					
As at 01/01/2026	-	-	-	**47,253,814,479**	**47,253,814,479**
As at 30/6/2026	-	-	-	**63,347,454,542**	**63,347,454,542**

Historical cost of tangible fixed assets which are fully depreciated but still in use as at 30 June 2026: VND 14,989,217,060 (as at 01 January 2026: VND 23,022,779,057)

List of tangible fixed assets disposed of as at 30 June 2026:

ASSETS	HISTORICAL COST AT 30/6/2026	ACCUMULATED DEPRECIATION AT 30/6/2026	NET BOOK VALUE AT 30/6/2026
Tower crane QTZ 5013D – Company Office	1,469,553,690	1,469,553,690	-
Tower crane mast section and crane collar QTZ5013D (imported 25/09/2008)	537,748,089	537,748,089	-
Tower crane QTZ6021, contract No. HYHY201104 (value: USD 275,600)	6,026,260,218	6,026,260,218	-
Total	**8,033,561,997**	**8,033,561,997**	-

5.8 Tangible fixed assets (Continued)

List of tangible fixed assets as at 30 June 2026:

ASSETS	HISTORICAL COST AT 30/6/2026	ACCUMULATED DEPRECIATION AT 30/6/2026	NET BOOK VALUE AT 30/6/2026
MACHINERY, AND EQUIPMENT	**4,821,363,273**	**4,821,363,273**	-
GPT-3005N total station – Vincom Shopping Centre	128,000,000	128,000,000	-
Leica TS07-5"R500 electronic total station	150,000,000	150,000,000	-
NTP 2-cage hoist, 2 tonnes, Model SC200/200V	1,610,000,000	1,610,000,000	-
Denyo generator, 250KVA capacity – A. Binh	370,000,000	370,000,000	-
Other assets	2,563,363,273	2,563,363,273	-
TRANSPORTATION MEANS	**9,752,260,453**	**9,752,260,453**	-
Toyota LandCruiser Prado 29A-15364	1,913,792,600	1,913,792,600	-
Land Rover Range Rover 30E-01771	7,838,467,853	7,838,467,853	-
OFFICE EQUIPMENTS	**415,593,334**	**415,593,334**	-
Office container – Yen So park	128,571,429	128,571,429	-
Toshiba E350/355 photocopier – Technical Department	35,500,000	35,500,000	-
Aficio 6002 Scan photocopier	58,760,000	58,760,000	-
Other assets	192,761,905	192,761,905	-
OTHER ASSETS	**69,590,729,906**	**6,243,275,364**	**63,347,454,542**
Central chiller HVAC system	38,923,934,306	4,865,491,795	34,058,442,511
Other assets	30,666,795,600	1,377,783,569	29,289,012,031

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)
For the period ended June 30, 2026

5.9 Investments in Properties

Unit: VND

Item	01/01/2026	Increase	Decrease	30/6/2026
a. Investment property awaiting price appreciation				
Historical cost	**8,969,582,205**	-	-	**8,969,582,205**
- Buildings	8,969,582,205	-	-	8,969,582,205
Accumulated depreciation	**7,347,014,751**	-	-	**7,347,014,751**
- Buildings	7,347,014,751	-	-	7,347,014,751
Net book value	**1,622,567,454**	-	-	**1,622,567,454**
- Buildings	1,622,567,454	-	-	1,622,567,454

The Company's investment properties comprise the rooftop floor of the E1 Ha Long high-rise apartment building and the service area on the first floor of the high-rise residential project sold to employees of Petrolimex Region I, located at Alley 489 Nguyen Van Cu Street, Gia Thuy Ward, Long Bien District, Hanoi (former administrative designation), now Long Bien Ward, Hanoi City. These properties were acquired by the Company and are held for capital appreciation with a view to sale.

In accordance with Vietnamese Accounting Standard No. 05 – Investment Properties, the fair value of investment properties as at 30 June 2026 is required to be disclosed. However, the Company did not have sufficient information to determine the fair value of these assets as at the date of the interim financial position.

