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HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30th June 2026

PHẠM NGỌC QUỲNH

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Ha Noi – August 2026

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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 Company's reviewed consolidated financial statements for the period ended 30th June 2026.

COMPANY

Hanoi Housing Development and Investment Joint Stock Company No 6 (referred to as the "Company"), was established from the Hanoi Housing Development and Investment Company No 6 (under the Hanoi Housing Development and Investment Corporation), which transitioned to operate as a joint stock company according to decision No. 8847/QĐ-UB dated December 2, 2004, by the Hanoi People's Committee approving the enterprise value and the equitization plan of the Hanoi Housing Development and Investment Joint Stock Company No 6 under the 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.

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 exchange under the code HD6.

The company's headquarters is located at: 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 year and at the date of this report are as follows:

Board of Management

Mr. Le Quoc Binh	Chairman
Mr. Vu Tuan Anh	Member
Mr. Be Ngọc Long	Member
Mr. Pham Ngoc Chien	Member
Mr. Dang Ba Toan	Member (Appointed on 25 June 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

SUBSEQUENT EVENTS

According to the Board of General Directors, in the 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 consolidated financial statements for the period ended 30th June 2026.

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (Continued)

AUDITORS

The interim consolidated financial statements for the period ended 30th June 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 consolidated financial statements, which give a true and fair view of the financial position of the Company as at 30/06/2026 as well as of its income and cash flows statements for the year then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of financial statements. In preparing these interim consolidated financial statements, the Board of General Directors is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Design, implement and maintain an effective system of internal control for the purpose of properly preparing and presenting the Consolidated Financial Statements, in order to limit errors and frauds;
- Prepare the Interim Consolidated 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 consolidated financial statements comply with prevailing Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and relevant legal regulations relating to preparation and presentation of the interim consolidated financial statements. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps to prevent and detect frauds together with other irregularities.

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

On behalf of the Board of General Directors,

S.Đ.K.K.D: 0100383878 - 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
Legal Representative
Hanoi, 24 August 2026

CPAVIETNAM
CPA VIETNAM AUDITING COMPANY LIMITED
Head Office in Hanoi:
8th floor, VG Building, No. 235 Nguyen Trai Str.,
Thanh Xuan Dist., Hanoi, Vietnam
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INPACT
MEMBER

No: 197/2026/BCSXHN-CPA VIETNAM-NV1

REPORT ON REVIEW OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

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

We have reviewed the accompanying interim consolidated financial statements of Hanoi Housing development and investment Joint Stock Company No 6, prepared on 24 August 2026, from page 04 to page 45, including the Interim Consolidated Financial Position as at 30th June 2026, and the Interim Consolidated Income Statement, and Interim Consolidated Cash flows Statement for the period ended 30th June 2026, and Notes to the Interim Consolidated Financial Statements.

The Board of General Directors' Responsibility

The Board of General Directors' are responsible for the preparation and presentation of these Consolidated financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparing and Consolidated financial statements and for such internal control as the Board of General Directors determine is necessary to enable the preparation of Consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on the interim financial statements based on the results of our review. We conducted our review in accordance with Vietnam Standards of review service contract No. 2410 - Review of interim financial information performed by the Company's independent auditors.

The review of interim Consolidated financial information includes the interviews of people who are responsible for the financial and accounting matters, and performance of other analytical and review procedures. Basically, a review has a narrower scope than that of an audit in accordance with the Vietnam Auditing Standards and consequently, it does not allow us to gain assurance that we will be aware of all material issues that may be discovered during an audit. Accordingly, we do not express an audit opinion.

Auditors' Conclusion

Based on our review, we don't recognize any problem which causes us to believe that the accompanying interim consolidated financial statements, in all material respects, does not give a true and fair view of the financial position of the Company as at 30th June 2026 and the results of its operations and its cash flows for the period of then ended, in accordance with the prevailing Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim consolidated 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
Authorised letter No: 02/2026/UQ-CPA VIETNAM of Chairman of Management Board, dated 02/01/2026
For and on behalf of
CPA VIETNAM AUDITING COMPANY LIMITED
A member firm of INPACT
Hanoi, 24 August 2026

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

Form B 01a– DN/HN
Issued under Circular 43/2026/TT-BTC dated 20/04/2026 of the Ministry of Finance

INTERIM CONSOLIDATED FINANCIAL POSITION

As at 30th June 2026

	ASSETS	Code	Note	30/6/2026 VND	01/01/2026 VND Restated
A -	**CURRENT ASSETS**	**100**		**622,630,756,030**	**618,690,800,082**
I.	**Cash and cash equivalents**	**110**	**5.1**	**17,514,062,333**	**60,840,632,594**
1.	Cash	111		15,477,957,028	49,029,918,225
2.	Cash equivalents	112		2,036,105,305	11,810,714,369
II.	**Short-term financial investments**	**120**	**5.2**	**58,066,700,565**	**62,500,139,954**
1.	Trading securities.	121		2,018,636,260	2,018,636,260
2.	Provision for devaluation of trading securities.	122		(2,018,636,260)	(2,018,636,260)
3.	Investments held to maturity	123		-	500,000,000
4.	Other short-term investments	125		58,066,700,565	62,000,139,954
III.	**Short-term receivables**	**130**		**239,092,000,024**	**255,202,859,232**
1.	Short-term receivables from customers	131	5.3	106,238,911,810	115,481,151,355
2.	Short-term repayments to suppliers	132	5.4	50,184,683,902	52,856,686,375
3.	Other short-term receivables	135	5.5	91,286,584,905	95,483,202,095
4.	Short-term allowances for doubtful debts	136	5.6	(8,618,180,593)	(8,618,180,593)
IV.	**Inventories**	**140**		**296,110,795,779**	**231,674,558,955**
1.	Inventories	141	5.7	296,110,795,779	231,674,558,955
VI.	**Other current assets**	**160**		**11,847,197,329**	**8,472,609,347**
1.	Deductible value added tax	162		11,288,051,506	7,245,845,078
2.	Taxes and other receivables from government budget	163	5.16	559,145,823	1,226,764,269
B -	**LONG-TERM ASSETS**	**200**		**139,674,894,434**	**231,667,800,755**
II.	**Fixed assets**	**220**		**91,209,814,534**	**76,181,585,987**
1.	Tangible fixed assets	221	5.9	91,209,814,534	76,181,585,987
-	*Historical costs*	*222*		*121,365,155,275*	*112,065,311,063*
-	*Accumulated depreciation*	*223*		*(30,155,340,741)*	*(35,883,725,076)*
IV.	**Investment properties**	**240**	**5.8**	**1,622,567,454**	**1,622,567,454**
1.	Historical costs	241		8,969,582,205	8,969,582,205
2.	Accumulated depreciation	242		(7,347,014,751)	(7,347,014,751)
V.	**Long-term assets in progress**	**250**		**2,574,107,998**	**108,373,725,707**
1.	Long-term work in progress	252	5.10	2,574,107,998	108,373,725,707
VI.	**Long-term investments**	**260**	**5.2**	**40,064,278,698**	**40,143,988,794**
1.	Investments in joint ventures and associates	262		1,399,578,698	1,479,288,794
2.	Investments in other entities	263		38,664,700,000	38,664,700,000
VII.	**Other long-term assets**	**270**		**4,204,125,750**	**5,345,932,813**
1.	Long-term prepaid expenses	271	5.11	745,950,153	1,187,757,216
2.	Goodwill	275	5.12	3,458,175,597	4,158,175,597
	TOTAL ASSETS (280 = 100+200)			**762,305,650,464**	**850,358,600,837**

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

Form B 01a– DN/HN
Issued under Circular 43/2026/TT-BTC dated 20/04/2026 of the Ministry of Finance

INTERIM CONSOLIDATED FINANCIAL POSITION (CONTINUED)
As at 30th June 2026

	LIABILITIES AND OWNERS' EQUITY	Code	Note	30/6/2026 VND	01/01/2026 VND Restated
C-	**LIABILITIES**	**300**		**367,831,595,716**	**443,765,804,544**
I.	**Short-term liabilities**	**310**		**204,562,076,594**	**222,495,307,516**
1.	Short-term trade payables	311	5.13	19,564,582,650	30,925,346,165
2.	Short-term prepayments from customers	312	5.14	4,666,214,812	12,059,553,847
3.	Dividends and profits payable	313	5.15	9,132,683,878	7,378,259,068
4.	Taxes and other payables to government budget	314	5.16	10,381,569,618	1,366,026,691
5.	Payables to employees	315		4,753,424,762	903,257,299
6.	Short-term accrued expenses	316	5.17	7,161,933,936	5,606,204,107
7.	Short-term unearned revenues	319	5.18	1,259,185,794	1,403,680,339
8.	Other short-term payments	320	5.19	76,418,247,372	97,283,261,974
9.	Short-term borrowings and finance lease liabilities	321	5.20	62,111,555,746	55,815,340,000
10.	Bonus and welfare fund	323		9,112,678,026	9,754,378,026
II.	**Long-term liabilities**	**330**		**163,269,519,122**	**221,270,497,028**
1.	Other long-term payables	338	5.19	14,775,876,467	76,045,739,413
2.	Long-term borrowings and finance lease liabilities	339	5.20	123,735,118,363	120,402,493,323
3.	Long-term provisions	343	5.21	24,758,524,292	24,822,264,292
D-	**OWNERS' EQUITY**	**400**	**5.22**	**394,474,054,748**	**406,592,796,293**
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.	Capital surplus	412		1,273,275,917	1,273,275,917
3.	Development and investment funds	418		21,053,779,249	21,053,779,249
4.	Other equity funds	419		635,302,307	1,535,326,407
5.	Undistributed profit after tax	420		88,327,803,271	99,632,661,413
-	*Undistributed profit after tax brought forward*	*420a*		84,512,661,413	97,176,029,268
-	*Undistributed profit after tax for the current period*	*420b*		3,815,141,858	2,456,632,145
6.	Non-controlling interests	421		131,983,894,004	131,897,753,307
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300+400)		**440**		**762,305,650,464**	**850,358,600,837**

