

**REGULAR DISCLOSURE OF INFORMATION IN FINANCIAL
REPORTS**

To: Hanoi Stock Exchange

Implementing regulations in the Ministry of Finance's Circular No. 96/2020/TT-BTC dated November 16th, 2020, guiding information disclosure on the stock market, Consutancy Design and Urban Development Joint Stock Company has announce financial statement information for the 3 quarter of 2026 with Hanoi Stock Exchange, as follows:

1. Company: Consutancy Design and Urban Development Joint Stock Company

- Stock code: CDO
- Address: No. 194 Buoi Street, Ngoc Ha Ward, Hanoi City.
- Tel: 043.9744068
- Email: ketoan.cddc@gmail.com Website: www.cddc.vn
- Content of the published information:
- Financial report of the 3 quarter in 2026

Separate Financial Statements (the company has subsidiary); ☐

Combined financial statement (the company has subsidiary); ☒

Consolidated financial statement (the company has its own accounting department which is under separate accounting organization). ☐

- Cases that need an explanation of the cause:

+ The auditing organization provides a partial acceptance opinion on the financial statements (for reviewed/ audited financial statements):

Yes ☐

No ☐

Written explanation in case of Yes chosen:

Yes ☐

No ☐

+ Profit after tax in the reporting period differs by 5% or more before and after audit, converting from loss to profit or vice versa (for audited financial statements in 2025):

Yes ☐

No ☐

Written explanation in case of Yes chosen:

Yes ☐

No ☐

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same time last year:

Yes ☒

No ☐

Written explanation in case of Yes chosen:



Yes



No



+ Profit after tax in the reporting period is at a loss, going from profit in the same period of the previous year to loss in this time or vice versa:

Yes



No



Written explanation in case of Yes chosen:

Yes



No



This information was announced on the company's website on october 21th, 2026 at the link: <https://cddc.com.vn>

Attached documents:

- Financial report.....
- Explanatory document.....

CÔNG TY CỔ PHẦN TƯ VẤN THIẾT KẾ VÀ PHÁT TRIỂN ĐỒ THỊ

Digitally signed by CÔNG TY CỔ PHẦN TƯ VẤN THIẾT KẾ VÀ PHÁT TRIỂN ĐỒ THỊ
DN: C=VN, CN=CÔNG TY CỔ PHẦN TƯ VẤN THIẾT KẾ VÀ PHÁT TRIỂN ĐỒ THỊ, O=CÔNG TY CỔ PHẦN TƯ VẤN THIẾT KẾ VÀ PHÁT TRIỂN ĐỒ THỊ, ST=Hà Nội, UID=MSI.0102963747
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Organization's representative

Legal representative authorized person for the Information disclosure (sign with complete name, position, and seal)



GIÁM ĐỐC

Bùi Xuân Hiếu



**CONSULTANCY DESIGN AND URBAN
DEVELOPMENT. JSC**

No 10-02/2026/CDO/CV

*(Explanation of the causes of fluctuations in
profit after tax in the consolidated financial
statements for Q3.2026 compared to Q3.2025)*

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Hanoi, October 21th, 2026

To: - State Securities Commission

- Hanoi Stock Exchange

- Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance providing guidance on information disclosure on the securities market.
- Pursuant to the Consolidated Financial Statements for Quarter 3 of 2026 of Consutancy Design and Urban Development Joint Stock Company.

The Company hereby provides an explanation for the fluctuation in profit after corporate income tax for the third quarter of 2026 compared with the same period in 2025, in which the consolidated financial statements reflect a change from profit to loss, as follows:

Target	The third quarter of 2025	The third quarter of 2026	Variation
Revenue	6.398.062.401	6.662.236.903	4.13%
Cost of goods sold	5.342.382.111	5.941.340.677	11.21%
Profit after corporate income tax	896.217.276	-2.711.892.331	-403%

In the third quarter of 2026, the Company incurred a loss of VND 2.711.892.331, representing a 403% fluctuation from profit to loss compared with the same period in the third quarter of 2025, due to the following reasons:

- Revenue in the third quarter of 2026 increased by VND **264.174.502**, equivalent to 4.13%, compared with the same period in 2025 (representing a fluctuation equivalent to **29.48%** of the profit recorded in the third quarter of 2025).

- Cost of goods sold in the third quarter of 2026 increased by VND **598.958.566**, equivalent to **11.21%**, compared with the same period in 2025 (representing a fluctuation equivalent to **66.83%** of the profit recorded in the third quarter of 2025).

- In the third quarter of 2026, significant exchange rate fluctuations between USD/VND and USD/LAK resulted in a decrease in financial revenue of VND **847.683.439**, equivalent to **92.18%**, compared with the same period in 2025 (representing a fluctuation equivalent to **94.58%** of the profit recorded in the third quarter of 2025). Financial expenses, administrative expenses and other expenses increased by VND **2.425.642.104** compared with the same period in 2025 (representing a fluctuation equivalent to **270.65%** of the profit recorded in the third quarter of 2025).

These are the main reasons for the significant fluctuation in profit after tax compared to the same period last year.

This is the explanation of Consutancy Design and Urban Development Joint Stock Company regarding the fluctuation in business performance in the Company's consolidated financial statements.

Respectfully yours!

Recipients:

- As above;
- To be filed: Administration, Accounting Departmet

**CONSULTANCY DESIGN AND URBAN
DEVELOPMENT JSC**



Hanoi Department of Planning and Investment
CONSULTANCY DESIGN AND URBAN DEVELOPMENT JOINT STOCK COMPANY
No. 194 Buoï Street, Ngoc Ha Ward, Ha Noi

CONSOLIDATED FINANCIAL STATEMENTS
Q3 - 2026

- Consolidated Statement of Financial Position for Q3 - 2026
- Consolidated Income Statement for Q3 - 2026
- Consolidated Cash Flow Statement for Q3- 2026
- Notes to the Consolidated Financial Statements for Q3- 2026



CONSULTANCY DESIGN AND URBAN DEVELOPMENT JOINT STOCK COMPANY

No. 194 Buoï Street, Cong Vi Ward, Ba Dinh District, Ha Noi

Form No. B 01-DN

Attached to Circular No. 99/2025/TT-BTC dated October
27, 2025 of the Ministry of Finance)**CONSOLIDATED FINANCIAL POSITION REPORT***As at 30 September 2026*