In which:

ASSETS	HISTORICAL COST AT 30/6/2026	ACCUMULATED DEPRECIATION AT 30/6/2026	NET BOOK VALUE AT 30/6/2026
The attic floor of the Green Diamond Ha Long Building	7,025,725,551	7,025,725,551	-
Other assets	1,943,856,654	321,289,200	1,622,567,454

5.10 Construction in progress

	30/6/2026 (VND)		01/01/2026 (VND)	
	Carrying value	Recoverable amount	Cost	Recoverable amount
Basic construction	1,656,420,586	1,656,420,586	108,373,725,707	108,373,725,707
C1 Trung Hoa Nhan Chinh Project	-	-	*104,784,897,877*	*104,784,897,877*
Other	*1,656,420,586*	*1,656,420,586*	*3,588,827,830*	*3,588,827,830*
Total	**1,656,420,586**	**1,656,420,586**	**108,373,725,707**	**108,373,725,707**

5.11 Deferred expenses

	30/6/2026 VND	01/01/2026 (Restated) VND
Long - term	**668,070,324**	**1,093,205,985**
Cost of company cafeteria repair	668,070,324	1,093,205,985
Total	**668,070,324**	**1,093,205,985**

5.12 Short-term payables

	30/6/2026 VND	01/01/2026 (Restated) VND
Hanoi Investment and Trading Joint Stock Company	1,622,242,189	10,986,429,000
Ha Trang Trading Investment and Construction Company Limited	8,029,024,388	-
Others	6,326,474,010	14,783,126,865
Total	**15,977,740,587**	**25,769,555,865**
Of which, amounts payable to related parties are detailed in Note 7.1	-	***7,684,716,159***

5.13 Short-term prepayments from customers

	30/6/2026 VND	01/01/2026 (Restated) VND
Kim Thanh General Trading Private Enterprise	1,209,524,482	-
Ha Long Housing Investment and Development Joint Stock Company No. 6	-	8,739,356,104
Others	432,367,258	374,581,512
Total	**1,641,891,740**	**9,113,937,616**
Of which, advances from related-party customers are presented in Note 7.1		***8,739,356,104***

5.14 Dividends and profits payable

	30/6/2026 VND	01/01/2026 (Restated) VND
Dividends and profits payable	7,378,259,068	7,378,259,068
Total	7,378,259,068	7,378,259,068

5.15 Taxes and other receivables from/ payables to government budget

	01/01/2026 (VND)	Payables (VND)	Paid (VND)	30/06/2026 (VND)
Payables	**488,732,472**	**12,824,386,535**	**3,855,748,997**	**9,457,370,010**
Value Added Tax	215,973,377	8,969,861,862	3,534,663,130	5,651,172,109
Corporate income tax	-	1,274,552,256		1,274,552,256
Personal Income Tax	272,759,095	2,553,933,598	295,047,048	2,531,645,645
Land tax, Land rental charges	-	26,038,819	26,038,819	-
Receivables	**1,046,368,170**	**745,165,215**	-	**301,202,955**
Corporate income tax	256,924,418	256,924,418	-	-
Land tax, Land rental charges	789,443,752	488,240,797	-	301,202,955

5.16 Other payables

	30/6/2026 VND	01/01/2026 (Restated) VND
Short-term	**21,310,951,265**	**47,499,892,914**
Trade Union fees	323,332,866	298,507,986
Other payables	20,987,618,399	47,201,384,928
Long-term	**14,775,876,467**	**76,045,739,413**
Hanoi Investment and Trading JSC (Receive capital contribution for business cooperation from the C1 Trung Hoa Nhan Chinh construction joint venture project) (*)	*3,825,876,467*	*65,095,739,413*
Dai Hai Ha JSC (Receive capital contribution for business cooperation according to Contract No.12/2009 of C2 Trung Hoa - Nhan Chinh project)	*500,000,000*	*500,000,000*
DTT Vietnam Investment Trading JSC (Receive capital contribution for business)	*9,200,000,000*	*9,200,000,000*
Receive business capital contributions from individuals of the business cooperation project of No.1 Cai Dam villa area	*1,250,000,000*	*1,250,000,000*
Total	**36,086,827,732**	**123,545,632,327**
Including amounts payable to related parties, as disclosed in Note (7.1) to the financial statements	***1,723,784,501***	***1,444,465,870***