Hanoi, 24 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

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

Form B02a – DN/HN
Issued under Circular 43/2026/TT-BTC dated 20/04/2026 of the Ministry of Finance

INTERIM CONSOLIDATED INCOME STATEMENT

For the period ended 30th June 2026

ITEMS		Code	Note	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
1.	Revenues from sales and services rendered	01	6.1	137,207,923,127	33,156,131,530
2.	Revenue deductions	02		-	-
3.	Net revenues from sales and services rendered (10=01-02)	10		137,207,923,127	33,156,131,530
4.	Cost of goods sold	11	6.2	113,398,039,170	26,762,304,753
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**23,809,883,957**	**6,393,826,777**
6	**Gains or losses from the sale or disposal of investment properties**	**21**		-	-
7.	Financial income	22	6.3	518,264,540	4,132,075,291
8.	Financial expenses	23	6.4	1,698,662,981	2,832,114,946
	In which: Interest expenses	*24*		*1,698,662,981*	*2,707,966,192*
9.	Selling expenses	25	6.5	-	-
10.	General administrative expenses	26	6.5	16,987,694,860	8,097,834,843
11	**Share of profit or loss of associates and joint ventures**	**27**		**(79,710,096)**	**894,957,361**
12.	**Net profits from operating activities {30 = 20+(21-22)-(25+26)}**	**30**		**5,562,080,560**	**490,909,640**
13.	Other income	31	6.6	1,752,883,201	1,353,430,773
14.	Other expenses	32	6.7	1,791,229,688	264,894,558
15.	**Other profits (40 = 31-32)**	**40**		**(38,346,487)**	**1,088,536,215**
16.	**Total net profit before tax (50 = 30+40+45)**	**50**		**5,523,734,073**	**1,579,445,855**
17.	Current corporate income tax expenses	51	6.8	1,622,451,518	159,538,608
18.	Deferred corporate income tax expenses	52		-	-
19.	**Profits after corporate income tax (60 = 50-51-52)**	**60**		**3,901,282,555**	**1,419,907,247**
19.	Profit after tax attributable to owners of the parent	61		3,815,141,858	1,249,359,608
20.	Profit after tax attributable to non-controlling interests	62		86,140,697	170,547,639
21.	Basic earnings per share	70	6.9	252	79

Hanoi, 24 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

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

Form B 03a – DN/HN
Issued under Circular 43/2026/TT-BTC dated 20/04/2026 of the Ministry of Finance

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period ended 30th June 2026

ITEMS	Code	Note	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
I. Net cash flows from operating activities				
1. *Profit before tax*	**01**		**5,523,734,073**	**1,579,445,855**
2. *Adjustments for*				
- Depreciation of fixed assets and investment properties	02		2,305,177,662	2,176,846,758
- Gains (losses) on investing activities	05		(518,264,540)	(5,027,032,652)
- Interest expenses	06		1,698,662,981	2,707,966,192
3. *Operating profit before changes in working capital*	**08**		**9,009,310,176**	**1,437,226,153**
- Increase (decrease) in receivables	09		11,167,333,174	109,737,898,987
- Increase (decrease) in inventories	10		(64,436,236,824)	60,414,599
- Increase (decrease) in payables	11		89,596,317	(54,720,877,029)
- Increase (decrease) in prepaid expenses	12		441,807,063	(135,786,563)
- Interest paid	14		(283,969,008)	(1,318,362,630)
- Enterprise income tax paid	15		(231,452,070)	(8,099,277,271)
- Other receipts from operating activities	16		2,000,000,000	-
- Other payments on operating activities	17		(756,200,000)	(681,195,000)
Net cash flows from operating activities	**20**		**(42,999,811,172)**	**46,280,041,246**
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(917,687,412)	(162,452,458,938)
2 Proceeds from disposal or transfer of fixed assets and other long-term assets	22		1,648,648,148	-
3. Proceeds from lending or repurchase of debt instruments from other entities	24		4,433,439,389	43,187,200,000
4 Proceeds from interests, dividends and distributed profits	27		-	4,132,075,291
Net cash flows from investing activities	30		**5,164,400,125**	**(115,133,183,647)**
III. Cash flows from financial activities				
1. Proceeds from borrowings	33		27,644,180,786	61,290,000,000
2. Repayment of principal	34		(18,015,340,000)	(23,000,000,000)
3. Dividends and profits paid to owners	36		(15,120,000,000)	-
Net cash flows from financial activities	**40**		**(5,491,159,214)**	**38,290,000,000**
Net cash flows during the period (50 = 20+30+40)	**50**		**(43,326,570,261)**	**(30,563,142,401)**
Cash and cash equivalents at the beginning of the period	**60**	**5.1**	**60,840,632,594**	**67,845,230,186**
Cash and cash equivalents at the end of the period	**70**	**5.1**	**17,514,062,333**	**37,282,087,785**

Hanoi, 24 August 2026

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

S.Đ.K.K.D: 0100383 ... C.T.C.P CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN NHÀ SỐ 6 HÀ NỘI Q.THANH XUÂN - TP.HÀ NỘI

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30th June 2026

1. GENERAL INFORMATION

1.1 Structure of ownership

Hanoi Housing Investment and Development 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.

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.

Foreign name: Hanoi Housing Development and Investment Joint Stock Company No 6.

Head office: 6A Floor, Diamond Flower Building, 48 Le Van Luong Street, Nhan Chinh Ward, Thanh Xuan District, Hanoi City.

The total number of employees of the Company and subsidiary Company as of June 30, 2026 is 122 people (as of January 01, 2026, it is 132 people).

1.2 Operating industry and principal activities

The Company's business:

- Real estate business and land use rights under the ownership, use rights, or lease. Details: Investment in construction, development, and trading of residential properties.
- Construction of other civil engineering works. Details: Construction and installation of civil, industrial, transportation, irrigation, and sports facilities; development of infrastructure for urban areas and industrial parks; construction of irrigation and traffic works; construction and installation of power lines and transformer stations up to 35 KVA; installation of electrical, water supply and drainage systems; construction, renovation, and upgrading of residential houses for sale and lease; construction of prestressed cable systems and transfer of prestressed concrete technology.
- Travel agency activities. Details: Domestic and international tour operations and tourism support services.
- Restaurants and mobile food service activities. Details: Restaurant business;
- Short-term accommodation service; Details: Hotel business.
- Manufacture of clay building materials. Details: Manufacturing and trading of construction materials, concrete components, metal components, and wooden components;
- Specialized design activities. Details: Interior and exterior decoration;
- Manufacture and trading of construction materials, specialized construction machinery and equipment;
- Retail sale of hardware, paints, glass, and other construction installation equipment in specialized stores. Details: Trading in concrete components, metal components, and wooden components;
- Other business support service activities not elsewhere classified. Details: Import and export of construction materials and specialized construction machinery and equipment; operation management of new urban areas and apartment buildings managed by the Company;
- Installation of other construction systems. Details: Installation of household electrical and water systems, mechanical construction products, elevators, and wooden/iron/steel structures; Site preparation. Details: Earthworks, masonry, carpentry, steel-reinforced concrete work in construction

The Company's main activities during the period : Real estate business and land use rights under ownership, usage, or lease; construction of other civil engineering works.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

1.3. Normal operating cycle

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

1.4. The Company structure

As at 30th June 2026, the Company has subsidiaries, associates as follows:

Name	Head office address	Business sector	Voting ratio %	Capital contribution ratio (%)
Subsidiary				
Viet Nam Building Utiliti Management And Exploitation Sêvisces Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Trung Ward, Thanh Xuan District, Hanoi, Vietnam.	Real Estate Trading and Business	75%	75%
No.6 Ha Long Housing Investment and Development Joint Stock Company	Land Plot KS-E1, Vụng Đâng New Urban Area, Hong Gai Ward, Quang Ninh Province, Vietnam.	Real Estate Investment	70%	70%
Diamond Flower Tower Joint Stock Company	No. 124 Ton Duc Thang, Dong Da, Hanoi	Trade and construction activities	71.40%	71.40%
Associates				
Handico 6 Mechanical and Electrical Construction Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Trung Ward, Thanh Xuan District, Hanoi, Vietnam.	Trade and construction activities	30%	30%

1.5. Statement of information comparability on the interim consolidated financial statements

From 1 January 2026, the Company has applied the Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 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 from 1 January 2026. Where the application of this Circular results in changes to the presentation of the financial statements, the Company will restate or reclassify the comparative figures in accordance with the regulations. Accordingly, the accounting information and figures presented in the interim consolidated financial statements are comparable, as they have been calculated and presented consistently.