Item	Code	Note	30/09/2026	01/01/2026
A. CURRENT ASSETS	100		81.391.400.114	89.277.310.943
I. Cash and cash equivalents	110		1.443.867.320	3.512.622.300
1. Cash	111		1.443.867.320	3.512.622.300
2. Cash equivalents	112		0	
II. Short-term financial investments	120		0	0
1. Trading securities	121		0	0
2. Provision for impairment of trading securities (*)	122		0	0
3. Short-term held-to-maturity investments	123		0	
4. Allowance for short-term held-to-maturity investments (*)	124			
5. Other short-term investments	125			
6. Allowance for impairment of other short-term investments ()	126			
III. Accounts receivable - short-term	130		68.095.093.664	74.966.473.928
1. Accounts receivable from customers	131		41.349.273.458	31.556.031.551
2. Prepayments to suppliers	132		16.309.426.999	29.876.690.906
3. Intercompany receivables	133		0	0
4. Receivables based on construction contract progress	134		0	0
5. Other short-term receivables	135		35.409.445.875	38.506.804.139
6. Provision for doubtful debts (*)	136		(24.973.052.668)	(24.973.052.668)
7. Assets under investigation for resolution	136		0	0
IV. Inventories	140		0	0
1. Inventories	141		0	0
2. Provision for inventories (*)	149		0	0
V. Short-term biological assets	150			
1. Livestock for single-harvest products (short-term)	151			
2. Seasonal crops or crops for single-harvest products (short-term)"	152			
3. Allowance for impairment of short-term biological assets (	153			
VI. Other current assets	160		11.852.439.130	10.798.214.715
1. Short-term prepaid expenses	161		5.765.240	7.182.221
2. Deductible value added tax	162		11.846.673.890	10.791.032.494
3. Taxes and other receivables from the State Treasury	163		0	0
4. Trading Government bonds	164		0	0
5. Other current assets	165		0	0
B. NON-CURRENT ASSETS	200		148.130.796.301	144.885.628.161
I. Accounts receivable - long-term	210		41.466.678.829	48.834.065.191
1. Long-term accounts receivable from customers	211			0
2. Long-term prepayments to suppliers	212		40.687.878.829	48.051.515.191
3. Working capital provided to subsidiaries	213		0	0
4. Long-term intercompany receivables	214		0	0
5. Other long-term receivables	215		778.800.000	782.550.000
6. Provision for doubtful long term debts (*)	216		0	0
II. Fixed assets	220		13.104.105.314	13.702.831.614
1. Tangible fixed assets	221		13.104.105.314	13.702.831.614
- Cost	222		22.154.126.533	22.154.690.695

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Item	Code	Note	30/09/2026	01/01/2026
- Accumulated depreciation (*)	223		(9.050.021.219)	(8.451.859.081)
2. Fixed assets of finance leasing	224		0	0
- Cost	225		0	0
- Accumulated depreciation (*)	226		0	0
3. Intangible fixed assets	227		0	0
- Cost	228		100.000.000	100.000.000
- Accumulated depreciation (*)	229		(100.000.000)	(100.000.000)
III. Long-term biological assets	230			
1. Livestock for periodic products	231			
a) Livestock for periodic products not yet mature	232			
b) Livestock for periodic products at maturity	233			
-Historical cost	234			
-Accumulated depreciation (*)	235			
2. Livestock for single-harvest products (long-term)	236			
3. Seasonal crops or crops for single-harvest products (long-term)	237			
4. Allowance for impairment of long-term biological assets (*)	238			
IV. Investment properties	240		0	0
- Cost	241		0	0
- Accumulated depreciation (*)	242		0	0
V. Long-term work in progress	250		64.487.840.370	53.261.923.546
1. Long-term work in progress	251		0	0
2. Construction in progress	252		64.487.840.370	53.261.923.546
VI. Long-term financial investments	260		29.055.909.538	29.055.909.538
1. Investments in subsidiaries	261		0	0
2. Investments in associates, joint venture	262		0	0
3. Equity investments in other entities	263		30.000.000.000	30.000.000.000
4. Allowance for impairment of long-term investments in other entities (*)	264		(944.090.462)	(944.090.462)
5. Held-to-maturity investments	265		0	0
6. Allowance for held-to-maturity investments (long-term) (*)	266			
VII. Other non-current assets	270		16.262.250	30.898.272
1. Long-term deferred expenses	271		0	0
2. Deferred income tax assets	272			
3. Long-term equipment, supplies, and replacement spa	273			
4. Other long-term assets	274			
5. Goodwill	279		16.262.250	30.898.272
TOTAL ASSETS (280 = 100 + 200)	280		229.522.196.415	234.162.939.104
C - LIABILITIES	300		19.084.468.562	21.529.533.185
I. Current liabilities	310		19.084.468.562	21.529.533.185
1. Accounts payable to suppliers	311		5.246.521.314	5.254.608.874
2. Advances from customers	312		0	0
3. Dividends and profit payable	313			
4. Taxes and other payables to the State (short-term)	314		9.915.477.259	12.515.944.305
5. Payables to employees	315		163.489.983	0
6. Accrued expenses	316		0	0
7. Short-term intercompany payables	317		0	0
8. Contract liabilities based on construction contract progress (short-term)	318		0	0
9. Deferred revenue (short-term)	319		0	0
10. Other short-term payables	320		23.952.198	23.952.198
11. Short-term loans and payables for finance leasing	321		0	0

Item	Code	Note	30/09/2026	01/01/2026
12. Short-term provision	322		0	0
13. Bonus and welfare funds	323		3.735.027.808	3.735.027.808
14. Stabilization funds	324		0	0
15. Trading Government bonds	325		0	0
II. Non-current liabilities	330		0	0
1. Long-term accounts payable to suppliers	331		0	0
2. Long-term advances from customers	332		0	0
3. Taxes and other payables to the State (long-term)	333			
4. Long-term accrued expenses	334		0	0
5. Intercompany payables for business capital	335		0	0
6. Long-term intercompany payables	336		0	0
7. Long-term deferred revenue	337		0	0
8. Other long-term payables	338		0	0
9. Long-term loans and payables for finance leasing	339		0	0
10. Convertible bonds	340		0	0
11. Preference shares	341		0	0
12. Deferred tax liabilities	342		0	0
13. Provision for long-term payables	343		0	0
14. Science and technology development funds	344		0	0
D - OWNER'S EQUITY	400		210.437.727.853	212.633.405.919
1. Share capital	411		315.049.750.000	315.049.750.000
- Ordinary shares	411a		315.049.750.000	315.049.750.000
- Preference shares	411b		0	0
2. Share premium	412		0	0
3. Bond option	413		0	0
4. Other capital	414		0	0
5. Treasury shares (*)	415		0	0
6. Asset revaluation differences	416		0	0
7. Foreign exchange differences	417		(35.416.103.048)	(34.572.550.776)
8. Investment and development funds	418		6.894.055.616	6.894.055.616
9. Other funds of owners' equity	419		0	0
10. Retained profits	420		(84.086.690.819)	(82.691.610.669)
Retained profits brought forward	420a		(82.691.610.669)	(83.627.287.633)
Retained profits for the current period	420b		(1.395.080.150)	935.676.964
11. Non-controlling interest	429		7.996.716.104	7.953.761.748
TOTAL LIABILITIES AND OWNER'S EQUITY (440 = 300 + 400)	440		229.522.196.415	234.162.939.104