(*) Amounts payable in respect of capital contributions received under the business cooperation arrangement for the C1 Trung Hoa - Nhan Chinh Project, No. 48 Le Van Luong Street, Thanh Xuan District.

5.17 Short-term borrowings

	30/6/2026 (VND)		Arising during the period (VND)		01/01/2026 (VND)	
	Carrying value	Repayable amount	Increase	Decrease	Carrying value	Repayable amount
I. Short-term borrowings	**74,011,555,746**	**72,841,555,746**	**32,311,555,746**	**33,000,000,000**	**74,700,000,000**	**74,700,000,000**
a. Bank borrowings	***24,311,555,746***	***24,311,555,746***	***24,311,555,746***	-	-	-
Vietnam Bank for Agriculture and Rural Development – Cau Giay Branch (1)	24,311,555,746	24,311,555,746	24,311,555,746	-	-	-
b. Borrowings from other parties	***11,100,000,000***	***11,100,000,000***	-	-	***11,100,000,000***	***11,100,000,000***
Mr. Van Dinh Cuong	10,000,000,000	10,000,000,000	-	-	10,000,000,000	10,000,000,000
Other parties	1,100,000,000	1,100,000,000	-	-	1,100,000,000	1,100,000,000
c. Borrowings from related parties	***38,600,000,000***	***38,600,000,000***	***8,000,000,000***	***33,000,000,000***	***63,600,000,000***	***63,600,000,000***
Vietnam Building Utility Management and Operation Joint Stock Company (2)	8,000,000,000	8,000,000,000	8,000,000,000	-	-	-
Ha Long No. 6 Housing Investment and Development Joint Stock Company (3)	3,900,000,000	3,900,000,000	-	15,000,000,000	18,900,000,000	18,900,000,000
Handico 6 Mechanical and Electrical Construction Joint Stock Company (4)	25,100,000,000	25,100,000,000	-	-	25,100,000,000	25,100,000,000
Le Hoang Nam	-	-	-	12,000,000,000	12,000,000,000	12,000,000,000
Le Quoc Binh	-	-	-	6,000,000,000	6,000,000,000	6,000,000,000
Borrowings from other parties	1,600,000,000	1,600,000,000	-	-	1,600,000,000	1,600,000,000
Total	**74,011,555,746**	**74,011,555,746**	**32,311,555,746**	**33,000,000,000**	**74,700,000,000**	**74,700,000,000**

(1) Credit contract No. 1507-LAV-202600316 dated 23 March 2026 with the Vietnam Bank for Agriculture and Rural Development – Cau Giay Branch, with a loan term of 12 months and an interest rate of 7.8% per annum applicable for a maximum of the first three months, after which the interest rate shall be determined in accordance with the Branch Director's regulations at the time of adjustment. The loan is secured by the ownership rights to assets attached to land of Mr. Van Dinh Cuong and Ms. Ta Thi Hoa under the mortgage contract for assets attached to land, notarisation No. 554/2026/CCGD dated 16 March 2026.

5.17 Short-term borrowings (continued)

(2) Contract No. 01/2026/HĐCV dated 12 February 2026 with Vietnam Building Facility Management and Operation Services Joint Stock Company, in the amount of VND 5 billion for a term of three months from 12 February 2026 to 11 May 2026, together with the loan contract appendix dated 12 May 2026 extending the term by three months from 12 May 2026 to 11 August 2026. The interest rate is 7% per annum. The loan is unsecured. And contract No. 02/2026/HĐCV dated 25 March 2026 with Vietnam Building Facility Management and Operation Services Joint Stock Company, in the amount of VND 3 billion for a term of three months from 25 March 2026 to 24 June 2026, together with the loan contract appendix dated 25 June 2026 extending the term by three months from 25 June 2026 to 24 September 2026. The interest rate is 7% per annum.