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting period

The Company's financial year begins on 1st January and ends on 31st December.

The Company's interim consolidated financial statements are prepared for the accounting period ended 30th June 2026.

Currency used in accounting

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting System

The Company applies the Vietnamese Enterprise Accounting System issued 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

From 1 January 2026, the Company has applied the accounting regime issued under Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance.

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

Where the application of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC results in changes to the presentation of comparative figures, the Company will restate or reclassify the comparative figures to ensure consistency and comparability between reporting periods. Accordingly, the accounting information and figures presented in the interim consolidated financial statements are comparable.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of interim consolidated financial statements

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

The interim consolidated financial statements of the Company are prepared in accordance with Circular No.202/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance guiding the method of preparing and presenting the interim consolidated financial statements, and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC of the Ministry of Finance, in details:

The interim consolidated statement of financial position incorporates the separate interim statement of financial position of the Company and the interim statements of financial position of the enterprises controlled by the Company (its subsidiaries), prepared up to 30 June 2026. The accompanying interim consolidated statement of financial position is prepared for the accounting period ended 30 June 2026. The control is achieved when the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed during the year are included in the Interim consolidated Income Statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Where necessary, the interim statements of financial position of subsidiaries are adjusted to ensure consistency in accounting policies applied by the Company and its subsidiaries.

All intercompany transactions and balances between entities within the Parent Company are eliminated in the consolidation process.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of interim consolidated financial statements (Continued)

Non-controlling interests in the net assets of consolidated subsidiaries are presented in the consolidated statement of financial position as a separate component, distinct from the equity attributable to the Company's shareholders. Non-controlling interests include their share of net assets as of the initial business combination date and their proportionate share in changes in total equity since the business combination date.

The interim consolidated statement of financial position for the accounting period ended 30 June 2026 is consolidated based on the separate interim statement of financial position for the accounting period ended 30 June 2026 of the Parent Company, Hanoi Housing Development and Investment Joint Stock Company No.6, and its subsidiaries: Ha Long No.6 Housing Development and Investment Joint Stock Company, Vietnam Building Utility Management and Exploitation Services Joint Stock Company, and Diamond Flower Tower Joint Stock Company.

Business Combination

The assets, liabilities and contingent liabilities of a subsidiary are determined at their fair value at the date of acquisition of the subsidiary. Any excess of the cost of acquisition over the fair values of the identifiable assets acquired is recognised as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable assets acquired is recognised in the results of operations for the accounting period in which the acquisition of the subsidiary occurs.

Accounting Estimates

The preparation of the consolidated financial statements in conformity with Vietnamese Accounting Standards 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 financial statements and the reported amounts of revenues and expenses during the fiscal year. Actual results may differ from those estimates and assumptions.

Cash and Cash Equivalents

Cash: Includes cash on hand, bank deposits (non-term).
Cash and deposits are recognized on an actual transaction basis.
Cash equivalents: These are short-term investments and deposits with an original maturity of less than 3 months, which are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value at the reporting date.

Financial Investments

Held to maturity investments

Held to maturity investments are those that the Company has intention and ability to hold until maturity. Held to maturity investments includes: term bank deposits with original maturities of more than 3 months, held-to-maturity loans for the purpose of earning periodic interest and other held-to-maturity investments

Held-to-maturity investments are initially recognized at cost including the purchase cost and other transaction costs. Interest from these held-to-maturity investments after acquisition date is recognized in the profit or loss on the basis of the interest income to be received. Interests arising prior to the Company's acquisition of held-to-maturity investments are recorded as a decrease in the costs as at the acquisition time.

Held-to-maturity investments are stated at cost less allowance for bad debts.

Allowance for bad debts of held-to-maturity investments is made in conformity with current accounting regulations.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investments in Associates and Joint Ventures

Investments in Associates and Joint Ventures: Investments in associates and joint ventures, in which the Company has significant influence, are presented using the equity method.

Other investments: are recorded at cost, including purchase price plus directly attributable acquisition costs. After the initial recognition, these investments are measured at cost less allowance for diminution in value of investments.

Receivables

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

An allowance for doubtful debts is assessed and provided for receivables that are overdue and difficult to collect, or for receivables where the debtor is unlikely to be able to settle the debt due to liquidation, bankruptcy or other 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.

Net realizable value is determined as the estimated selling price less the estimated costs to complete the product and costs of marketing, selling, and distribution incurred. Inventories are accounted for using the perpetual inventory method and valued using the weighted average 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 history cost of inventories.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at history cost less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its present location and condition necessary for it to be capable of operating in the manner intended by the Company.

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

	Depreciation Year
Machinery and equipment	05 - 08
Motor vehicles	06 - 10
Office equipment	03 - 05

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the year.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investment Properties

Investment properties comprise buildings and structures held by the Company for the purpose of earning rentals or awaiting higher price, which are stated at cost less accumulated depreciation.

The historical cost of investment property includes all expenses (cash and cash equivalents) paid by the Company, or the fair value of other consideration given in exchange, to acquire the investment property by the time of purchase or completion of construction of that investment property.

Costs related to investment property incurred after initial recognition must be recognized as production and business expenses in the period, unless the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of the investment property beyond its originally assessed standard of performance, in which case the expenditure is capitalized as an additional cost of the investment property.

Disposal: Gains and losses arising from the disposal of investment property are determined as the difference between the net proceeds from disposal and the carrying amount of the investment property, and are recognized as income or expense in the income statement.

erty are determined as the difference between the net proceeds from disposal and the carrying amount of the investment property, and are recognized as income or expense in the income statement.

The investment property of the Company's Office was acquired in anticipation of price appreciation for sale, and therefore is 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. Depreciation of these assets is the same as the other assets, commencing from these assets are ready for their intended use.

Deferred expenses

Deferred expenses reflect actual costs incurred which relate to the results of production and business activities of multiple accounting periods. The Company's deferred expenses comprise the following costs:

Office repair expenses

Repair expenses are allocated to expenses on a straight-line basis over a period not exceeding 2 years.

Tools and instruments

Tools and instruments put into use are allocated to expenses on a straight-line basis over a period not exceeding 3 years.

Advertising and Sales Promotion Expense

Advertising and sales promotion expenses are allocated to costs based on a percentage corresponding to the revenue recognized during the period.

Goodwill

Goodwill is the excess of the business combination cost over the Company's share in the total fair value of the net assets of the subsidiary at the investment transaction date.

Goodwill arising from the acquisition of a subsidiary is recognized as an asset and allocated to the consolidated financial results in accordance with prevailing regulations.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Payables

The account payables are monitored in details by payable terms, payable parties and other factors depending on the Company's management requirement.

The account payables include payables as trade payables, loans payable, intercompany payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than amount to be paid. 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 recognized as a liability when there is a notice of dividend distribution from the Company's Board of General Directors, as authorized by the General Meeting of Shareholders, and a notice of the record date for dividend entitlement from the Vietnam Securities Depository and Clearing Corporation.

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.

Deferred revenue

This comprises deposits and advance payments received from purchasers for apartments, up to the date of preparation of the statement of financial statements, which are recognized and presented under the deferred revenue item.

Deferred revenue from rental of shops and restaurants for multiple periods,

Deferred revenue is allocated on a straight-line basis based on the number of periods for which payment has been received in advance.

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".

Recognition and capitalization of Borrowing cost

The costs directly related to a loan are recognized as financial expenses, except for the costs incurred from loans specifically for the purpose of investment, construction, or production of unfinished assets, which are capitalized according to the Accounting Standard "Borrowing Costs."

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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 annual accounting period end date or at the interim accounting period end date.

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

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.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

Capital surpluses are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue, or re-issuance of treasury shares.

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 and other income

Revenue from sale of goods

Revenue from sale of goods shall be recognized when it satisfies all the five (5) conditions below:

a) The Company has transferred to the buyer the significant risks and reward of ownership of the goods;
b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
c) The amount of revenue can be measured reliably;
d) It is probable that the economic benefits associated with the transaction will flow to the Company; and
e) Costs related to transactions can be determined

Revenue from the sale of real estate, apartment

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 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:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue and other income (Continued)

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.

Revenue of construction:

Revenue and expenses of construction contracts are recognized based on the value of work performed.

For construction contracts in which the contractor is entitled to payment based on the value of work performed, revenue and related expenses are recognized in accordance with the portion of work completed, as confirmed by the customer and reflected in the issued invoices

When the outcome of the contract cannot be reliably estimated, but the company is able to recover the costs incurred for the contract, the contract revenue is recognized only to the extent that the costs incurred are recoverable. In such cases, no profit is recognized, even if the total costs of performing the contract may exceed the total revenue from the contract.

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 goods sold or services rendered the total costs incurred in respect of finished goods, merchandise, services, and investment properties, as well as the production costs of construction products completed during the period, in accordance with the matching principle. For cost which is over the normal level of inventories is recorded directly into the cost of goods sold.

Financial expenses

The financial expenses is recognized monthly based on the loan amount, the interest rate, and the actual number of days the loan is outstanding

Current corporate income tax expense and deferred corporate income tax expense

Corporate income tax expenses (or corporate income tax income): is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a 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 profits.

The determination of the Company's income tax is based on current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the examination results of the competent tax authorities.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basic earnings per share

Basic earnings per share is calculated by dividing net profit (loss) after tax for the year attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the year.

Related parties

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

When considering the relationship of related parties, the nature of relationship is focused more than its legal form.

Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Board of General Directors confirms that during the period, the Company operated in a single homogeneous business segment, with no other business segments, and operated in a single geographical segment - Vietnam. These components are not separately distinguished; therefore, the Company does not prepare segment reports.

5. INFORMATION SUPPLEMENTED FOR ITEMS IN THE INTERIM CONSOLIDATED BALANCE SHEET

5.1 Cash and cash equivalents

	30/6/2026 VND	01/01/2026 VND
Cash on hand	4,037,821,865	2,592,678,235
Cash in bank (i)	11,440,135,163	46,437,239,990
Cash equivalents (ii)	2,036,105,305	11,810,714,369
Total	**17,514,062,333**	**60,840,632,594**

In which: cash in bank (i)

	30/6/2026 VND	01/01/2026 VND
Military Commercial Joint Stock Bank - MB Quoc Oai Branch	1,426,973	32,676,393,251
Vietnam Bank for Agriculture and Rural Development – Cau Giay Branch	2,008,743,770	-
Vietnam Bank for Agriculture and Rural Development - Trung Yen Branch	1,726,626,813	6,560,701,196
Vietnam Joint Stock Commercial Bank for Industry and Trade - Thanh Xuan Branch	1,105,711,303	102,110,930
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Long Branch Deposit	3,217,164,459	3,359,552,590
Other parties	3,380,461,845	3,738,482,023
Total	**11,440,135,163**	**46,437,239,990**

5.1 Cash and cash equivalents (Continued)

In which: cash equivalents (ii)

	30/6/2026 VND	01/01/2026 VND
Vietnam Bank for Agriculture and Rural Development (Agribank) (*)	2,036,105,305	5,310,714,369
Asia Commercial Joint Stock Bank – Hoang Dao Thuy Transaction Office	-	6,500,000,000
	2,036,105,305	11,810,714,369

(*) Time deposits with a maturity of less than 3 months are deposit contracts at commercial banks with interest rates ranging from 3,7% per annum to 4,7% per annum.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

5.2 Financial investments

1. Short-term held to maturity investments

a. Bonds

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original price	**Recoverable amount**	**Provision amount**	**Original price**	**Recoverable amount**	**Provision amount**
Total bond value	2,018,636,260	-	(2,018,636,260)	2,018,636,260	-	(2,018,636,260)
Viet Vuong Joint Stock Company	*2,018,636,260*	-	*(2,018,636,260)*	*2,018,636,260*	-	*(2,018,636,260)*
Total	**2,018,636,260**	**-**	**(2,018,636,260)**	**2,018,636,260**	**-**	**(2,018,636,260)**

(i) The bond investment item in Viet Vuong Joint Stock Company, with a value of VND 2,028,482,260 and an annual interest rate of 12%, matured on August 8, 2022. The Company is currently working with Viet Vuong Joint Stock Company to recover the amount. As of June 30, 2026, the Company has made a 100% allowance for this bond.

5.2 Financial investments (Continued)

b. Short-term held to maturity investments

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original price	**Recoverable amount**	**Provision amount**	**Original price**	**Recoverable amount**	**Provision amount**
Short-term	**58,066,700,565**	**58,066,700,565**	-	**62,500,139,954**	**62,500,139,954**	-
- Term deposits	-	-	-	500,000,000	500,000,000	-
- Loans	58,066,700,565	58,066,700,565	-	62,000,139,954	62,000,139,954	-
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*	-
Handico 6 Electromechanical Construction Joint Stock Company (2)	*25,100,000,000*	*25,100,000,000*	-	*25,100,000,000*	*25,100,000,000*	-
Mr. Nguyen Viet Hong (3)	*18,000,000,000*	*18,000,000,000*	-	*18,000,000,000*	*18,000,000,000*	-
Other Parties	*5,740,000,000*	*5,740,000,000*	-	*5,740,000,000*	*5,740,000,000*	-
Total	**58,066,700,565**	**58,066,700,565**	-	**62,500,139,954**	**62,500,139,954**	-
Loans receivable from related parties – details presented in Note 7.1	***25,100,000,000***	***25,100,000,000***	-	***25,100,000,000***	***25,100,000,000***	-

(1) Under the Economic Contract dated 1 January 2015, a loan was provided 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%/year. Pursuant to the Board of General Directors' Resolution, the appendix to the Economic Contract from 1 January 2016 onwards bears no interest. The collateral is: Floor 01, axis (A-C) from axis 5-10; axis (C-E) from axis 8-10 – Floor 01, CT3 Building, Trung Van New Urban Area, Tu Liem, Hanoi, with an area of 591 m²; and the value of a 40% capital contribution in the project for the construction of a mixed-use complex of Services, Offices and Housing at the land plot 58B Vu Trong Phung, Thanh Xuan, Hanoi.
(2.1) Loan Contract No. 17.12/2024/HĐVT/HL-HME dated 17 December 2024, with a term of 3 months, automatically renewed upon expiry, at an interest rate of 4%/year, with no collateral.
(2.2) Loan Contract No. 01.01/2026/HĐVT/HL-HME dated 1 January 2026, with a term of 3 months, automatically renewed upon expiry, at an interest rate of 4%/year, with no collateral.

5.2 Financial investments (Continued)

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

The guarantee asset is Apartment A101, registered under 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, located at Keangnam Ha Noi Landmark Tower, Pham Hung Road, Nam Tu Liem District, Hanoi City (former), now Tu Liem Ward, Hanoi City, under Contract No. A01/KEANGNAM VINA dated 21 November 2010 for the long-term lease of 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, and the settlement confirmation document dated 19 July 2013. The value of the guaranteed apartment stated in the guarantee document is VND 37,635,000,000; the term for changing the guarantee asset is 5 years.

2. Long-term investments

a. Investments in joint ventures and associates

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original price	Recoverable amount	Provision amount	Original price	Recoverable amount	Provision amount
Investments in Associates	**600,000,000**	**1,399,578,698**	**-**	**600,000,000**	**1,479,288,794**	**-**
Handico 6 Mechanical and Electrical Construction	600,000,000	1,399,578,698	-	600,000,000	1,479,288,794	-
Total	**600,000,000**	**1,399,578,698**	**-**	**600,000,000**	**1,479,288,794**	**-**

b. Investments in equity of other entities

	30/6/2026 (VND)			01/01/2026 (VND) Restated		
	Original price	Recoverable amount	Provision amount	Original price	Recoverable amount	Provision amount
Other long-term investments.	**38,664,700,000**	**38,664,700,000**	-	**38,664,700,000**	**38,664,700,000**	-
Vien Tin Hanoi 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	**38,664,700,000**	**38,664,700,000**	**-**	**38,664,700,000**	**38,664,700,000**	**-**

5.2 Financial investments (Continued)

(i) Under the Business Cooperation Contract dated 8 August 2010, and 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), it was agreed that Party A would contribute 50% of the capital and Party B would contribute 50% of the capital to invest in the construction of the Commercial Center and Services Complex, Office Headquarters and Apartment Housing Project on a land plot of 5,224 m^2, designated HH, in the Ngoi - Cau Trai area, Trung Van Ward, Nam Tu Liem District, Hanoi City, now Me Tri Ward, Hanoi City. Hanoi Vien Tin Company Limited commits to ensuring the planning targets approved by the Hanoi Department of Architecture. The total investment of the project is VND 800 billion. The committed capital contributions from both parties are VND 160 billion, with the remaining VND 640 billion raised from other sources. The product division will follow the capital contribution ratio. The total capital contributed by the Company is VND 34,664,700,000. Currently, the Company is negotiating with Party A to transfer the project to them.

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

5.3 Short-term receivables from customers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Provision value**	**Book value**	**Provision value**
EMICO Investment and Construction	6,882,521,963	-	6,882,521,963	-
Land 6 Real Estate JSC	9,811,736,600	-	9,811,736,600	-
Ms Ta Thi Hoa (i)	50,871,180,788	-	50,871,180,788	-
Others	38,673,472,459	(2,149,477,441)	47,915,712,004	(2,149,477,441)
	106,238,911,810	**(2,149,477,441)**	**115,481,151,355**	**(2,149,477,441)**
Trade receivables from related parties (7.1)	***50,871,180,788***		***50,871,180,788***	

(i) Proceeds received from apartments at Building E1, Ha Long, Quang Ninh.

5.4 Short-term repayments to suppliers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	**Provision value**	**Book value**	**Provision value**
Thinh Phat Group Joint Stock Company	26,000,000,000	-	20,000,000,000	-
Land 6 Real Estate JSC	5,287,993,434	-	5,287,993,434	-
Others	18,896,690,468	(1,208,252,850)	27,568,692,941	(1,208,252,850)
Total	**50,184,683,902**	**(1,208,252,850)**	**52,856,686,375**	**(1,208,252,850)**

5.5 Other short-term receivables

	30/6/2026 (VND)		01/01/2026 (VND) Restated	
	Book value	**Provision value**	**Book value**	**Provision value**
Other receivables	**91,286,584,905**	**(5,260,450,302)**	**95,483,202,095**	**(5,260,450,302)**
Deposit and collateral	1,333,000,000	-	383,000,000	-
Advance (ii)	30,900,182,422	*(2,641,950,302)*	30,737,505,655	(2,641,950,302)
Other receivables	59,053,402,483	*(2,618,500,000)*	64,362,696,440	(2,618,500,000)
Land fees for Quang Hanh project paid to the local tax authority (i)	*46,275,650,193*	-	*46,275,650,193*	-
Others	*12,777,752,290*	*(2,618,500,000)*	*18,087,046,247*	(2,618,500,000)
Total	**91,286,584,905**	**(5,260,450,302)**	**95,483,202,095**	**(5,260,450,302)**

(i) The land auction payment for the Quang Hanh Project - Quang Ninh, pursuant to Decision No. 1964/QĐ-UBND dated 8 July 2022 of the Quang Ninh Provincial People's Committee. Ha Long No.6 Housing Investment and Development Joint Stock Company transferred the amount into the account of Truong Loc Construction and Trading Joint Stock Company, for Truong Loc Construction and Trading Joint Stock Company to pay to the State Treasury, with the beneficiary being the Cam Pha - Van Don - Co To Regional Tax Department;

This is pursuant to the investment cooperation contract between Ha Long No.6 Housing Investment and Development Joint Stock Company and Truong Loc Construction and Trading Joint Stock Company to jointly invest in this project.

(ii) Advances for production and business activities represent amounts advanced by the Company to employees in charge, to carry out production and business tasks or to handle assigned work in accordance with the Companies' financial management regulations

5.6 Allowance for doubtful debts

	30/6/2026 (VND)			01/01/2026 (VND)		
	Historical Cost	Recoverable value	Recoverable amount	Historical Cost	Recoverable value	Recoverable amount
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
	180,250,000		- 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		-

5.7 Inventories

	30/6/2026 (VND)		01/01/2026 (VND) Restated	
	Cost	Provision value	Cost	Provision value
Work in progress	296,110,795,779	-	231,674,558,955	-
Bo Xuyen High-Rise Apartment Building Project, Thai Binh	*286,859,054,186*	-	228,751,716,184	-
Other	*9,251,741,593*	-	*2,922,842,771*	-
Total	**296,110,795,779**	-	**231,674,558,955**	-

(i) The construction of "High-rise Commercial Apartment Building" under the project "Development of Commercial Housing in the Residential Area of Bo Xuyen Ward, Thai Binh City (the former site of the Thai Binh Provincial Military Command)", now Thai Binh Ward, Hung Yen Province.

+ Decision No. 30/QĐ-UBND dated 27 June 2022 of the Thai Binh Provincial People's Committee approving the investment policy for the Commercial Housing Development Project in the Residential Area of Bo Xuyen Ward, Thai Binh City.

+ Decision No. 52/QĐ-UBND dated 9 September 2022 of the Thai Binh Provincial People's Committee approving amendments to the investment policy for the Commercial Housing Development Project in the Residential Area of Bo Xuyen Ward, Thai Binh City.

+ Resolution No. 01/2025/NQ-ĐHĐCĐ dated 10 September 2025 of the General Meeting of Shareholders of Ha Long No.6 Housing Investment and Development Joint Stock Company, approving the investment project for the construction of "High-rise Commercial Apartment Building" under the project "Development of Commercial Housing in the Residential Area of Bo Xuyen Ward, Thai Binh City (the former site of the Thai Binh Provincial Military Command)", now Thai Binh Ward, Hung Yen Province.

- **Total investment of the project**: VND 1,108,696,000,000 (In words: One thousand, one hundred and eight billion, six hundred and ninety-six million Dong).

Project scale:

+ Land area: 3,557.1 m²
+ Population scale: 1,643 people
+ Number of floors: 02 basements + 35 above-ground floors + attic
+ Maximum height: 142.650 m
+ Land use coefficient: 16.50
+ Number of units: 653 apartment units + penthouses, and 13 commercial-service units (shophouses)
+ Total construction floor area (including attic, technical floor and basements): 69,787.63 m²
+ Total construction floor area (excluding attic, technical floor and basements): 63,197.29 m²

- **Ha Long No.6 Housing Company is the project investor**, with the expected completion date in Q4 2028.

- **Currently, the project construction** has completed the bored piles, diaphragm walls and foundations; construction of the underground structure is in progress.

5.8 Increase/decrease in tangible fixed assets

	Buildings and Structures	Machinery and equipment	Motor vehicles	Office equipment	Other fixed assets	Total
HISTORY COST						
As at 01/01/2026	**9,132,150,646**	**37,951,825,270**	**11,714,940,453**	**415,593,334**	**52,850,801,360**	**112,065,311,063**
Construction in progress complete	-	-	-	-	17,333,406,209	17,333,406,209
Disposal	-	(8,033,561,997)	-	-	-	(8,033,561,997)
As at 30/06/2026	**9,132,150,646**	**29,918,263,273**	**11,714,940,453**	**415,593,334**	**70,184,207,569**	**121,365,155,275**
ACCUMULATED DEPRECIATION						
As at 01/01/2026	**2,972,267,200**	**16,597,158,612**	**10,698,938,953**	**415,593,334**	**5,199,766,977**	**35,883,725,076**
Depreciation for the year	128,330,904	832,000,002	66,772,728	-	1,278,074,028	2,305,177,662
Disposal	-	(8,033,561,997)	-	-	-	(8,033,561,997)
As at 30/06/2026	**3,100,598,104**	**9,395,596,617**	**10,765,711,681**	**415,593,334**	**6,477,841,005**	**30,155,340,741**
NET BOOK VALUE						
As at 01/01/2026	**6,159,883,446**	**21,354,666,658**	**1,016,001,500**	**-**	**47,651,034,383**	**76,181,585,987**
As at 30/06/2026	**6,159,883,446**	**20,522,666,656**	**949,228,772**	**-**	**63,706,366,564**	**91,209,814,534**

The historical cost of fully depreciated tangible fixed assets still in use as at 30 June 2026 was VND 15,126,117,060; as at 1 January 2026 was VND 23,614,224,512.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

5.8. Increase/decrease in tangible fixed assets (continued)

Details of fixed assets:

ASSET	HISTORICAL COST AT 30/6/2026	ACCUMULATED DEPRECIATION AT 30/6/2026	NET BOOK VALUE AT 30/6/2026
Buildings and structures	**9,132,150,646**	**3,100,598,104**	**6,031,552,542**
Automatic parking area	6,416,545,256	384,992,714	6,031,552,542
Swimming pool usage area	2,715,605,390	2,715,605,390	-
Office equipments	**29,918,263,273**	**9,395,596,617**	**20,522,666,656**
GPT-3005N Total Station – Vincom Shopping Center	128,000,000	128,000,000	-
Leica TS07-5" R500 Electronic Total Station	150,000,000	150,000,000	-
NTP Twin-Cage Construction Hoist, 2 Tons, Model SC200/200V	1,610,000,000	1,610,000,000	-
Denyo 250 kVA Generator – Mr. Binh	370,000,000	370,000,000	-
Other remaining assets	27,660,263,273	7,137,596,617	20,522,666,656
Motor vehicles	**11,714,940,453**	**10,765,711,681**	**949,228,772**
Toyota Land Cruiser Prado car, registration No. 29A-15364	1,913,792,600	1,913,792,600	-
Land Rover Range Rover car, registration No. 30E-01771	7,838,467,853	7,838,467,853	-
Other remaining assets	1,962,680,000	1,013,451,228	949,228,772
Management equipment and tools	**415,593,334**	**415,593,334**	**-**
Office Container – Yen So Park	128,571,429	128,571,429	-
Toshiba E350/355 Photocopier – PKHKT	35,500,000	35,500,000	-
Aficio 6002 Scan Photocopier	58,760,000	58,760,000	-
Other remaining assets	192,761,905	192,761,905	-
Other tangible assets	**70,184,207,569**	**6,477,841,005**	**63,706,366,564**
Central chiller air-conditioning and ventilation system (HVAC)	38,923,934,306	4,865,491,795	34,058,442,511
Other remaining assets	31,260,273,263	1,612,349,210	29,647,924,053

5.9 Increase/decrease in investment properties

	Beginning balance VND	Increase VND	Decrease VND	Ending balance VND
Investment property awaiting price appreciation				
History cost	**8,969,582,205**	-	-	**8,969,582,205**
- Buildings	8,969,582,205	-	-	8,969,582,205
Loss due to devaluation	**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 roof floor of the E1 High-rise Apartment Building, Ha Long, and the ground-floor service area of the High-rise Housing Project sold to employees of Petrolimex Region I Company, located at Alley 489 Nguyen Van Cu, Gia Thuy Ward, Long Bien District, Hanoi City (former), now Long Bien Ward, Hanoi City, which were acquired by the Company in anticipation of price appreciation for sale.

In accordance with Vietnamese Accounting Standard No. 05 - Investment Property, the fair value of investment property as at 30 June 2026 is required to be disclosed. However, the Company does not have sufficient information to determine the fair value of these assets as at the date of preparation of the interim statement of financial position.

Details of investment properties:

ASSET	HISTORICAL COST AT 30/6/2026	ACCUMULATED DEPRECIATION AT 30/6/2026	NET BOOK VALUE AT 30/6/2026
Penthouse 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 Long-term work in progress

	30/6/2026 (VND)		01/01/2026 (VND) Restated	
	Carrying value	Recoverable amount	Cost	Recoverable amount
C1 Trung Hoa Nhan Chinh Project	-	-	104,784,897,877	104,784,897,877
Other works	2,574,107,998	2,574,107,998	3,588,827,830	3,588,827,830
Total	**2,574,107,998**	**2,574,107,998**	**108,373,725,707**	**108,373,725,707**

5.11 Long-term prepaid expenses

	30/6/2026 VND	01/01/2026 VND
Tools and supplies expenses	-	94,551,231
Others	745,950,153	1,093,205,985
Total	**745,950,153**	**1,187,757,216**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

5.12 Goodwill

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Beginning goodwill balance	4,158,175,597	5,558,175,597
Amortization during the period	700,000,000	700,000,000
Ending goodwill balance	3,458,175,597	4,858,175,597
Details:		
No.6 Ha Long Housing Investment and Development JSC	*3,458,175,597*	*4,858,175,597*
Total	**3,458,175,597**	**4,858,175,597**

5.13 Short-term trade payables

	30/6/2026 VND	01/01/2026 VND
Hanoi Investment and Trading Joint Stock Company	1,622,242,189	10,986,429,000
Ha Trang Investment, Trading and Construction Company Limited.	8,029,024,388	-
Others	9,913,316,073	19,938,917,165
Total	**19,564,582,650**	**30,925,346,165**

5.14 Short-term prepayments from customers

	30/6/2026 VND	01/01/2026 VND
Advance from customers for apartment purchases	4,666,214,812	12,059,553,847
Total	4,666,214,812	12,059,553,847

5.15 Dividends and profits payable

	30/6/2026 VND	01/01/2026 VND Restated
Dividends and profits payable (*)	9,132,683,878	7,378,259,068
Total	**9,132,683,878**	**7,378,259,068**

(*) Dividends payable represent the dividends for 2025 of the Parent Company and its subsidiaries, together with a portion of dividends from previous years that remain unpaid to shareholders who have not yet deposited their securities with the Vietnam Securities Depository and Clearing Corporation and have not yet come directly to the Company to complete the procedures for receiving such dividends as of the date.

5.16 Taxes and other payables to government budget

	01/01/2026 VND	Payables VND	Paid VND	30/6/2026 VND
Payables	**1,366,026,691**	**13,958,465,701**	**4,942,922,774**	**10,381,569,618**
Value Added Tax	425,332,913	9,946,007,296	4,338,583,382	6,032,756,827
Corporate Income tax	329,228,716	1,368,683,477	231,452,070	1,466,460,123
Corporate income tax incurred	*329,228,716*	*1,365,527,100*	*228,295,693*	*1,466,460,123*
Corporate income tax for the previous year	-	*3,156,377*	*3,156,377*	-
Personal Income Tax	611,465,062	2,616,142,454	345,254,848	2,882,352,668
Land tax, Land rental charges	-	26,038,819	26,038,819	-
Fees, charges and other payables	-	1,593,655	1,593,655	-
Receivables	**1,094,008,829**	**808,295,213**	**140,676,767**	**559,145,823**
Corporate Income tax	256,924,418	256,924,418	-	-
Personal Income Tax	47,640,659	63,129,998	36,980,748	21,491,409
Land tax, Land rental charges	789,443,752	488,240,797	103,696,019	404,898,974
Fees, charges and other payables	132,755,440	-	-	132,755,440

5.17 Short-term accrued expenses

	30/6/2026 VND	01/01/2026 VND
Two-year free operating management expenses for residents	2,967,707,080	4,188,326,405
Accrued electricity, water, and operating expenses	4,194,226,856	1,417,877,702
Total	**7,161,933,936**	**5,606,204,107**

5.18 Short-term deferred revenues

	30/6/2026 VND	01/01/2026 VND
Deferred revenue (payments received from customers based on construction progress)	1,259,185,794	1,403,680,339
Total	**1,259,185,794**	**1,403,680,339**

5.19 Other short-term payments

	30/6/2026 VND	01/01/2026 VND Restated
Short-term	**76,418,247,372**	**97,283,261,974**
Trade Union fees	457,153,091	416,818,983
Social insurance	170,371,412	-
Health insurance	30,055,919	-
Unemployment insurance	13,200,463	-
Other payables	75,735,466,487	96,866,442,991
Payable for apartment deposit	*24,928,053,115*	*21,054,297,994*
ASIA Company Limited (i)	*34,900,000,000*	*34,900,000,000*
Profit distribution payable from joint venture of C1 Trung Hoa - Nhan Chinh Project	-	*35,805,752,523*
Others	*15,907,413,372*	*5,106,392,474*
Long-term	**14,775,876,467**	**76,045,739,413**
Hanoi Investment and Trading Joint Stock	3,825,876,467	65,095,739,413
Dai Hai Ha JSC (Receive capital contribution for business cooperation according to Contract	500,000,000	500,000,000
DTT Vietnam Investment Trading JSC (Receive	9,200,000,000	9,200,000,000
Receive business capital contributions from individuals of the business cooperation project of	1,250,000,000	1,250,000,000
Total	**91,194,123,839**	**173,329,001,387**
In which, receivables from related parties are presented in Note 7.1	***1,723,784,501***	***1,409,885,048***

(i) Cash from the maintenance fund of Green Diamond Building payable by the Company to the Building Management Board.

(ii) The Trung Hoa - Nhan Chinh Project is a joint venture between Hanoi Investment and Trading Joint Stock Company and Hanoi No. 6 Housing Development Investment Joint Stock Company

5.20 Borrowings and finance lease liabilities.

	30/6/2026 (VND)		Arising during the year (VND)		01/01/2026 (VND)	
	Carrying value	Repayable amount	Increase	Decrease	Carrying value	Repayable amount
a) Short-term borrowings	**35,411,555,746**	**35,411,555,746**	**24,311,555,746**	**15,340,000**	**11,115,340,000**	**11,115,340,000**
Agribank – Cau Giay Branch (1)	24,311,555,746	24,311,555,746	24,311,555,746	-	-	-
Other parties (3)	11,100,000,000	11,100,000,000	-	15,340,000	11,115,340,000	11,115,340,000
b) Long-term borrowings	**123,735,118,363**	**123,735,118,363**	**3,332,625,040**	-	**120,402,493,323**	**120,402,493,323**
Asia Commercial Joint Stock Bank – Hoang Dao Thuy Transaction Office (4)	54,075,010,000	54,075,010,000	-	-	54,075,010,000	54,075,010,000
Military Commercial Joint Stock Bank (5)	66,610,518,363	66,610,518,363	3,317,285,040	-	63,293,233,323	63,293,233,323
Mr. Bui Long Hai (6)	3,034,250,000	3,034,250,000	-	-	3,034,250,000	3,034,250,000
Other parties	15,340,000	15,340,000	15,340,000	-	-	-
c) Borrowings from related parties	**26,700,000,000**	**26,700,000,000**	-	**18,000,000,000**	**44,700,000,000**	**44,700,000,000**
Handico 6 Mechanical and Electrical Construction Joint Stock Company	25,100,000,000	25,100,000,000	-	-	25,100,000,000	25,100,000,000
Borrowings from other related parties (3)	1,600,000,000	1,600,000,000	-	18,000,000,000	19,600,000,000	19,600,000,000
Total	**185,846,674,109**	**185,846,674,109**	**27,644,180,786**	**18,015,340,000**	**176,217,833,323**	**176,217,833,323**
In which, borrowings from related parties are presented in Note (7.1)	***26,700,000,000***	***26,700,000,000***	-	***18,000,000,000***	***44,700,000,000***	***44,700,000,000***

(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, an interest rate of 7.8%/year, applicable for a maximum of the first 3 months, after which the interest rate is applied in accordance with the regulations of the Director at the time of adjustment. The collateral is the ownership rights to assets attached to land of Mr. Van Dinh Cuong and Ms. Ta Thi Hoa, under the Notarized Contract for Mortgage of Assets Attached to Land No. 554/2026/CCGD dated 16 March 2026.

(2) Economic Contract No. 18.12/2024/HĐKT/HME-HDD06, signed on 18 December 2024, with a term of 3 months from 19 December 2024, at an interest rate of 4.3%; the contract automatically renews upon expiry, with no collateral.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

5.20 Borrowings and finance lease liabilities (Continued)

(3) Borrowings from other parties represent loans from individuals within the Company to supplement working capital. The highest interest rate is 12%/year, with a loan term of 1 year.

(4) Credit Contract with Asia Commercial Joint Stock Bank No. DDO.DB.6613.100425 dated 17 April 2026, with a loan term of 60 months, at an interest rate applicable within the term as specified in each debt acknowledgement, for the purpose of issuing a payment guarantee for the purchase of a portion of land to implement the real estate project "Construction of commercial housing at the former site of the Provincial Military Command Headquarters" in Bo Xuyen Ward, Thai Binh City, Thai Binh Province, now Thai Binh Ward, Hung Yen Province. The collateral comprises apartments at the Green Diamond apartment building and the E1 apartment building and adjoining shophouses, Ha Long, Quang Ninh Province, owned by Ta Thi Hoa and Van Dinh Cuong.

(5) Credit Contract with Military Commercial Joint Stock Bank – Hoai Duc Branch No. 318342.25.920.37774019.TD dated 22 September 2025, for a loan to pay for costs incurred in the construction of the high-rise commercial housing building under the Commercial Housing Development Project in the Residential Area of Bo Xuyen Ward, Thai Binh City, Thai Binh Province, now Bo Xuyen Ward, Hung Yen Province, with a loan term of 60 months. The collateral is the Certificate of Land Use Right and Ownership of Assets Attached to Land of Ha Long No.6 Housing Investment and Development Joint Stock Company; issuance number: A 00528666; registration number: VP 26677, issued by the Thai Binh Land Registration Office on 14 May 2025.
(6) Asset Loan Contract No. 01/2019/HĐVTS dated 23 March 2019, with a loan term of 36 months, at an interest rate of 1%/year. The entire loan was transferred via bank transfer. There is no collateral; the lender is entitled to purchase an apartment in the project.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.21 Provisions

	30/6/2026 VND	01/01/2026 VND
Long-term	**24,758,524,292**	**24,822,264,292**
Construction warranty provisions (*)	24,758,524,292	24,822,264,292
Total	**24,758,524,292**	**24,822,264,292**

(*) Details of Provisions for Liabilities:

	30/6/2026 VND	01/01/2026 VND
Diamond C1 Trung Hoa Nhan Chinh Building Project	3,574,600,709	3,574,600,709
Green Diamond Ha Long Building Construction Project	6,524,767,772	6,524,767,772
Ha Long Townhouse and Low-Rise Apartment Project	14,659,155,811	14,722,895,811
Total	**24,758,524,292**	**24,822,264,292**

5.22 Owners' equity

a. Reconciliation of Changes in Owners' Equity

	Share capital	Share premium	Development and Investment Fund	Other funds	Retained profits	Capital expenditure funds	Non-controlling interests	Total
As at 01/01/2025	**151,200,000,000**	**1,273,275,917**	**20,914,206,370**	**1,535,326,407**	**97,427,260,449**	**1,423,176,288**	**131,102,749,541**	**404,875,994,972**
Profit in the previous year	-	-	-	-	2,456,632,145	-	2,322,564,906	4,779,197,051
Allocation to development investment fund	-	-	139,572,879	-	(139,572,879)	-	-	-
Appropriation to the bonus and welfare fund and the mutual assistance fund	-	-	-	-	(111,658,302)	-	(1,527,561,140)	(1,639,219,442)
Other decrease	-	-	-	-	-	(1,423,176,288)	-	(1,423,176,288)
As at 31/12/2025	**151,200,000,000**	**1,273,275,917**	**21,053,779,249**	**1,535,326,407**	**99,632,661,413**	**-**	**131,897,753,307**	**406,592,796,293**
As at 01/01/2026	**151,200,000,000**	**1,273,275,917**	**21,053,779,249**	**1,535,326,407**	**99,632,661,413**	**-**	**131,897,753,307**	**406,592,796,293**
Profit in the current period	-	-	-	-	3,815,141,858	-	86,140,697	3,901,282,555
Dividends (i)	-	-	-	-	(15,120,000,000)	-	-	(15,120,000,000)
Other decrease (ii)	-	-	-	(900,024,100)	-	-	-	(900,024,100)
As at 30/06/2026	**151,200,000,000**	**1,273,275,917**	**21,053,779,249**	**635,302,307**	**88,327,803,271**	**-**	**131,983,894,004**	**394,474,054,748**

(i) The Company distributed 2024 profits in accordance with Resolution of the Annual General Meeting of Shareholders No. 17/2026/NQ-ĐHĐCĐ dated 24 June 2026, as follows:
- Dividend distribution of 10% of charter capital.
- Appropriation to the investment and development fund of 10% of profit after tax (fully appropriated in 2025);
- Appropriation to the bonus and welfare fund of 7% of profit after tax, and to the mutual assistance fund of 1% of profit after tax (fully appropriated in 2025).

(ii) Transfer from other owners' fund to the bonus and welfare fund, in accordance with the Resolution of the General Meeting of Shareholders of Vietnam Building Utility Management and Operation Services Joint Stock Company.

5.22 Owners' equity (continued)

b. Details of owners' invested 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 shareholders and appropriation of profits and dividends

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 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
Dividend, Profit distribution	**15,120,000,000**	-

d. Shares

	30/06/2026 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/ shares)	10,000	10,000

e. The Company's funds

	30/6/2026 VND	01/01/2026 VND
Development and investment funds	21,053,779,249	21,053,779,249
Other funds	635,302,307	1,535,326,407

5.23 Off Balance Sheet Items

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

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 30/6/2026 VND	For the period ended 30/6/2025 VND
Revenue from construction	-	2,728,588,818
Revenue from real estate sales	108,624,013,679	6,685,335,879
Revenue from building management services	25,938,900,571	20,780,174,833
Other revenue	2,645,008,877	2,962,032,000
Total	**137,207,923,127**	**33,156,131,530**

6.2 Cost of goods sold

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Cost of real estate sales	87,451,491,668	6,351,069,085
Cost of building management services	24,311,250,092	19,410,387,310
Other cost of goods sold	1,635,297,410	1,000,848,358
Total	**113,398,039,170**	**26,762,304,753**

6.3 Financial income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest income from deposits	518,264,540	4,132,075,291
Total	**518,264,540**	**4,132,075,291**

6.4 Financial expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest expense	1,698,662,981	2,707,966,192
Other financial operating expenses	-	124,148,754
Total	**1,698,662,981**	**2,832,114,946**
Borrowing costs from related parties, as detailed in Note 7.1	*688,447,398*	*1,778,146,028*

6.5 General administrative expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Employee expenses	8,399,426,728	5,373,914,714
Materials expenses	111,854,817	53,928,703
Office supplies expenses	110,212,137	218,564,517
Amortization and depreciation expenses	75,406,728	342,074,516
Charges and fee	89,511,073	490,598,889
Reversal of provision	-	(1,721,414,320)
Outsourcing expenses	3,635,690,031	578,752,987
Other cash expense	4,565,593,346	2,761,414,837
Total	**16,987,694,860**	**8,097,834,843**

6.6 Other income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Income from asset liquidation	1,648,148,148	18,010,000
Income from leasing of office space, machinery, and equipment	-	436,363,636
Others	104,735,053	899,057,137
Total	**1,752,883,201**	**1,353,430,773**

6.7 Other expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Expense on tax penalties	5,636,721	85,026,558
Others	1,785,592,967	179,868,000
Other income/Other expenses (Net)	**1,791,229,688**	**264,894,558**

6.8 Current corporate income tax expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Current corporate income tax expense based on taxable income for the current year	1,622,451,518	159,538,608
Total	**1,622,451,518**	**159,538,608**

6.9 Basic earnings per share

	For the period ended 30/6/2026 VND	For the accounting period ending June 30, 2025 (restated) VND
Profit after corporate income tax (VND)	**3,815,141,858**	**1,249,359,608**
Adjustment decrease due to appropriation to bonus and welfare fund, and mutual support fund	-	*(55,829,151)*
Profit / Loss distributable to common shareholders (VND)	**3,815,141,858**	**1,193,530,457**
Average quantity of outstanding common shares	15,120,000	15,120,000
Basic earnings per share (VND/ share)	**252**	**79**

As of the reporting date, the Company has not yet been able to reliably estimate the amount of profit for the accounting period ending June 30, 2026, that may be appropriated to the bonus and welfare fund. If the Company makes such an appropriation for the accounting period ending June 30, 2026, the net profit attributable to shareholders and basic earnings per share will decrease

(*) Basic earnings per share for the interim accounting period ending June 30, 2025, have been restated due to the profit distribution made by the Company in 2026 in accordance with Resolution No. 17/2026/NQ-ĐHĐCĐ dated June 24, 2026, of the Annual General Meeting of Shareholders. Accordingly, an amount of VND 111.658.302 was appropriated to the bonus and welfare fund. As a result, the profit attributable to holders of ordinary shares used to calculate basic earnings per share for the interim accounting period ending June 30, 2025, has been reduced by half of the above appropriated amount. The basic earnings per share for the interim accounting period ending June 30, 2025, changed as follows:

	Figures presented in the previous period's report	Restated figures	Difference
Accounting profit after corporate income tax of the parent company (VND)	**1,249,359,608**	**1,249,359,608**	-
Decrease adjustment due to provision for supporting fund	-	(55,829,151)	(55,829,151)
Profit or loss attributable to common shareholders of the parent company (VND)	**1,249,359,608**	**1,193,530,457**	**(55,829,151)**
Weighted average number of common shares outstanding during the period (shares)	15,100,000.00	15,100,000	-
Basic earnings per share (VND/share)	**83**	**79**	**(4)**

6.10 Production and business expenses by factors

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Material expenses	12,657,397,976	340,206,856
Employee expenses	13,082,212,404	10,843,159,095
Amortization and Depreciation expenses	2,305,177,662	2,176,846,758
Outsourcing expenses	18,170,757,225	36,594,891,094
Reversal of provision expenses	-	(1,721,414,320)
Other cash expenses	99,244,419,402	170,712,212,627
Total	**145,459,964,669**	**218,945,902,110**

7. OTHER INFORMATION

7.1 Transactions and balances with related parties

Names of Individuals and Organizations	Relationship
Handico 6 Mechanical and Electrical Installation JSC	Associate
Members of the Board of Directors, Supervisory Board, Executive Board, and individuals related to these members	Significant influence

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.1 Transactions and balances with related parties (continued)

Remuneration of key personnel and company management

Related parties	Position	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Board of Management				
Mr. Le Quoc Binh	Chairman of the Board of Management	Salary, Remuneration	357,000,000	312,120,000
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Salary, Remuneration	321,000,000	267,568,000
Mr. Vu Tuan Anh	Member	Remuneration	21,000,000	21,000,000
Mr. Pham Ngoc Chien	Member	Remuneration	21,000,000	21,000,000
Board of Supervisors				
Ms. Nguyen Thi Thu Hien	Head of the Board of Supervisors	Remuneration	21,000,000	21,000,000
Mr. Pham Anh Tu	Member	Salary, Remuneration	16,278,477	132,630,000
Ms. Pham Thi Kim Dung	Member	Salary, Remuneration	92,850,000	85,641,614
Board of General Directors				
Mr. Ngo Van Dong	Deputy General Director	Salary	192,000,000	164,268,000
Mr. Dang Ba Toan	Deputy General Director	Salary	252,000,000	-
Mr. Hoang Que Son	Former Deputy General Director	Salary	-	174,915,000
Mr. Dinh Ngoc Linh	Former Deputy General Director	Salary	-	215,011,364
Chief Accountant				
Ms. Duong Thi Thai Huong	Chief Accountant	Salary	204,000,000	180,960,000
Information discloser				
Ms. Pham Ngoc Quynh	Information discloser	Salary	174,600,000	137,872,299
Total			**1,672,728,477**	**1,733,986,277**

7.1 Transactions and balances with related parties (continued)

Transactions with related parties

Related parties	Relationship	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Repaid loan amount			**18,000,000,000**	**3,000,000,000**
Mr. Le Quoc Binh	Chairman of the Board of Management	Loan repayment by the company	6,000,000,000	3,000,000,000
Mr. Le Hoang Nam	Related party	Loan repayment by the company	12,000,000,000	-

Borrowing costs incurred and paid during the period

Related parties	Relationship	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Borrowing costs incurred during the period			***688,447,398***	***1,778,146,028***
Mr. Le Quoc Binh	Chairman of the Board of Management	Borrowing costs	29,589,041	479,342,466
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Borrowing costs	29,753,425	14,794,521
Ms. Nguyen Thi Thu Hien	Head of the Board of Supervisors	Borrowing costs	34,712,329	34,712,329
Mr. Le Hoang Nam	Related party	Borrowing costs	59,178,082	714,082,192
Handico 6 Mechanical and Electrical Installation JSC	Associate	Borrowing costs	535,214,521	535,214,520
Borrowing costs paid during the period			***374,547,945***	***360,164,384***
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Borrowing costs	-	60,164,384
Mr. Le Quoc Binh	Chairman of the Board of Management	Borrowing costs	124,849,315	300,000,000
Mr. Le Hoang Nam	Related party	Borrowing costs	249,698,630	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

7.1 Transactions and balances with related parties (continued)

Dividends declared and paid during the period

Related parties	Relationship	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Dividends declared and paid			**3,865,396,000**	**-**
Mr. Le Quoc Binh	Chairman of the Board of Management	Dividends	2,938,163,000	-
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Dividends	159,368,000	-
Mr. Pham Ngoc Chien	Member	Dividends	259,568,000	-
Mr. Vu Tuan Anh	Member	Dividends	459,558,000	-
Ms. Nguyen Thi Thu Hien	Head of the Board of Supervisors	Dividends	22,314,000	-
Ms. Duong Thi Thai Huong	Chief Accountant	Dividends	26,425,000	-

Balances with related parties

Receivables.	Relationship	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Handico 6 Mechanical and Electrical Installation JSC	Associate	Loan collection	25,100,000,000	25,100,000,000
Trade receivables				
Mr. Ta Thi Hoa	Related party	Trade receivables from sales	50,871,180,788	50,871,180,788

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2026

7.1 Transactions and balances with related parties (continued)

Related parties	Relationship	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Other payables			*1,723,784,501*	*1,409,885,048*
Mr. Le Quoc Binh	Chairman of the Board of Management	Interest payable	-	95,260,274
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Interest payable	44,876,712	15,123,287
Ms. Nguyen Thi Thu Hien	Head of the Board of Supervisors	Interest payable	104,712,329	70,000,000
Mr. Le Hoang Nam	Related party	Interest payable	-	190,520,548
Handico 6 Mechanical and Electrical Installation JSC	Associate	Interest payable	1,574,195,460	1,038,980,939
Borrowings			*26,700,000,000*	*44,700,000,000*
Ms. Nguyen Thi Thu Hien	Head of the Board of Supervisors	Borrowing	1,000,000,000	1,000,000,000
Mr. Be Ngoc Long	Member of the Board of Management and General Director	Borrowing	600,000,000	600,000,000
Mr. Le Quoc Binh	Chairman of the Board of Management	Borrowing	-	6,000,000,000
Mr. Le Hoang Nam	Related party	Borrowing	-	12,000,000,000
Handico 6 Mechanical and Electrical Installation JSC	Associate	Borrowing	25,100,000,000	25,100,000,000

7.2 Comparative figures

The comparative information presented in the interim consolidated statement of financial position and the related notes represents the figures from the consolidated financial statements for the financial year ended 31 December 2025, which were audited by CPA VIETNAM Auditing Company Limited - a member of the INPACT International Association of Independent Accounting Firms.

The comparative information presented in the interim consolidated income statement, the interim consolidated statement of cash flows and the related notes represents the figures from the interim consolidated financial statements for the accounting period ended 30 June 2025, which were reviewed by CPA VIETNAM Auditing Company Limited - a member of the INPACT International Association of Independent Accounting Firms.

The Company has applied the guidance of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC from 1 January 2026. 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 consolidated statement of financial position as follows:

The Company's Board of General Directors decided to reclassify the investment expenditure item for the project "Bo Xuyen High-rise Apartment Building, Thai Binh Ward, Hung Yen" from the item "Construction in progress" to the item "Work in progress" as at 1 January 2026, as follows:

Items	31/12/2025 (Presented) VND	01/01/2026 (Restated) VND	Difference VND
ASSETS			
IV. Inventories (1)	9,785,098,767	231,674,558,955	221,889,460,188
1. Work in progress	*9,785,098,767*	*231,674,558,955*	*221,889,460,188*
V. Long-term assets in progress (1)	330,263,185,895	108,373,725,707	(221,889,460,188)
1. Construction in progress	*330,263,185,895*	*108,373,725,707*	*(221,889,460,188)*

(1): Reclassification of the balance of "Construction in progress" to "Inventories – Work in progress".

Items	31/12/2025 (Presented) VND	01/01/2026 (Restated) VND	Difference VND
LIABILITIES AND OWNERS' EQUITY			
1. Short-term liabilities			
3. Dividends and profit payable (i)	-	7,378,259,068	7,378,259,068
7. Other short-term payments (i)	104,661,521,042	97,283,261,974	(7,378,259,068)

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

Hanoi, 24 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
S.Đ.K.K.D: 0100383876 - C.T.C.P
Q.THANH XUÂN - TP. HÀ NỘI