Preparer



Lê Thị Phương Thảo

Chief Accountant



Lê Thị Phương Thảo



Bùi Xuân Hiểu

Approved, October 21, 2026

LEGAL REPRESENTATIVE

CONSOLIDATED INCOME STATEMENT

As at 30 September 2026

Item	Code	Note	Quarter 2/2026	Quarter 2/2025	For 01/01/2026 to 30/09/2026	For 01/01/2025 to 30/09/2025
1. Revenue from sales of goods and provision of services	01		6.662.236.903	6.398.062.401	19.913.218.604	17.477.898.252
2. Revenue deductions	02		0	0	0	0
3. Net revenue from sales of goods and provision of services (10 = 01 - 02)	10		6.662.236.903	6.398.062.401	19.913.218.604	17.477.898.252
4. Cost of sales	11		5.941.340.677	5.342.382.111	17.589.980.428	15.370.435.346
5. Gross profits (20 = 10 - 11)	20		720.896.226	1.055.680.290	2.323.238.176	2.107.462.906
6. Gain/Loss from sale or liquidation of investment property	21					
7. Financial income	22		71.898.018	919.581.457	2.575.290.228	2.823.271.063
8. Financial expenses	23		2.468.210.878	269.792.272	2.793.656.448	728.032.232
- In which: Interest expense	24		0	0	0	0
9. Selling expenses	25		0	0	0	0
10. General and administration expenses	26		1.036.475.697	809.252.199	3.456.742.060	3.085.888.593
11. Profit/(loss) from joint ventures and associates	27					
12. Net operating profit (30 = 20 + 21 + 22 -(23+25+26))	30		(2.711.892.331)	896.217.276	(1.351.870.104)	1.116.813.144
13. Other income	31		0	0	0	0
14. Other expenses	32		0	0	255.690	502.284
15. Results of other activities (40 = 31 - 32)	40		0	0	(255.690)	(502.284)
16. Accounting profit before tax (50 = 30 + 40)	50		(2.711.892.331)	896.217.276	(1.352.125.794)	1.116.310.860
17. Income tax expense - current	51		0	0	0	0
18. Income tax (benefit)/expense - deferred	52		0	0	0	0
19. Net profit after tax (60 = 50 - 51 - 52)	60		(2.711.892.331)	896.217.276	(1.352.125.794)	1.116.310.860
-Profit after tax attributable to the parent company	61		(1.130.028.911)	637.022.977	(1.651.175.724)	495.372.129
-Profit after tax attributable to non-controlling interests	62		42.954.356	49.470.130	42.954.356	49.470.130
20. Basic earnings per share	70					
21. Diluted EPS	71		(86,1)	28,4	(42,9)	35,4

Preparer

Le Thi Phuong Thao

Chief Accountant

Le Thi Phuong Thao



Approved, October 21, 2026

LEGAL REPRESENTATIVE

Bui Xuan Hieu

CONSOLIDATED CASH FLOW STATEMENT (Indirect method)*As at 30 September 2026*

Item	Code	Note	For 01/01/2026 to 30/09/2026	For 01/01/2025 to 30/09/2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Accounting profit before tax	01		(1.352.125.794)	1.116.310.860
2. Adjustments for:			0	0
- Depreciation and amortization	02		613.362.322	611.770.707
- Provisions	03		0	0
- Exchange gains/losses arising from revaluation of monetary items denominated in foreign currencies	04		0	0
- Profit or loss from financial investment activities	05		0	
- Interest expenses	06		0	
- Other adjustments	07		(843.552.273)	2.951.272.612
3. Operating profit before changes in working capital	08		(1.582.315.745)	4.679.354.179
- Change in receivables	09		13.183.125.230	489.880.156
- Change in inventories	10		0	0
- Change in payables (exclusive of interest payables, corporation income tax payables)	11		154.935.377	(561.371.140)
- Increase/Decrease in prepaid expenses	12		1.416.981	3.620.472
- Change in trading securities	13		0	0
- Interest and other borrowing costs paid	14		0	0
- Income tax paid	15		(2.600.000.000)	(1.200.000.000)
- Other receipts from operating activities	16		0	
- Other payments for operating activities	17		0	
Net cash flows from operating activities	20		9.157.161.843	3.411.483.667
II. CASH FLOWS FROM INVESTING ACTIVITIES			0	
1. Payments for additions to fixed assets and other long- term assets	21		(11.225.916.824)	(2.776.273.188)
2. Receipts from disposals of fixed assets and construction in progress	22		0	0
3. Payments for term deposits	23		0	0
4. Collection of loans and repurchase of debt instruments of other entities	24		0	0
5. Payments for investments in other entities	25		0	
6. Collections on investments in other entities	26		0	0
7. Receipts of interest and dividends	27		0	
Net cash flows from investing activities	30		(11.225.916.824)	(2.776.273.188)
III. CASH FLOWS FROM FINANCING ACTIVITIES			0	0
1. Proceeds from issuance of shares and receipt of contributed capital	31		0	0
2. Repayment of capital contributions to owners and repurchase of issued shares	32		0	0
3. Proceeds from borrowings	33		0	
4. Payments to settle loan principals	34		0	
5. Repayments of financial principals	35		0	0
6. Payments of dividends to owners	36		0	0

Item	Code	Note	For 01/01/2026 to 30/09/2026	For 01/01/2025 to 30/09/2025
Net cash flows from financing activities	40		0	0
Net cash flows during the period (50 = 20 + 30 + 40)	50		(2.068.754.980)	635.210.480
Cash and cash equivalents at the beginning of the year	60		3.512.622.300	1.886.361.957
Effect of exchange rate fluctuations on cash and cash equivalents	61		0	
Cash and cash equivalents at the end of the year (70 = 50 + 60 + 61)	70	VII.34	1.443.867.320	2.521.572.437

Preparer

Lê Thị Phương Thảo

Chief Accountant

Lê Thị Phương Thảo



Approved, October 21, 2026

LEGAL REPRESENTATIVE

Bùi Xuân Hiếu



NOTES TO THE FINANCIAL STATEMENTS

QII 2026

I. Characteristics of the enterprise's operations

1. Form of ownership.

Urban Design Consultancy and Development Joint Stock Company (hereinafter referred to as the "Company") was established and operates under Business Registration Certificate No. 0103027199 issued by the Hanoi Department of Planning and Investment for the first time on October 9, 2008, with the 18th amendment registered on January 24, 2024. Accordingly

Company Name: CONSULTANCY DESIGN AND URBAN DEVELOPMENT JOINT STOCK COMPANY

International Trading Name: CONSULTANCY DESIGN AND URBAN DEVELOPMENT JOINT STOCK

Abbreviated Name: CDDC.,JSC

Charter Capital: 315.049.750.000 VND

(Three hundred fifteen billion, forty-nine million, seven hundred fifty thousand dong)

Head Office: No. 194 Buoï Street, Cong Vi Ward, Ba Dinh District, Hanoi City.

Since October 10, 2018, the Company has had 02 subsidiaries:

Name of the First Subsidiary: CUNG XUAN JOINT STOCK COMPANY

International Trading Name: CUNG XUAN JOINT STOCK COMPANY

Abbreviated Name: CUNG XUAN.,JSC

Charter Capital: 129.000.000.000 VND

Head Office: Floor 12A, CDC Building, 25–27 Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City, Vietnam

Name of the Second Subsidiary: CONSULTANCY DESIGN AND URBAN DEVELOPMENT PUBLIC

International Trading Name: CONSULTANCY DESIGN AND URBAN DEVELOPMENT PUBLIC

Charter Capital: USD 3,543,800 (Three million, five hundred forty-three thousand, eight hundred US dollars)

Head Office: Phon My Xay Village, Pek District, Xiangkhouang Province, Laos.

2.Field of Operation: The company operates in consulting, design, and services.

3.Business Activities:

- Cultivation of vegetables, beans, and ornamental flowers and plants.
- Advertising (excluding tobacco advertising).
- etail of other goods, including: retail of paintings, sculptures, and artworks; retail of kerosene, gas cylinders, charcoal for household cooking; and retail of household consumer goods.
- Iron and steel casting, boiler manufacturing, metal forging, pressing, stamping, rolling, and powder metallurgy.
- Manufacturing metal household items for kitchens, bathrooms, and dining rooms; manufacturing metal office equipment; producing safety doors, safes, armored doors; and manufacturing insulated and non-insulated metal cables.
- Installation of industrial machinery and equipment; manufacturing refractory products; and production of iron, steel, and cast iron.