(3) Borrowings from other parties represent loans from individuals within the Company to supplement working capital. The maximum interest rate is 12% per annum, with a loan term of one year.

(4) Economic contract No. 18.12/2024/HĐKT/HME-HDD06 dated 18 December 2024, for a term of three months commencing 19 December 2024, at an interest rate of 4.3%. The contract is automatically renewed upon expiry.

5.18 Provisions for liabilities

	30/6/2026 VND	01/01/2026 (Restated) VND
Long-term	**10,099,368,481**	**10,099,368,481**
Construction warranty provisions	10,099,368,481	10,099,368,481
Total	**10,099,368,481**	**10,099,368,481**

The Company's provisions comprise: warranty costs for the C1 Diamond Flower Tower project at 48 Le Van Luong Street, Nhan Chinh Ward, Thanh Xuan District, Hanoi;

and warranty costs for the installation of wall panels, external walling and finishing works of high-rise buildings under the project comprising an apartment complex, terraced houses and shophouses on land plot KS-E1, Vung Dang New Urban Area, Ha Long, Quang Ninh.

5.19 Owners' equity

a. Changes of owners' equity

Unit: VND

	Share capital	Share premium	Development and Investment Fund	Retained profits	Fund for Construction	Total
As at 01/01/2025	**151,200,000,000**	**1,273,275,917**	**19,147,384,211**	**92,227,556,669**	**1,423,176,288**	**265,271,393,085**
Profit in the year	-	-	-	1,395,728,787	-	1,395,728,787
Appropriation to the Development Investment Fund	-	-	139,572,879	(139,572,879)		-
Appropriation to the Bonus and Welfare Fund and the Mutual Assistance Fund	-	-	-	(111,658,302)		(111,658,302)
Other decreases	-	-	-		(1,423,176,288)	(1,423,176,288)
As at 31/12/2025	**151,200,000,000**	**1,273,275,917**	**19,286,957,090**	**93,372,054,275**	**-**	**265,132,287,282**
As at 01/01/2026	**151,200,000,000**	**1,273,275,917**	**19,286,957,090**	**93,372,054,275**	**-**	**265,132,287,282**
Profit in the period	-	-	-	4,352,729,995	-	4,352,729,995
Dividends (i)				(15,120,000,000)		(15,120,000,000)
As at 30/6/2026	**151,200,000,000**	**1,273,275,917**	**19,286,957,090**	**82,604,784,270**	**-**	**254,365,017,277**

The Company has appropriated its 2025 profits in accordance with Resolution No. 13/2026/NQ-ĐHĐCĐ of the Annual General Meeting of Shareholders dated 25 June 2026, under which dividends were distributed as follows:

Dividends of 10% of charter capital;

Appropriation to the investment and development fund of 10% of post-tax profits (fully appropriated in 2025);

Appropriation to the bonus and welfare fund of 7% of post-tax profits and to the mutual assistance fund of 1% of post-tax profits (fully appropriated in 2025).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended June 30, 2026

5.19 Owners' equity (continued)

b. Details of owners' investment capital

	30/6/2026 VND	01/01/2026 VND
Hanoi Housing Development And Investment Corporation	24,602,450,000	24,602,450,000
Capital contribution from other shareholders	126,597,550,000	126,597,550,000
Total	**151,200,000,000**	**151,200,000,000**

c. Capital transactions with owners and dividend and profit distribution

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Shareholders' capital		
Opening balance	151,200,000,000	151,200,000,000
Increased during the period	-	-
Closing balance	151,200,000,000	151,200,000,000
Dividends and distributed profits	***15,120,000,000***	-