- Casting of non-ferrous metals, manufacturing metal components, and producing metal tanks, reservoirs, and storage equipment.
- Mechanical processing, metal treatment and coating, manufacturing of cutlery, hand tools, and common metal goods.
- Manufacturing medical, dental, orthopedic, and rehabilitation equipment and instruments (excluding dentures).
- Construction of various types of buildings, including the execution of civil, industrial, transportation, irrigation, technical infrastructure, water supply and drainage, and environmental projects.
- Installation of electrical systems.
- Other specialized construction activities, including interior and exterior decoration; EPC general contracting and turnkey construction projects; quality inspection services for construction works, construction machinery, and technological equipment.
- Wholesale of cars and other motor vehicles, sale of motorcycles and scooters, maintenance and repair of cars and motorcycles, and sale of parts and accessories for motorcycles and scooters.
- Advertising (excluding tobacco advertising);
- Retail of other goods, including: retail of paintings, statues, art works, retail of kerosene, gas cylinders, charcoal for household cooking fuel, and household consumer goods;
- Casting of iron and steel, production of boilers, forging, pressing, stamping, and rolling of metals, and powder metallurgy;
- Production of metal household items for kitchens, bathrooms, dining rooms, metal office equipment, production of safes, iron-clad doors, insulated and non-insulated metal cables;
- Wholesale of electronic devices and telecommunications components.
- Wholesale of rice and food products, wholesale of rice, and retail of food, beverages, and essential supplies.

4. Normal production and business cycle. The operating cycle is 12 months

5. Characteristics of the enterprise's operations during the financial year that affect the Financial Statements.

6. Enterprise structure

-List of subsidiaries

Name of the First Subsidiary: CUNG XUAN JOINT STOCK COMPANY

International Trading Name: CUNG XUAN JOINT STOCK COMPANY

Abbreviated Name: CUNG XUAN.,JSC

Charter Capital: 129.000.000.000 VND

Head Office: Floor 12A, CDC Building, 25-27 Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City, Vietnam

Name of the Second Subsidiary: CONSULTANCY DESIGN AND URBAN DEVELOPMENT PUBLIC

International Trading Name: CONSULTANCY DESIGN AND URBAN DEVELOPMENT PUBLIC

Charter Capital: USD 3,543,800 (Three million, five hundred forty-three thousand, eight hundred US dollars)

Head Office: Phon My Xay Village, Pek District, Xiangkhouang Province, Laos.

7. Number of employees at the end of the period or the average number of employees during the period: 13

8. Statement on the comparability of information in the Financial Statements: In cases where the Financial Statements are not comparable, the enterprise must provide clear disclosures and explain the reasons for the lack of comparability between the information of the reporting period and that of the comparative period in the Note to the Financial Statements

9. Disclosure of other information in the Financial Statements in accordance with relevant laws and regulations such as the Enterprise Law, Securities Law, etc.

II. Accounting period and accounting currency used

1. Annual accounting period (from January 1, 2026 to December 31, 2026)

2. Accounting currency used. In case of any change in accounting currency compared to the previous year, the reasons and effects of such change must be clearly explained: Vietnamese Dong (VND)

III. Applicable Accounting Standards and Accounting Regime

1. Applicable accounting regime

Urban Design Consultancy and Development Joint Stock Company applies the Vietnamese Enterprise Accounting Regime issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025 by the

2. Statement of compliance with Vietnamese Accounting Standards and Accounting Regime

The Management of Urban Design Consultancy and Development Joint Stock Company declares that the annual Financial Statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime, and relevant legal regulations on the preparation and presentation of Financial Statements, which are appropriate to the Company's business activities.

IV. Accounting policies, accounting estimates, and applicable related legal regulations

1. Principles for translating Financial Statements prepared in foreign currencies into Vietnamese Dong (in cases where the accounting records are maintained in a currency other than VND); and the impact (if any) arising from the translation of Financial Statements from foreign currencies into VND.

2. Exchange rates applied in accounting

Economic transactions denominated in foreign currencies are recorded at the actual transaction exchange rate of the transacting bank at the time the transaction occurs. At year-end, monetary assets and liabilities denominated in foreign currencies are retranslated at the average buying and selling transfer rates of the commercial bank where the Company maintains its accounts as of the reporting date. All realized exchange differences arising during the period and unrealized revaluation differences of monetary items are gradually recognized in the statement of profit or loss for the financial year *quả hoạt động kinh doanh của năm tài chính*.

-Cross exchange rates are applied in cases where the bank does not publish the exchange rate of the foreign currency

-The State Bank of Vietnam's published gold buying price or the reference buying price of licensed gold trading entities is used for revaluation of monetary gold at the reporting date.

3. Principles for determining the effective interest rate used for discounting cash flows.

4. Principles for recognition of cash and cash equivalents.

Cash includes cash on hand and demand deposits at banks. Economic transactions denominated in foreign currencies are translated into Vietnamese Dong at the actual transaction exchange rate of the transacting bank at the time the transaction occurs. All exchange differences arising during the period from operating activities, including construction investment activities, are immediately recognized in financial expenses or financial income for the period

5. Accounting principles for financial investments

a) Trading securities;

- b) Held-to-maturity investments;
- c) Investments in subsidiaries, joint ventures, and associates

Investments in subsidiaries and associates are assessed for impairment at the reporting date for the purpose of making provisions based on the financial statements of the subsidiaries and associates when these entities incur losses (except for planned losses identified in the approved business plan prior to the investment). However, the Company's subsidiaries and associates are either not incurring losses or are still in the investment stage; therefore, no impairment provision is required.

Net profit distributed from subsidiaries and associates arising after the investment date is recognized in the statement of profit or loss. Other distributions are deducted from the cost of the investment.

6. Accounting principles for receivables

The enterprise shall disclose accounting policies related to receivables and the key estimation basis used in the policy for allowance for doubtful debts

7. Accounting principles for inventories"

8. Accounting principles and depreciation of tangible fixed assets (including perennial plants for periodic products and working livestock), intangible fixed assets, finance lease assets, and investment property.

"Recognition principles for tangible and intangible fixed assets

- Fixed assets are initially recorded at cost. During their use, fixed assets are accounted for under three indicators: cost, accumulated depreciation, and carrying amount.
- The cost of fixed assets is determined as all expenditures incurred by the entity to acquire the asset up to the point it is ready for use.

Depreciation method of fixed assets

Fixed assets are depreciated over their estimated useful lives using the straight-line method. Depreciation periods are determined in accordance with Circular No. 45/2013/TT-BTC dated April 25, 2013 issued by the Ministry of Finance. The specific useful lives are as follows

- 9. Accounting principles for biological assets.
- 10. Accounting principles for various types of business cooperation contracts.
- 11. Accounting principles for unrealized expenses.
- 12. Accounting principles for accounts payable to suppliers.
- 13. Accounting principles require the payment of dividends and profits.
- 14. Principles for recognizing incurred expenses.
- 15. Principles for recognizing revenue awaiting allocation.
- 16. The principle is that provisions must be paid out.
- 17. Accounting principles for deferred corporate income tax.
- 18. Recognition principles for borrowings and finance lease liabilities.