d. Shares

	30/6/2026 Shares	01/01/2026 Shares
Quantity of registered shares	**15,120,000**	**15,120,000**
Quantity of issued shares	**15,120,000**	**15,120,000**
Common shares	15,120,000	15,120,000
Outstanding shares	**15,120,000**	**15,120,000**
Common shares	15,120,000	15,120,000
Par value of outstanding shares (VND/ share)	10,000	10,000

e. Funds

	30/6/2026 VND	01/01/2026 VND
Development and investment funds	19,286,957,090	19,286,957,090

f. Off Balance Sheet items

Bad debts written off

	30/6/2026	01/01/2026
Written-off bad debts (VND)	8,514,288,516	8,514,288,516

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INCOME STATEMENT

6.1 Revenue from sales of goods and provision of services

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Revenue from construction	46,022,549,474	16,002,889,092
Revenue from sales of apartment	108,624,013,679	6,685,335,879
Others	2,645,008,877	2,962,032,000
Total	**157,291,572,030**	**25,650,256,971**
In which, revenue from related parties are presented in Note 7.1	***47,467,717,474***	***21,207,617,909***

6.2 Cost of goods sold

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Cost of construction	46,011,657,930	13,274,300,274
Cost of sales of apartment	87,451,491,668	6,351,069,085
Other cost of goods sold	1,646,188,954	1,000,848,358
Total	**135,109,338,552**	**20,626,217,717**

6.3 Financial income

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Interest income from deposits	9,851,454	12,105,501
Total	**9,851,454**	**12,105,501**

6.4 Financial expenses

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Interest expense	1,698,662,981	1,844,726,850
Total	**1,698,662,981**	**1,844,726,850**

6.5 General and administrative expenses

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Employee expenses	7,294,719,278	3,156,301,878
Materials expenses	77,657,150	47,023,410
Office supplies expenses	60,679,630	123,590,875
Amortization and depreciation expenses	-	266,667,788
Charges and fee	40,802,260	421,640,172
Provision expenses	-	(1,721,414,320)
Outsourcing expenses	3,372,072,152	66,748,850
Other cash expense	3,701,756,258	1,494,184,426
Total	**14,547,686,728**	**3,854,743,079**

6.6 Other incomes

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Disposal of assets	1,648,148,148	-
Office rental with equipment	-	436,363,636
Others	500,000	898,783,550
Total	**1,648,648,148**	**1,335,147,186**

6.7 Other expenses

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Tax arrears and tax penalties	-	78,026,558
Other expenses	1,710,176,702	-
Total	**1,710,176,702**	**78,026,558**

6.8 Current corporate income tax expenses

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Profit (loss) before tax	**5,884,206,669**	**593,795,454**
Adjustments to increase taxable income	**1,773,176,702**	**141,026,558**
Expenses not be deducted	1,773,176,702	63,000,000
Fines and tax arrears	-	78,026,558
Adjustments to decrease taxable income	-	**1,721,414,320**
Provisions recognized in prior years	-	1,721,414,320
Taxables income	**7,657,383,371**	**(986,592,308)**
Corporate income tax rate	20%	20%
Corporate income tax	**1,531,476,674**	-
Total	**1,531,476,674**	-

6.9 Production and business expenses by factors

	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Material expenses	12,573,667,802	170,614,285
Employee expenses	8,227,236,281	3,533,912,508
Amortization and Depreciation expenses	1,239,766,146	1,239,766,146
Outsourcing expenses	5,226,401,862	13,578,188,624
Provision reversal	-	(1,721,414,320)
Other cash expenses	3,725,140,139	9,307,109,711
Total	**30,992,212,230**	**26,108,176,954**

7. OTHER INFORMATION

7.1 Related parties information

a. Related parties

Name of individual or organization	Relationship
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries
Ha Long Housing Development And Investment JSC No 6	Subsidiaries
Diamond Flower Tower Joint Stock Company	Subsidiaries
Handico 6 Electromechanical Construction JSC	Associates
Members of the Board of Management, Board of Supervisors, Board of General Directors of the company and their related individuals	Significant influence