Borrowings and finance lease liabilities are tracked in detail by repayment terms. Amounts with repayment periods exceeding 12 months from the reporting date are presented as long-term borrowings and finance lease liabilities. Amounts due within 12 months from the reporting date are presented as short-term borrowings and finance lease liabilities

- 19. Recognition principles and capitalization of borrowing costs

Borrowing costs directly attributable to the acquisition, construction, or production of a qualifying asset under construction are capitalized into the cost of that asset, including interest expenses, amortization of discounts or premiums on bond issuance, and ancillary costs incurred in obtaining borrowings

Capitalization of borrowing costs is suspended during periods in which active development or production is interrupted, unless the interruption is necessary

Capitalization ceases when substantially all activities necessary to prepare the qualifying asset for its intended use or sale are complete. Borrowing costs incurred thereafter are recognized as expenses in the period in which they are incurred

Borrowing costs capitalized during the period shall not exceed the total borrowing costs incurred in that period. Interest expenses and amortization of discounts or premiums capitalized in each period shall not exceed the actual interest incurred and the amortization of discounts or premiums for that period

20. Recognition principles for convertible bonds.

21. Equity recognition principles:

- Principles for recognition of owners' contributed capital, share premium, convertible bond option, and other owners' equity;

- Principles for recognition of asset revaluation differences;

- Principles for recognition of foreign exchange differences;

- Principles for recognition of retained earnings.

22. Revenue recognition principles and methods, and other income:

- Revenue from sale of goods and provision of services

- +Revenue from sale of goods

- +Revenue from provision of services.

- +Revenue from construction contracts.

- +Revenue from sale of real estate, including serviced apartments, mixed-use office–accommodation properties or similar products

- Financial income;

- Other income.

23. Accounting principles for revenue deductions.

24. Accounting principles for cost of goods sold.

25. Accounting principles for financial expenses.

26. Accounting principles for selling expenses and general and administrative expenses.

27. Accounting principles for sale and disposal of fixed assets and investment property

28. Principles and methods for recognition of current corporate income tax expense (including additional corporate income tax expense under global minimum tax regulations) and deferred corporate income tax expense

29. Other accounting principles and methods.

V. Supplementary information for items presented in the Statement of Financial Position

Unit: vnd

1. Cash and cash equivalents

Cash and cash equivalents held by the enterprise that are not restricted in use	End of year	Beginning of year
-Cash on hand	1.417.924.884	3.494.199.962
-Demand deposits	25.942.436	0
-Cash in transit	...	...
-Cash equivalents	...	...
Total	1.443.867.320	3.494.199.962

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

V. Supplementary information for items presented in the Statement of Financial Position

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NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	30/09/2026		As of January 1, 2025		Content
	Original Cost	Recoverable Value	Original Cost	Recoverable Value	
05 - Non-performing Loans	0	0	0	0	
-Total value of receivables and loans that are overdue or not yet overdue but are difficult to collect (including details of the overdue period and value of overdue receivables and loans for each party if the receivable or loan for that party accounts for 10% or more of the total overdue debt)	24.896.996.650	0	24.896.996.650	0	
- Information about penalties, late interest receivables, etc., arising from overdue debts but not recognized as revenue	0	0	0	0	
-The likelihood of recovering overdue receivables	0	0	0	0	

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	As at 30 September 2026		As of January 1, 2026		Content
	Original Cost	Provisions	Original Cost	Provisions	
06 - Inventory	0	0	0	0	
Goods in transit	0	0	0	0	
Raw materials and supplies	0	0	0	0	
Tools and instruments	0	0	0	0	
Work-in-progress (unfinished production)	0	0	0	0	
Finished goods	0	0	0	0	
Merchandise		0	0	0	
Goods sent for sale	0	0	0	0	
Goods in bonded warehouses	0	0	0	0	
Real estate inventory	0	0	0	0	
Value of obsolete, low-quality, or unsellable inventory at the end of the period; reasons and proposed solutions for handling obsolete or low-quality inventory	0	0	0	0	
Value of inventory used as collateral or pledged to secure liabilities at the end of the period	0	0	0	0	
Reasons for additional provisions or reversals of provisions for inventory devaluation	0	0	0	0	

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	Buildings and Structures	Machinery and Equipment	Transportation and Transmission Means	Management Equipment and Tools	Perennial Plants, Working Animals for Production	Other Tangible Fixed Assets	Total	Content
07. Changes in Tangible Fixed Assets	0	0	0	0	0	0	0	
Original Cost								
Beginning balance	20.382.941.264	1.130.395.965	31.724.104	609.629.362	0	0	22.154.690.695	
-Purchases during the year	0	0	0	0	0	0	0	
-Completed construction investment projects	0	0	0	0	0	0	0	
-Other increases	0	0	0	0	0	0	0	
-Transfers to investment properties	0	0	0	0	0	0	0	
-Disposal or liquidation	0	0	0	0	0	0	0	
-Other decreases	0	0	564.162	0	0	0	564.162	
Ending balance	20.382.941.264	1.130.395.965	31.159.942	609.629.362	0	0	22.154.126.533	
Accumulated Depreciation								
Beginning balance	6.693.348.654	1.130.395.965	0	609.629.362	0	0	8.433.373.981	
Depreciation as of 12/31/2024	595.434.039	0	22.510.699	0	0	0	617.944.738	
-Other increases	0	0	0	0	0	0	0	
-Transfers to investment properties	0	0	0	0	0	0	0	
-Disposal or liquidation	0	0	0	0	0	0	0	
-Other decreases	0	0	0	0	0	0	0	
Ending balance	7.288.782.693	1.130.395.965	22.510.699	609.629.362	0	0	9.051.318.719	
Net Book Value								
At the beginning of the year	13.689.592.610	0	31.724.104	0	0	0	13.721.316.714	
At the end of Q2-2025	13.094.158.571	0	8.649.243	0	0	0	13.102.807.814	
-Net book value at year-end of tangible fixed assets used as collateral or pledged to secure loans:	0	0	0	0	0	0	0	
-Original cost at year-end of fully depreciated tangible fixed assets still in use:	0	0	0	0	0	0	0	
-Original cost at year-end of tangible fixed assets awaiting disposal:	0	0	0	0	0	0	0	
-Commitments regarding the purchase or sale of significant tangible fixed assets in the future:	0	0	0	0	0	0	0	
-Other changes in tangible fixed assets:	0	0	0	0	0	0	0	

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	Land Use Rights	Copyrights	Industrial property rights	Software	Other	Total
10. Changes in Intangible Fixed Assets						
Original Cost						
Beginning balance	0	0	0	0	0	0
-Purchases during the year	0	0	0	100.000.000	0	100.000.000
-Created internally by the company	0	0	0	100.000.000	0	100.000.000
-Increase due to business mergers	0	0	0	0	0	0
-Other increases	0	0	0	0	0	0
-Disposal or sale	0	0	0	0	0	0
-Other decreases	0	0	0	0	0	0
Ending balance	0	0	0	100.000.000	0	100.000.000
Accumulated Amortization						
Beginning balance	0	0	0	100.000.000	0	100.000.000
-Amortization during the year	0	0	0	100.000.000	0	100.000.000
-Other increases	0	0	0	0	0	0
-Disposal or sale	0	0	0	0	0	0
-Other decreases	0	0	0	0	0	0
Ending balance	0	0	0	100.000.000	0	100.000.000
Net Book Value						
At the beginning of the year	0	0	0	0	0	0
At the end of the year	0	0	0	0	0	0
-Net book value at year-end of intangible fixed assets used as collateral or pledged to secure loans	0	0	0	0	0	0
-Original cost of intangible fixed assets that have been fully amortized but are still in use	0	0	0	0	0	0
-Notes and other explanations:	0	0	0	0	0	0

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NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	Buildings and Structures	Machinery and Equipment	Transportation and Transmission Means	Other Fixed Assets	Total
11. Changes in Finance Lease Fixed Assets	0	0	0	0	0
Original Cost	0	0	0	0	0
Beginning balance	0	0	0	0	0
- Finance leases during the year	0	0	0	0	0
- Purchase of finance lease assets	0	0	0	0	0
- Other increases	0	0	0	0	0
- Return of finance lease assets	0	0	0	0	0
- Other decreases	0	0	0	0	0
Ending balance	0	0	0	0	0
Accumulated Depreciation	0	0	0	0	0
Beginning balance	0	0	0	0	0
- Depreciation during the year	0	0	0	0	0
- Purchase of finance lease assets	0	0	0	0	0
- Other increases	0	0	0	0	0
- Return of finance lease assets	0	0	0	0	0
- Other decreases	0	0	0	0	0
Ending balance	0	0	0	0	0
Net Book Value	0	0	0	0	0
- At the beginning of the year	0	0	0	0	0
- At the end of the year	0	0	0	0	0
* Additional lease payments recognized as expenses during the year:	0	0	0	0	0
* Basis for determining additional lease payments:	0	0	0	0	0
* Lease extension terms or rights to purchase the asset:	0	0	0	0	0

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Item Name	Beginning balance	Decrease during the year	Increase during the year	Ending balance
13. Changes in Investment Properties	0	0	0	0
a) Investment Properties for Lease	0	0	0	0
Original Cost	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
Accumulated Depreciation	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
Net Book Value	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
b) Investment Properties Held for Capital Appreciation	0	0	0	0
Original Cost	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
Impairment Losses	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
Net Book Value	0	0	0	0
- Land use rights	0	0	0	0
- Buildings	0	0	0	0
- Buildings and land use rights	0	0	0	0
- Infrastructure	0	0	0	0
- Net book value at the end of the period of investment properties used as collateral or pledged to	0	0	0	0
' - Original cost of investment properties that have been fully depreciated but are still leased or held for capital appreciation	0	0	0	0
' - Notes and other explanations	0	0	0	0

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NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

14. Prepayments and Deferred Expenses

Items	Beginning balance	Ending balance
a) Short-term (detailed by nature)	0	0
b) Long-term (detailed by nature)	0	0
Total	0	0

15. Other Assets

Items	Beginning balance	Ending balance
a) Short-term (detailed by category)	0	0
b) Long-term (detailed by category)	0	0
Total	0	0

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026

Indicator Name	As at 30 September 2026			Beginning of the Year			Content
	Original Cost	Fair Value/Book Value	Allowance or Provision	Original Cost	Fair Value/Book Value	Allowance or Provision	
12. Financial Investments	30.000.000.000	0	0	30.000.000.000	0	0	
a) Trading Securities	0	0	0	0	0	0	
- Total value of shares (detailed by each type of share accounting for 10% or more of the total share value)	0	0	0	0	0	0	
- Total value of bonds (detailed by each type of bond accounting for 10% or more of the total bond value)	0	0	0	0	0	0	
- Other investments	0	0	0	0	0	0	
- Reasons for changes in each investment/type of shares, bonds	0	0	0	0	0	0	
In terms of quantity	0	0	0	0	0	0	
In terms of value	0	0	0	0	0	0	
b) Held-to-Maturity Investments	0	0	0	0	0	0	
b1) Short-term	0	0	0	0	0	0	
- Fixed-term deposits	0	0	0	0	0	0	
- Bonds	0	0	0	0	0	0	
- Other investments	0	0	0	0	0	0	
b2) Long-term	0	0	0	0	0	0	
- Fixed-term deposits	0	0	0	0	0	0	
- Bonds	0	0	0	0	0	0	
- Other investments	0	0	0	0	0	0	
c) Equity Investments in Other Entities** (detailed by each investment by holding ratio and voting)	30.000.000.000	0	0	30.000.000.000	0	0	
- Investments in subsidiaries		0	0		0	0	
- Investments in joint ventures, associates		0	0		0	0	
- Investments in other entities	30.000.000.000	0	0	30.000.000.000		0	
- Summary of activities of subsidiaries, joint ventures, and associates during the period	0	0	0	0	0	0	
- Significant transactions between the company and its subsidiaries, joint ventures, and associates during the period	0	0	0	0	0	0	
- Explanation if fair value cannot be determined	0	0	0	0	0	0	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026

16. Loans and Finance Lease Liabilities

Tên chỉ tiêu	End of the year	During the year		Beginning of Year
		Increase	Decrease	
a) Short-term Loans		0	0	
b) Long-term Loans		0	0	
c) Borrowings from related parties		0	0	
Total		0	0	

d) Lease Liabilities – Maturity Analysis

Times	This year			Last year		
	Total lease payments	Interest portion	Principal repayment	Total lease payments	Interest portion	Principal repayment
Up to 1 year	...		...	...	...	...
1 to 5 years	...		...	...	...	...
Over 5 years	...		...	...	...	...
Lease liabilities from related parties	...		...	...	...	...
Total	...		...	...	...	...

d) Overdue Borrowings and Lease Liabilities

Items	End of the year		Beginning of the year	
	Principal	Interest	Principal	Interest
- Loans	...	...	...	...
- Lease liabilities	...	...	...	...
- Reasons for overdue balances	...	...	...	...
Total	...	...	...	...

e) Overdue Borrowings and Lease Liabilities from Related Parties

Items	End of the year		Beginning of the year	
	Principal	Interest	Principal	Interest
- Loans	...	...	...	...
- Lease liabilities	...	...	...	...
- Reasons for overdue balances	...	...	...	...
Total	...	...	...	...

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026

Indicator Name	Beginning Balance	Payable During the Year	Paid During the Year	Ending Balance
19. Taxes and Payables to the Government	12.515.944.305	1.418.201.071	4.018.201.071	9.915.944.305
a) Payable (detailed by type of tax)	12.515.944.305	1.418.201.071	4.018.201.071	9.915.944.305
-Value-Added Tax (VAT)	4.400.449.279	1.418.201.071	1.418.201.071	4.400.449.279
-Special Consumption Tax	0	0	0	0
-Import and Export Duties	0	0	0	0
-Corporate Income Tax	8.115.495.026	0	2.600.000.000	5.515.495.026
-Personal Income Tax	0	0	0	0
-Resource Tax	0	0	0	0
-Land and Lease Tax	0	0	0	0
-Other Taxes	0	0	0	0
-Fees, Charges, and Other Payables	0	0	0	0
b) Receivables (detailed by type of tax)	0	0	0	0
Value-Added Tax (VAT)	0	0	0	0
-Special Consumption Tax	0	0	0	0
-Import and Export Duties	0	0	0	0
-Corporate Income Tax	0	0	0	0
-Personal Income Tax	0	0	0	0
-Resource Tax	0	0	0	0
-Land and Lease Tax	0	0	0	0
-Other Taxes	0	0	0	0
-Fees, Charges, and Other Payables	0	0	0	0
Number of rows: 21				

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026

Item	Owner's Contributed Capital	Share Premium	Converti ble Bond Option	Development Investment Fund	Asset Revaluation Surplus	foreign exchange differences	Undistributed Post-Tax Profit	(Non-controlling Interests)	Total
27.Owner's Equity									
Beginning Balance of Last Year	315.049.750.000	0	0	6.894.055.616	0	(37.741.946.445)	(81.689.535.815)	7.849.699.326	210.362.022.682
a. Reconciliation of Changes in Equity									
-Increase in capital during last year	0	0	0	0	0	0	0	0	0
-Profit for last year	0	0	0	0	0	0	(1.937.751.818)	11.392.021	(1.926.359.797)
-Other increases	0	0	0	0	0	0	0	0	0
-Decrease in capital during last year	0	0	0	0	0	0	0	0	0
-Loss for last year	0	0	0	0	0	(577.528.158)	0	0	3.746.923.827
-Other decreases	0	0	0	0	0	0	0	0	0
Beginning Balance of This Year	315.049.750.000	0	0	6.894.055.616	0	(34.572.550.776)	82.691.610.669	7.953.761.748	212.633.405.919
-Increase in capital during this year	0	0	0	0	0	0	0	0	0
-Profit for this year	0	0	0	0	0	0	(222.253.338)	3.950.616	(1.352.125.795)
-Other increases	0	0	0	0	0	0	0	0	0
-Decrease in capital during this year	0	0	0	0	0	0	0	0	0
-Loss for this year	0	0	0	0	0	(843.552.272)	0	0	(843.552.272)
-Other decreases	0	0	0	0	0	0	0	0	0
Ending Balance of This Year	315.049.750.000	0	0	6.894.055.616	0	(35.416.103.048)	84.086.690.819	7.996.716.105	210.437.727.853
b- Detailed Investment of the Owner									

Item	Ending Balance	Beginning Balance
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- Contribution from Parent Company (if a subsidiary)		0	0
- Contribution from Other Entities		0	0
Total			

c- Transactions with Owners and Dividend Distribution

Item	Ending Balance	Beginning Balance
- Owner's Investment	315.049.750.000	315.049.750.000
+Contribution at the Beginning of the Year	315.049.750.000	315.049.750.000
+ Increase in Contribution during the Year	0	0
+ Decrease in Contribution during the Year	0	0
+ Contribution at the End of the Year	315.049.750.000	315.049.750.000
- Dividends and Profits Distributed	0	0

d. Shares

Item	Ending Balance	Beginning Balance
-Number of Shares Registered for Issuance	31.504.975	31.504.975
-Number of Shares Sold to the Public	31.504.975	31.504.975
-Ordinary Shares	31.504.975	31.504.975
-Preferred Shares (classified as Owner's Equity)	0	0
- Number of Shares Repurchased (Treasury Shares)	0	0
+Ordinary Shares	0	0
+Preferred Shares (classified as Owner's Equity)	0	0
-Number of Shares Outstanding	31.504.975	31.504.975
+Ordinary Shares	31.504.975	31.504.975
+Preferred Shares (classified as Owner's Equity)	0	0

*Number of Shares Outstanding : 10.000

d- Dividends

Dividends declared after the reporting period:

Dividends declared on ordinary shares / contributed equity:

Dividends declared on preference shares:

Share dividends (bonus shares):

Portion of profit distributed to increase charter capital / contributed capital of the investee:

e- Explanation of the reasons for movements in equity components, including:

- Share premium
- Equity component of convertible bonds
- Investment and development fund / retained reserves
- Treasury shares
- Other reserves within equity

g- Income and Expenses, Gains or Losses Recognized Directly in Owner's Equity According to Accounting Standards

28. Asset Revaluation Differences

Item	Ending Balance	Beginning Balance
Reason for Change Between Beginning and Ending Balance (Which assets were revalued, and under what decision?).		

29. Chênh lệch tỷ giá

Item	Ending Balance	Beginning Balance
- Exchange Rate Differences from Foreign Currency Translation of Financial Statements into VND	32.514.463.842	0
- Exchange Rate Differences Arising from Other Causes (Specify Reason)	5.062.848.817	0

NOTES TO THE FINANCIAL STATEMENTS

As at 30 September 2026

Indicator	Ending Balance	Beginning Balance
30. Items Outside the Balance Sheet	0	0
a) Lease Assets: Total Minimum Lease Payments in Future for Non-cancellable Operating Lease Contracts	0	0
-1 Year or Less	0	0
-More than 1 Year but Less than 5 Years;	0	0
-More than 5 Years;	0	0
b) Assets held on behalf, consignment, processing and import-export entrustment		
c) Infrastructure assets not included in State capital at the enterprise		
d) Assets of the enterprise pledged or mortgaged as collateral		
đ) Monetary Gold: The company must disclose the cost, quantity (in international units), and types of monetary gold		
- Bad Debts Written Off: The company must disclose the value (in original currency and VND) of bad debts written off within 10 years from the date of write-off, categorized by debtor and cause		
e) Foreign Currencies: The company must disclose the quantity of each type of foreign currency in original units. Monetary gold must be presented in weight units in both domestic and international ounces, with the value in USD theo USD	0	0
g) Interest on deferred payment / installment purchases of assets: The enterprise shall disclose: Number of installment periods; Total interest payable; Interest already paid; Outstanding interest payable related to deferred or installment purchases of assets.	0	0
h) Interest on deferred payment / installment sales of assets: The enterprise shall disclose: Number of installment periods; Total interest receivable; Interest already received; Outstanding interest receivable related to deferred or installment sales of assets.	0	0
i) Other Information on Items Outside the Balance Sheet	0	0

31. Assets held on behalf of others subject to restrictions

The carrying amount of assets held by the enterprise on behalf of other parties but restricted in use due to legal constraints or obligations under contractual agreements or applicable laws (e.g., assets under BCC contracts, restricted cash from public share offerings, etc.):

Items	Năm nay	Năm trước
Assets		
Cash and cash equivalents	...	...
Receivables	...	...
Inventories	...	...
Fixed assets	...	...

Investment property	...	...
Other assets	...	...
Total	...	...
Liabilities		
Payables to suppliers	...	...
Borrowings	...	...
Accrued expenses	...	...
Other payables	...	...
Total	...	...

32. Other information that the enterprise considers necessary to disclose and explain in order to provide useful information to users of the financial statements.

CONTENT	This Year	Last Year
VI - Additional Information for Items Presented in the Income Statement		
1.Total Sales Revenue and Service Provision Revenue (Code 01)	19.913.218.604	17.477.898.252
a. Revenue	19.913.218.604	17.477.898.252
-Sales revenue	0	0
-Service provision revenue	19.913.218.604	17.477.898.252
-Revenue from construction contracts	0	0
+Revenue recognized from construction contracts during the period	0	0
+Total cumulative revenue from construction contracts recognized up to the financial statement preparation date	0	0
b) Revenue from related parties (detailed by entity).	0	0
c) In cases where rental revenue is recognized as the total amount received in advance, the company must disclose the difference between recognizing revenue using the method of gradual allocation over the rental period; the impact on future profits and cash flows due to recognizing the entire amount received in advance.	0	0
2.Revenue Deductions (Code 02)	0	0
-Trade discounts	0	0
-Sales discounts	0	0
-Sales returns	0	0
3.Cost of Goods Sold (Code 11)	17.589.980.428	15.370.435.346
-Cost of goods sold	17.589.980.428	15.370.435.346
-Cost of finished goods sold	0	0
Among which: Cost of goods, finished real estate sold, and its provision for losses, including	0	0
+Provision expenses	0	0
+Provisions allocated to individual items	0	0
+Estimated period when costs will be incurred.	0	0
-Cost of services rendered	0	0
+Remaining value, costs of disposal, liquidation of investment properties	0	0

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-Real estate business costs for investment properties	0	0
-Loss of inventory value during the period	0	0
-Value of inventory loss beyond expected shrinkage	0	0
-Provision for inventory loss	0	0
-Other deductions from the cost of goods sold	0	0
4. Gain/(Loss) from disposal of investment property	0	0
-Proceeds from disposal of investment property	0	0
-Carrying amount of investment property	0	0
-Expenses related to disposal of investment property	0	0
Gain/(Loss) from disposal of investment property	0	0
5.Financial Income (Code 21)	1.682.963.992	2.217.632.222
-Interest on deposits and loans	4.923	19.614
-Profit from investment sales	0	0
-Dividends and profits received	0	0
-Exchange rate gains	1.682.959.069	2.217.612.608
-Profit from installment sales, payment discounts	0	0
-Other financial income	0	0
6.Financial Expenses (Code 22)	2.028.992.093	511.719.996
-Interest on loans	0	0
-Payment discounts, installment sales interest	0	0
-Losses from liquidation of financial investments	0	0
-Exchange rate losses	2.028.992.093	511.719.996
-Provision for impairment of trading securities and investment losses	0	0
-Other financial expenses	0	0
-Deductions from financial expenses.	0	0
7.Other Income	0	0
-Disposal or sale of fixed assets	0	0
-Gains from revaluation of assets	0	0
-Fines received	0	0
-Tax reductions	0	0
-Other income	0	0
8.Other Expenses	0	0
-Remaining value of fixed assets and costs of disposal or sale of fixed assets	0	0
-Losses from asset revaluation	0	0
-Fines	0	0
-Other expenses	0	0
9.Selling Expenses and Administrative Expenses	3.456.742.060	3.085.888.593
a) Administrative expenses incurred during the period	3.456.742.060	3.085.888.593
-Detailed items that account for 10% or more of total administrative expenses	0	0
-Other administrative expenses	0	0
b) Selling expenses incurred during the period	0	0
-Detailed items that account for 10% or more of total selling expenses	0	0
-Other selling expenses	0	0
c) Deductions from selling and administrative expenses	0	0
-Reversal of product and inventory warranty provisions	0	0
Reversal of restructuring provisions and other provisions	0	0

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-Other deductions	0	0
10.Production and Business Costs by Element	0	0
-Raw materials and supplies	0	0
-Labor costs	0	0
-Depreciation of fixed assets	0	0
-Outsourced service costs	0	0
-Other cash expenses	0	0
11.Current Corporate Income Tax Expense (Code 51)	0	0
-Accounting profit before tax	0	0
-Tax expense calculated at the applicable corporate income tax rate	0	0
Adjustment	0	0
-Non-taxable income	0	0
-Non-deductible expenses	0	0
-Under/(over) provision of prior years	0	0
Corporate income tax expense	0	0
Current corporate income tax expense	0	0
Deferred corporate income tax expense (**)	0	0
Total corporate income tax expense (*)	0	0
** Deferred Corporate Income Tax Expense (Code 52)	0	0
-Deferred corporate income tax expense arising from temporary taxable differences	0	0
-Deferred corporate income tax expense arising from the reversal of deferred tax assets	0	0
-Deferred corporate income tax income from temporary deductible differences	0	0
-Deferred corporate income tax income from unused tax losses and tax credits	0	0
-Deferred corporate income tax income from the reversal of deferred tax liabilities	0	0
-Total deferred corporate income tax expense	0	0
VII.Additional Information for Items Presented in the Cash Flow Statement	0	
1.Non-cash Transactions Affecting Cash Flow and Cash Held but Not Used	0	0
-Acquiring assets by incurring directly related debts or through financial leasing	0	0
-Acquiring businesses by issuing shares	0	0
-Converting debt into equity	0	0
-Other non-cash transactions	0	0
2.Cash Held but Not Used		
Present the value and reasons for large amounts of cash and cash equivalents held by the company but not used due to legal restrictions or other obligations the company must adhere to	0	0
3.Cash Received from Borrowings During the Period:	0	0

-Cash received from borrowings under regular loan agreements	0	0
-oCash received from issuing regular bonds	0	0
-Cash received from issuing convertible bonds	0	0
-Cash received from issuing preferred stock classified as debt	0	0
	0	0
-Cash received from other forms of borrowing	0	0
4.Principal Loan Repayments Made During the Period:	0	0
-Repayment of principal on regular loans	0	0
-Repayment of principal on regular bonds	0	0
-Repayment of principal on convertible bonds	0	0
-Repayment of principal on preferred stock classified as debt	0	0
-Payments for government bond repurchase transactions and other securities repurchase transactions	0	0
-Repayment of loans in other forms	0	0
5. Acquisition and disposal of subsidiaries during the reporting period	0	0
-Total consideration for acquisition or disposal of subsidiaries during the period;	0	0
-Portion of consideration settled in cash and cash equivalents;	0	0
-Amount of cash and cash equivalents held by the subsidiary or business acquired or disposed of;	0	0
-The amount of assets and liabilities (by major classes), other than cash and cash equivalents, of the subsidiary acquired or disposed of during the period.	0	0

IX. Other information

1. Contingent liabilities, commitments and other financial information

2. Events after the reporting period:

3. Related party disclosures

(in addition to those already disclosed in the above sections)

4. Segment reporting

(Presentation of assets, revenue and results by business segments or geographical areas in accordance with Vietnamese Accounting Standard No. 28 – Segment Reporting)

5. Comparative information (Changes in information presented in the financial statements of prior periods):

6. Going concern. In cases where the Management determines that there are events or conditions that may cast significant doubt on the entity's ability to continue as a going concern, the financial statements shall disclose:

-A full description of the principal events or conditions giving rise to such doubt and Management's plans to address them;

-Disclosure of material uncertainties known to Management related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern;

-Management's conclusion as to whether a material uncertainty exists and whether the entity will be able to realize its assets and discharge its liabilities in the normal course of business.

7. Significant assumptions and estimates

- a) The nature of the assumptions or estimation uncertainties;
 - b) The reasons and amounts that may be affected by such assumptions or uncertainties;
 - c) Assessment of the likelihood of different outcomes;
 - d) Management's planned actions to mitigate the impact on financial statement items if such uncertainties materialize in the next financial year.
8. Other matters:

X. Amendments and supplements to the financial statement templates (Compared to the templates prescribed by the Ministry of Finance, if any)

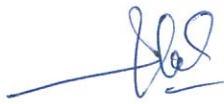
- Names of items amended or supplemented: ...
- Contents of items amended or supplemented: ...
- Reasons for changes: ...

Preparer



Lê Thị Phương Thảo

Chief Accountant



Lê Thị Phương Thảo



Bùi Xuân Hiếu

Approved, April 21, 2026

LEGAL REPRESENTATIVE

CTCP