7.1 Related parties information (continued)

b. Key management personnel compensation

Full name	Job title	Nature of the transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Mr. Le Quoc Binh	Chairman	Salary and Remuneration	357,000,000	312,120,000
Mr. Be Ngoc Long	Board Member, CEO	Salary and Remuneration	321,000,000	267,568,000
Mr. Vu Tuan Anh	Board Member	Remuneration	21,000,000	21,000,000
Mr. Pham Ngoc Chien	Board Member	Remuneration	21,000,000	21,000,000
Ms. Nguyen Thi Thu Hien	Head of the Supervisory Board	Remuneration	21,000,000	21,000,000
Mr. Pham Anh Tu	Member of the Supervisory Board	Salary and Remuneration	16,278,477	132,630,000
Ms. Pham Thi Kim Dung	Member of the Supervisory Board	Salary and Remuneration	92,850,000	85,641,614
Mr. Ngo Van Dong	Deputy General Director	Salary	192,000,000	164,268,000
Mr. Hoang Que Son	Deputy General Director	Salary	-	174,915,000
Mr. Dang Ba Toan	Deputy General Director	Salary	252,000,000	-
Mr. Dinh Ngoc Linh	Deputy General Director	Salary	-	215,011,364
Ms. Duong Thi Thai Huong	Chief Accountant	Salary	204,000,000	180,960,000
Mr Pham Ngoc Quynh	Information Disclosure Officer	Salary	174,600,000	137,872,299
Total			**1,672,728,477**	**1,733,986,277**

c. Other transactions

	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Purchase of goods			**2,720,007,392**	**163,047,592**
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries	Purchase of goods and services	-	163,047,592
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Purchase of goods and services	104,235,053	-
Handico 6 Electromechanical Construction JSC	Associates		2,615,772,339	-
Sales of goods			**47,467,717,474**	**21,207,617,909**
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries	Sales of goods and services	1,445,168,000	3,103,792,000
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Sales of constructions	46,022,549,474	18,085,920,909
		Other services	-	17,905,000

7.1 Related parties information (continued)

Dividends declared and paid in the period:

	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Dividends declared and paid			**3,865,396,000**	-
Mr. Le Quoc Binh	Chairman	Dividends	2,938,163,000	-
Mr. Be Ngoc Long	Board Member, CEO	Dividends	159,368,000	-
Mr. Pham Ngoc Chien	Board Member	Dividends	259,568,000	-
Mr. Vu Tuan Anh	Board Member	Dividends	459,558,000	-
Mrs. Nguyen Thi Thu Hien	Head of the Supervisory Board	Dividends	22,314,000	-
Mrs. Duong Thi Thai Huong	Chief Accountant	Dividends	26,425,000	-

Repayments of borrowings during the period

	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Mr. Le Quoc Binh	Chairman		6,000,000,000	3,000,000,000
Mr. Le Hoang Nam	Related person		12,000,000,000	-
Total			**18,000,000,000**	**3,000,000,000**

Borrowing costs incurred during the period

	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Borrowing costs incurred during the period			**876,584,384**	**1,795,110,412**
Mr. Le Quoc Binh	Chairman	Borrowing costs	29,589,041	479,342,466
Mr. Be Ngoc Long	Board Member, CEO	Borrowing costs	29,753,425	14,794,521
Mrs. Nguyen Thi Thu Hien	Head of the Supervisory Board	Borrowing costs	34,712,329	34,712,329
Mr. Le Hoang Nam	Related person	Borrowing costs	59,178,082	714,082,192
Handico 6 Electromechanical Construction JSC	Associates	Borrowing costs	535,214,521	535,214,520
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries	Borrowing costs	188,136,986	-
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Borrowing costs	-	16,964,384
Borrowing costs paid during the period			**374,547,945**	**360,164,384**
Mr. Le Quoc Binh	Chairman	Borrowing costs	124,849,315	300,000,000
Mr. Be Ngoc Long	Board Member, CEO	Borrowing costs	-	60,164,384
Mr. Le Hoang Nam	Related person	Borrowing costs	249,698,630	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended June 30, 2026

7.1 Related parties information (continued)

d. Balances with related parties

	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Receivables from customers			**12,292,265,381**	**877,885,721**
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries	Receivables from services	986,748,735	877,885,721
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Revenue from construction work	11,305,516,646	-
Other receivables			**1,378,906,896**	**1,378,906,896**
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Dividend	1,378,906,896	1,378,906,896
Advances to suppliers			**5,813,370,637**	-
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Prepayment to suppliers	5,460,000,000	-
Handico 6 Electromechanical Construction JSC	Associates	Prepayment to suppliers	353,370,637	-

Items	Relationship	Nature of transaction	For the period ended 30 June 2026 (VND)	For the period ended 30 June 2025 (VND)
Prepayment for customers				**8,739,356,104**
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Advances from customers	-	8,739,356,104
Trade payables			-	**7,684,716,159**
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Trade payables	-	7,684,716,159
Other payables			**1,723,784,501**	**1,444,465,870**
Handico 6 Electromechanical Construction JSC	Associates	Interest payable	1,574,195,460	1,038,980,939
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Interest payable	-	34,580,822
Mr. Le Quoc Binh	Chairman	Interest payable	-	95,260,274
Mr. Be Ngoc Long	Board Member, CEO	Interest payable	44,876,712	15,123,287
Ms. Nguyen Thi Thu Hien	Head of the Supervisory Board	Interest payable	104,712,329	70,000,000
Mr. Le Hoang Nam	Related person	Interest payable	-	190,520,548
Borrowings payable			**38,600,000,000**	**63,600,000,000**
Ha Long Housing Development And Investment JSC No 6	Subsidiaries	Borrowing	3,900,000,000	18,900,000,000
Vietnam Building Utilities Management and Operation Services Joint Stock Company	Subsidiaries	Borrowing	8,000,000,000	-
Mr. Be Ngoc Long	Board Member, CEO	Borrowing	600,000,000	600,000,000
Mr. Le Quoc Binh	Chairman	Borrowing	-	6,000,000,000
Ms. Nguyen Thi Thu Hien	Head of the Supervisory Board	Borrowing	1,000,000,000	1,000,000,000
Mr. Le Hoang Nam	Related person	Borrowing	-	12,000,000,000
Handico 6 Electromechanical Construction JSC	Associates	Borrowing	25,100,000,000	25,100,000,000

7.2 Comparative figures

The comparative information in the interim separate financial position and the related notes is derived from the separate financial statements for the financial year ended 31 December 2025, which were audited by CPA VIETNAM Auditing Company Limited, a member of INPACT International.

The comparative figures in the interim separate income statement, the interim separate statement of cash flows and the related notes are derived from the interim separate financial statements for the accounting period ended 30 June 2025, which were reviewed by CPA VIETNAM Auditing Company Limited, a member of INPACT International.

The Company has applied the guidance of Circular No. 99/2025/TT-BTC with effect from 1 January 2026. In order for the information in the interim financial statements to be comparable, the Company has restated or reclassified certain items as at 1 January 2026 in the financial position as follows:

Items	Prior year-end (Previously reported) VND	Beginning of year (Restatement) VND	Difference VND
RESOURCES			
I. Current liabilities			
3. Dividends and profits payable (i)	-	7,378,259,068	7,378,259,068
7. Other short-term payables (i)	54,878,151,982	47,499,892,914	(7,378,259,068)

(i): Reclassification of the balance relating to dividends and profits from the item "Other short-term payables" to the item "Dividends and profits payable" in accordance with the guidance of Circular No. 99/2025/TT-BTC

Hanoi, 14 August 2026

Preparer	Chief Accountant	General Director
Bui Thu Hang	Duong Thi Thai Huong	Be Ngoc Long

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI