



**DIN CAPITAL INVESTMENT GROUP
JOINT STOCK COMPANY**

REVIEWED INTERIM SEPARATE FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026

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DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

REPORT OF CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

Chairman of the Board of Directors and Management of Din Capital Investment Group Joint Stock Company (hereinafter referred to as "the Company") hereby presents its report and the accompanying reviewed interim separate financial statements of the Company for the six-month period ended 30 June 2026.

Members of the Board of Directors, Internal Audit Department, Supervisory Committee, and Management of the Company during the period and as at the date of this report are as follows:

Board of Directors

<u>Full name</u>	<u>Position</u>
Mr. Le Truong Ky	Chairperson
Ms. Huynh Phuoc Huyen Vy	Vice Chairperson
Mr. Dang Tien Duc	Member
Mr. Nguyen Ngoc Tuan	Member
Mr. Morii Takayuki	Member

Internal Audit Department

<u>Full name</u>	<u>Position</u>
Ms. Nguyen Thi Minh Phuong	Head

Supervisory Committee

<u>Full name</u>	<u>Position</u>
Mr. Le Anh Long	Head
Mr. Chu Van Tuan	Member
Mr. Tran Canh Thanh	Member

Management

<u>Full name</u>	<u>Position</u>
Mr. Dang Tien Duc	General Director
Mr. Nguyen Van Trieu	Vice General Director
Ms. Nguyen Thi Thao	Vice General Director

LEGAL REPRESENTATIVE

The Company's legal representative during the period and on the date of this report is Mr. Le Truong Ky, Chairman of the Board of Directors and Mr. Dang Tien Duc, General Director.

RESPONSIBILITY OF CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

Chairman of the Board of Directors and management of the Company are responsible for preparing the interim separate financial statements of each period which give a true and fair view of the interim financial position of the Company and the results of its interim operations and its interim cash flows. In preparing these interim separate financial statements, Chairman of the Board of Directors and management 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 departures that need to be disclosed and explained in the interim separate financial statements;
- Prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement the internal control system effectively for a fair preparation and presentation of the interim separate financial statements so as to mitigate error or fraud.

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

REPORT OF CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT (CONTINUED)

Chairman of the Board of Directors and management of the Company are responsible for ensuring that proper interim accounting records are kept, which disclose, with reasonable accuracy at any time, the interim financial position of the Company and ensure that the interim separate financial statements comply with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and prevailing accounting regulations in Vietnam. Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Chairman of the Board of Directors and management of the Company confirm that the Company has complied with the above requirements in preparing these interim separate financial statements.

AUDITOR

The accompanying interim separate financial statements were reviewed by ECOVIS AFA VIETNAM Auditing – Appraisal and Consulting Company Limited (Head Office: No. 142 Xo Viet Nghe Tinh Street, Hoa Cuong Ward, Danang City, Vietnam; Tel: (84) 0236.363.3333; Fax: (84) 0236.363.3338; Website: www.ecovis.com/vietnam/audit).

STATEMENT BY CHAIRMAN OF THE BOARD OF DIRECTORS AND MANAGEMENT

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

For and on behalf of management



The stamp is a red circular seal. The outer ring contains the text 'CÔNG TY CỔ PHẦN ĐẦU TƯ DIN CAPITAL' at the top and 'MST: 0401233013' at the bottom. In the center, there is a logo consisting of four red hearts arranged in a square, with the words 'DIN CAPITAL' written below it. A blue ink signature is written across the stamp.

Dang Tien Duc
General Director

Danang City, 25 August 2025

No: 366/2026/BCSX-E.AFA

**REPORT ON REVIEW OF
INTERIM SEPARATE FINANCIAL INFORMATION**

**To: Shareholders
Board of Directors and Management
DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY**

We have reviewed the accompanying interim separate financial statements of Din Capital Investment Group Joint Stock Company (hereinafter referred to as "the Company") prepared on 25 August 2026 as set out from page 5 to page 37, which comprise the interim separate statement of financial position as at 30 June 2026, and the interim income statement, and the interim cash flow statement for the six-month period then ended, and notes to the interim financial statements.

Responsibilities of Chairman of the Board of Directors and Management

Chairman of the Board of Directors and management are responsible for the preparation and fair presentation of these interim separate financial statements in accordance with Vietnamese Accounting Standards, and Vietnamese Corporate Accounting System and relevant legislation as to the preparation and presentation of interim separate financial statements and for such internal control as Chairman of the Board of Directors and management determine is necessary to enable the preparation and presentation of the interim separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on these interim separate financial statements based on our review. We conducted our review in accordance with the Vietnamese Standards on Review Engagements 2410- Review of Interim Financial Information Performed by Independent Auditor of the Entity.

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

**REPORT ON REVIEW OF
INTERIM SEPARATE FINANCIAL INFORMATION (CONTINUED)**

Conclusion

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



Doan Thi My Hao

Audit director

Audit Practice Registration Certificate

No. 5466-2026-240-1

Authorized person

ECOVIS AFA VIETNAM Auditing – Appraisal and Consulting Company Limited

Danang City, 25 August 2026

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANYAddress: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam**Form B 01a – DN**(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)**INTERIM STATEMENT OF FINANCIAL POSITION**

As at 30 June 2026

Unit: VND

ASSETS	Code	Notes	As at 30 Jun. 2026	As at 01 Jan. 2026
A. CURRENT ASSETS	100		54,074,724,730	73,412,712,123
I. Cash and cash equivalents	110		4,880,117,119	1,123,727,639
1. Cash	111	4.1	4,880,117,119	1,123,727,639
2. Cash equivalents	112		-	-
II. Current financial investments	120	4.2	24,599,131,638	23,083,131,287
1. Trading securities	121		20,530,730	20,530,730
2. Provision for trading securities	122		(9,989,230)	(10,422,730)
3. Current held to maturity investments	123		24,588,590,138	23,073,023,287
III. Current account receivables	130		23,074,260,404	47,659,488,700
1. Trade receivables	131	4.3	38,818,835,350	63,602,020,457
2. Advances to suppliers	132	4.4	266,461,162	244,920,240
3. Other current receivables	135	4.5	114,624,719	51,974,830
4. Provision for doubtful debts	136	4.6	(16,125,660,827)	(16,239,426,827)
IV. Inventories	140	4.7	1,013,008,908	1,052,120,094
1. Inventories	141		1,013,008,908	1,052,120,094
2. Provision for decline in value of inventories	142		-	-
V. Current biological assets	150		-	-
VI. Other current assets	160		508,206,661	494,244,403
1. Current deferred expenses	161	4.8	496,743,649	494,244,403
2. Value added tax deductible	162		11,463,012	-
B. NON-CURRENT ASSETS	200		64,752,013,091	68,401,725,329
I. Non-current account receivables	210		-	-
II. Fixed assets	220		13,001,378,858	16,551,105,566
1. Tangible fixed assets	221	4.9	13,001,378,858	16,551,105,566
Cost	222		158,684,270,294	161,115,904,239
Accumulated depreciation	223		(145,682,891,436)	(144,564,798,673)
2. Intangible fixed assets	227		-	-
III. Non - current biological assets	230		-	-
IV. Investment property	240		-	-
V. Non-current assets in progress	250		-	-
VI. Non-current financial investments	260		49,509,490,000	49,509,490,000
1. Investments in subsidiaries	261	4.2	49,509,490,000	49,509,490,000
2. Non-current held to maturity investments	266		-	-
VII. Other non-current assets	270		2,241,144,233	2,341,129,763
1. Non-current deferred expenses	271	4.8	2,213,529,818	2,308,010,222
2. Deferred income tax assets	272	4.10	27,614,415	33,119,541
TOTAL ASSETS	280		118,826,737,821	141,814,437,452

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANYAddress: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam**Form B 01a – DN**(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)**INTERIM STATEMENT OF FINANCIAL POSITION (CONTINUED)**

As at 30 June 2026

Unit: VND

RESOURCES	Code	Notes	As at 30 Jun. 2026	As at 01 Jan. 2026
C. LIABILITIES	300		3,157,974,029	17,497,268,115
I. Current liabilities	310		3,157,974,029	17,497,268,115
1. Current trade payables	311	4.11	1,182,088,791	9,674,002,996
2. Current taxes and amounts payable to the state budget	314	4.12	825,127,617	4,669,685,397
3. Payables to employees	315	4.13	267,007,260	2,015,971,066
4. Current accrued expenses	316	4.14	10,196,801	163,338,460
5. Other current payables	320	4.15	69,289,223	170,005,859
6. Bonus and welfare fund	323	4.16	804,264,337	804,264,337
D. OWNER'S EQUITY	400	4.17	115,668,763,792	124,317,169,337
1. Owner's contributed capital	411		89,099,810,000	89,099,810,000
Ordinary shares carrying voting rights	411a		89,099,810,000	89,099,810,000
Preference shares	411b		-	-
2. Capital surplus	412		49,416,000	49,416,000
3. Investment and development fund	418		7,752,997,505	7,752,997,505
4. Retained earnings	420		18,766,540,287	27,414,945,832
Beginning accumulated retained earnings	420a		-	5,173,071,439
Retained earnings of the current period	420b		18,766,540,287	22,241,874,393
TOTAL RESOURCES	440		118,826,737,821	141,814,437,452



Dang Tien Duc
General Director

Danang City, 25 August 2026

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANYAddress: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam**Form B 02a – DN**(Issued under the Circular No. 99/2025/TT-BTC
dated 27 October 2025 by Ministry of Finance)**INTERTIM INCOME STATEMENT**

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Code	Notes	Current period	Previous period
1. Revenue	01	5.1	22,188,759,227	37,368,585,471
2. Deductions	02		-	-
3. Net revenue	10		22,188,759,227	37,368,585,471
4. Cost of sales	11	5.2	19,151,398,228	31,349,590,763
5. Gross profit	20		3,037,360,999	6,018,994,708
6. Profit/loss from the sale and disposal of investment properties	21		-	-
7. Finance income	22	5.3	24,827,418,261	6,191,253,289
8. Finance expense	23	5.4	(433,500)	(2,234,400)
<i>Of which, borrowing costs</i>	24		-	-
9. Selling expense	25		-	-
10. General and administration expense	26	5.5	444,861,402	442,514,488
11. Operating profit/(loss)	30		27,420,351,358	11,769,967,909
12. Other income	31	5.6	559,481,482	3,151,069,189
13. Other expense	32	5.7	131,993,971	113,754,827
14. Net other income/(loss)	40		427,487,511	3,037,314,362
15. Accounting profit/(loss) before taxation	50		27,847,838,869	14,807,282,271
16. Current corporate income tax expense	51	5.10	850,815,288	1,863,017,834
17. Deferred corporate income tax expense	52	5.11	5,505,126	(38,624,667)
18. Net profit/(loss) after taxation	60		26,991,518,455	12,982,889,104

**Dang Tien Duc**
General Director

Danang City, 25 August 2026

Nguyen Thi Thao
Chief Accountant
Dao Thi Thanh Mai
Preparer

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANYAddress: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam**Form B 03a – DN**

(Issued under the Circular No. 99/2025/TT-BTC

dated 27 October 2025 by Ministry of Finance)

INTERIM CASH-FLOW STATEMENT**(Indirect method)**

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Code	Notes	Current period	Previous period
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit /(loss) before taxation	01		27,847,838,869	14,807,282,271
2. Adjustment for:				
Depreciation and amortisation	02		3,549,726,708	4,779,698,818
Provisions	03		(114,199,500)	(78,609,534)
Gains/(losses) from investing and financing activities	05		(25,351,369,030)	(9,342,322,478)
3. Operating profit /(loss) before adjustments to working capital	08		5,931,997,047	10,166,049,077
Increase or decrease in accounts receivable	09		24,687,531,284	(16,404,597,876)
Increase or decrease in inventories	10		39,111,186	(2,620,462,370)
Increase or decrease in accounts payable (excluding interest expense and CIT payable)	11		(10,961,803,057)	7,076,366,266
Increase or decrease deferred expenses	12		91,981,158	26,990,684
Corporate income tax paid	15		(4,228,306,317)	(464,078,980)
Other cash outflows from operating activities	17		-	(187,237,370)
Net cash from operating activities	20		15,560,511,301	(2,406,970,569)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Acquisition and construction of fixed assets and other long-term assets	21		-	(883,518,519)
2. Proceeds from disposals of fixed assets and other long-term assets	22		559,481,482	4,985,742,444
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(5,500,000,000)	(25,500,000,000)
4. Repayments from borrowers and proceeds from sales of debts instruments of other entities	24		4,000,000,000	33,000,000,000
5. Interest and dividends received	27		24,776,320,697	6,245,495,756
Net cash from investing activities	30		23,835,802,179	17,847,719,681
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from issuing stocks and capital contribution from owners	31		-	-
2. Dividends paid	36		(35,639,924,000)	(13,364,971,500)
Net cash from financing activities	40		(35,639,924,000)	(13,364,971,500)
NET INCREASE/(DECREASE) IN CASH	50		3,756,389,480	2,075,777,612
Cash and cash equivalents at beginning of year	60		1,123,727,639	5,260,352,150
Impact of exchange rate fluctuation	61		-	-
CASH AND CASH EQUIVALENTS AT END OF PERIOD	70		4,880,117,119	7,336,129,762



Dang Tien Duc
General Director

Danang City, 25 August 2026

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer

The accompanying notes are an integral part of these financial statements

NOTES TO THE INTERIM FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

1.1. Structure of ownership

Din Capital Investment Group Joint Stock Company (hereinafter referred to as "the Company") formerly known as Pacific Dinco Joint Stock Company, has been incorporated in accordance with the Business Registration Certificate No. 321032000105 dated 05 January 2010 and other amended certificates thereafter with the latest one dated 04 June 2026 granted by People's Committee of Da Nang City. On 15 May 2021, the Company changed its name to Din Capital Investment Group Joint Stock Company according to Business Registration Certificate No. 0401333013 granted by Danang City's Department of Planning and Investment.

On 14 May 2015, the Company was formally licensed to trade securities on Hanoi Securities Trading Centre under Decision No. 27/2015/GCNCP-VSD dated 14 May 2015 by Vietnam Securities Depository. On 02 July 2015, the Company was formally listed to trade securities on Hanoi City Securities Trading Centre under Decision No. 407/QD-SGDHN dated 02 July 2015 by General Director of Hanoi Stock Exchange.

The charter capital as stipulated in the Business Registration Certificate is VND 89,099,810,000.

The Company's registered head office is at 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam.

The number of employees as at 30 June 2026 was 25 (31 December 2025: 36).

1.2. Business field

Manufacturing of commercial concrete.

1.3. Operating industry and principal activities

Under the Business Registration Certificate, the Company's business activities comprise:

- Manufacture of concrete and articles of concrete, cement and plaster. Details: Producing commercial concrete, pre-cast elements;
- Freight transport by road. Details: Land freight transport by cars;
- Wholesale of construction materials and other installation supplies. Details: Wholesale of construction materials;
- Wholesale of machinery, equipment and supplies. Details: Wholesale of machinery and equipment for construction;
- Other specialized wholesale n.e.c. Details: Wholesale of chemicals and additives in the industrial and construction sectors (excluding chemicals prohibited by the State);
- Renting and leasing of other machinery, equipment and tangible goods. Details: Renting and leasing of constructive machinery and equipments;
- Wholesale of metals and metal ores. Details: Wholesale of shaped steel and fiber-reinforced steel;
- Trading of own or rented property and land use rights;
- Real estate consultancy and brokerage and auctioning, land use right auctioning. Details: Real estate brokerage services, real estate trading platforms, real estate consultancy, and real estate management services;
- Warehousing and storage of goods.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)**1.4. Normal operating cycle**

The Company's normal operating cycle is carried out for a time period of 12 months.

1.5. The Company's structure

As at 30 June 2026, the Company's subsidiaries were as follows:

Name	Address	Voting rights	Per cent capital	Per cent interest
Subsidiaries:				
Dufago Chu Lai Concrete Joint Stock Company	Tam Hiep Industrial Park and Port Logistics, Nui Thanh Commune, Da Nang City	98.04%	98.04%	98.04%
Rofadi One Member Limited Liability Company	4th Floor, 76-78 Bach Dang, Hai Chau Ward, Da Nang City	100.0%	100.0%	100.0%
Dufago Concrete One Member Limited Liability Company	4th Floor, 76-78 Bach Dang, Hai Chau Ward, Da Nang City	100.0%	100.0%	100.0%

The Company's dependent units as at 30 June 2026 were as follows:

Name	Address
Branch of Din Capital Investment Group Joint Stock Company in Quang Ngai.	Lot CN 08 – Tinh Phong Industrial Park, Tho Phong Commune, Quang Ngai Province

2. BASIS OF PREPARATION OF INTERIM FINANCIAL STATEMENTS**2.1. Accounting standards, accounting system**

The accompanying separate interim financial statements are presented in Vietnamese Dong ("VND"), under the historical cost basis and in accordance with the Vietnamese Accounting Standards and the Vietnamese Accounting System for Enterprises issued by the Ministry of Finance under Circular No. 99/2025/TT-BTC dated 27 October 2025.

The accompanying separate interim financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

These separate interim financial statements have been prepared exclusively for the Company and do not include the financial statements of the subsidiaries. Users of the separate interim financial statements should read them together with the Company's consolidated financial statements for the period ended 30 June 2026 in order to obtain full information on the Company's financial position, results of operations and cash flows during the period.

2.2. Forms of accounting records

The form of accounting records applied in the Company is the General Journal.

2.3. Financial period

The Company's financial period is from 01 January to 31 December.

This interim separate financial statement has been prepared for the six-month accounting period ended 30 June 2026.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

2.4. Reporting and functional currency

The Company maintains its accounting records in VND.

3. SIGNIFICANT ACCOUNTING POLICIES

3.1. Changes in accounting policies

The accounting policies applied by the Company in preparing the interim financial statements are consistently applied with those used in the preparation of the financial statements for the financial year ended 31 December 2025, except for the changes resulting from the adoption of new accounting guidance under Circular No. 99/2025/TT-BTC dated 27 October 2025 as presented below:

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") providing guidance on the application of the Accounting System for Enterprises, which is effective from 1 January 2026 and applicable to financial years beginning on or after 1 January 2026. Circular 99 replaces the regulations on the Accounting System for Enterprises issued under Circular No. 200/2014/TT-BTC dated 22 December 2014, Circular No. 75/2015/TT-BTC dated 18 May 2015, Circular No. 53/2016/TT-BTC dated 21 March 2016 and Circular No. 195/2012/TT-BTC dated 15 November 2012 issued by the Ministry of Finance.

The Company has applied the changes in accounting policies prescribed under Circular 99 that affect the Company using the non-retrospective adjustment method in accordance with the guidance in Clause 1, Article 30 of Circular 99.

The Company has also restated the comparative information presented in the interim financial statements for certain line items to comply with the presentation requirements of Circular 99, as disclosed in Note 8.

3.2. Use of estimates

The preparation of the interim separate financial statements requires Chairman of the Board of Directors and management to make estimates and assumptions that impact the carrying value of certain assets and liabilities, contingent assets and liabilities reported in the notes as well as revenues and expenses for the financial period ended 30 June 2026. Although these estimates are based on Chairman of the Board of Directors and management's best knowledge of all relevant information available at the date when the interim separate financial statements are prepared, this does not prevent actual figures differing from estimates.

3.3. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank, cash in transit and current investments for a period not exceeding 3 months or highly liquid investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

3.4. Financial investments

Trading securities

Trading securities are securities and other financial instruments held for business purposes (held for the purpose of profit-taking by selling when prices have increased) at the time of reporting.

Trading securities are initially recognised at fair value of the payments made at the transaction date. Any costs incurred in acquiring trading securities (if any), such as brokerage fees, transaction costs, information service fees, taxes, bank charges, etc., are recognised as finance expenses during the year.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Held to maturity investments

Held to maturity investments comprise investments held to maturity with the objective of earning annual interest (such as term deposits at banks, valuable papers (including treasury bills, promissory notes and certificates of deposit), bonds, preference shares classified as liabilities, held to maturity loans) and other held to maturity investments.

When there is reliable evidence that part or all of a held to maturity investment may be impaired, the impairment loss is recognised as finance expenses in the period.

Equity investments in other entities

Investments in subsidiaries

Investments are classified as investments in subsidiaries when the Company has the power of control over policies and operating activities, normally evidenced by the holding of more than 50% of the voting rights.

Investments in subsidiaries are accounted for under the cost method which comprise the purchase price plus (+) acquisition related costs (if any). In case of investments of non-monetary assets, the cost of the investments is measured at the fair values of the assets as incurred.

Dividends for the period after the acquisition date are recognised as financial incomes at their fair values when the shareholder's right to receive payment is established.

Other investments

Investments classified as other investments are investments other than investments in subsidiaries, investments in associates or investments on joint ventures.

Other investments are accounted for under the cost method which comprise purchase prices plus (+) acquisition related costs (if any). In case of investments of non-monetary assets, the cost of investments is recognised at the fair values of the assets as incurred.

Recognition principles of provision for investment impairment loss

Provision for investment impairment loss is made when there is any certain evidence that there will be an impairment in the value of these investments at the reporting date.

The difference between the required balance and the existing balance of provision for investment impairment loss is recognised as financial expenses in the income statement.

3.5. Account receivables

Recognition method

Account receivables are stated at the carrying amounts of trade receivables and other receivables less provisions for doubtful debts.

Provision for doubtful debts

As of the date of preparing the financial statements, provision for doubtful debt is recognised for past-due accounts receivable and for accounts receivable where circumstances indicate that they might not be recoverable when due at the level as guided in prevailing regulations. The determination of the overdue period of a doubtful receivable to be provisioned is based on the principal repayment period according to the original sale contract, excluding the debt extension between the parties.

For overdue receivables, the provision rates are as follows:

- 30% of the value for receivables overdue from 6 months to less than 1 year;
- 50% of the value for receivables overdue from 1 year to less than 2 years;

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

- 70% of the value for receivables overdue from 2 years to less than 3 years;
- 100% of the value for receivables overdue for 3 years or more.

The difference between the required balance and the existing balance of provision for doubtful debts is recorded as a general and administrative expense in the income statement.

3.6. Inventories

Inventory measurement

Inventories are measured at the lower of cost and net realisable value.

The costs of inventories shall comprise all costs of purchase, costs of conversion, and other costs incurred in bringing inventories to their present location and condition. The cost of work in progress and finished goods includes materials, direct labour and attributable production overheads based on normal levels of activity.

The costs of purchase of inventories comprise the purchase price, non-reimbursable taxes and duties, and transport, handling and other costs directly attributable to the acquisition of inventories. Trade discounts and sales rebates on substandard and obsolete goods purchased are deducted from the costs of purchase.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Method of accounting for inventories

Inventories are measured using the weighted average method.

Provision for decline in value of inventories

As of the date of preparing the financial statements, provision is recognised for obsolete, slow-moving and defective inventory items and an excess of the cost of inventories over their net realisable value.

The difference between the required balance and the existing balance of the provision for a decline in value of inventories is included in cost of sales in the income statement.

Inventories are written down to net realizable value item by item. For services being rendered, provision is made in respect of each service for which a separate selling price is charged.

Raw materials, materials, and tools reserved for use in the production of goods shall not be provided for impairment if the products they constitute will be sold at or above the cost of production of the product.

3.7. Tangible fixed assets

Tangible fixed assets are measured at cost less accumulated depreciation.

Tangible fixed asset recognition

Tangible fixed assets are initially recognised at their cost. The cost of purchased tangible fixed assets comprises the purchase price and any directly attributable costs of bringing the assets to their present location and working condition for their intended use. Accessories added to fixed assets when purchased are recognised separately at their fair values and deducted from the historical cost of the respective tangible fixed assets.

Depreciation and amortisation

The costs of fixed assets are depreciated on a straight-line method over their estimated useful lives.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

The estimated useful lives are as follows:

	<u>Year 2026</u>
▪ Buildings, structures	05 – 10 years
▪ Machinery and equipment	06 – 10 years
▪ Motor vehicles	05 – 10 years
▪ Office equipment	04 – 05 years
▪ Other	03 years

3.8. Deferred expenses

Deferred expenses are classified as current and non-current based on their original term. deferred expenses mainly comprise costs of tools and supplies and land rentals, etc., which are amortised over the period in which economic benefits are generated in relation to these expenses.

The following expenses are recognised as deferred expenses and amortised to the income statement:

- Prepaid land is amortised over the period of lease;
- Tools and supplies are amortised to the income statement over 1 to 3 years;
- Insurance expenses (fire and explosion insurance, vehicle owner's civil liability insurance, motor hull insurance, assets insurance, etc.) are amortised over the period written in the contracts;
- Other deferred expenses are amortised on a straight-line method over the period in which economic benefits are generated in relation to that expense.

3.9. Liabilities

Liabilities are classified into trade payables, intra-company payables, dividends and profit payables and other payables based on the following rules:

- Trade payables represent those arising from purchase and sale related transactions of goods, services or assets and the seller is independent of the buyer;
- Intra-company payables represent those between the entity and its dependent accounting units having no legal status;
- Dividends and profit payables are dividends and profits (in cash or non-monetary assets) payable to the shareholders of the Company;
- The remaining payables are classified as other payables.

Liabilities are also classified according to the maturity date, the remaining term from the date of the financial statements, original currency, and each creditor.

Liabilities are recognised at no less than the payment obligation.

3.10. Borrowing costs***Capitalisation of borrowing costs***

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalised as part of the cost of those assets until the assets are put into use or sale.

Investment income earned on temporary investment of borrowings is deducted from the cost of the respective assets.

All other borrowing costs are recognised as an expense in the income statement when incurred.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

3.11. Accrued expenses

Accrued expenses represent expenses that will be paid in the future for goods or services received but not yet paid due to lack of invoices or accounting documents. These expenses are recognised as operating expenses of the reporting period.

3.12. Owners' equity

The owners' contributed equity

The owners' contributed equity is recognised when contributed.

Capital surplus

Capital surplus is recognised as the difference between [the issue price and the par value of shares / the actual value of contributed capital received and the charter capital value of the Company], the difference between the repurchase price of treasury shares and the reissue price of treasury shares sold, the value of the conversion option of convertible bonds into shares at the maturity date of the convertible bonds, and costs directly attributable to the issuance of shares.

Dividends

Dividends are recognised as a liability when the Company no longer has the right to refuse the obligation to pay dividends or profits in cash to shareholders.

Reserves

Reserves are created at certain percentages of profit after tax as prescribed in the Company's charter.

Retained earnings

Net profit after income tax can be distributed to shareholders after the distribution is approved the General annual meeting of shareholders and reserves are created in accordance with the Company's Charter and legal regulations in Vietnam.

3.13. Revenue and other income

Revenue from selling goods

Revenue from selling goods is measured at the fair value of the consideration received or receivable. In most cases, revenue is recognised when transferring the risks and rewards of ownership to the buyer.

Revenue involving the rendering of services

Revenue of a transaction involving the rendering of services is recognised when the outcome of this transaction can be estimated reliably. When a transaction involving the rendering of services is attributable to several periods, each period's revenue is recognised by reference to the stage of completion at the end of the reporting period.

Interest income

Interest income is recognised on an accrual basis by reference to the principal outstanding and at the interest rate applicable.

3.14. Cost of sales

Cost of sales and services provided represents total costs of finished products, goods, services which are sold in the period in accordance with the matching principle. Abnormal amounts of production costs of inventories are recognised immediately in cost of sales.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

3.15. Finance expense

Finance expenses represent all expenses incurred in the reporting period which mainly include borrowing costs and financial investment reserve.

3.16. Selling expense and general and administrative expense

Selling expenses represent expenses incurred during the process of selling products, goods and rendering services, which include expenses relating to employee salaries and outsourcing service costs.

General and administrative expenses represent common expenses, which include payroll costs for office employees' (salaries, wages, allowances, etc.); social insurance, health insurance, trade union fees and unemployment insurance; stationery expenses, material expenses, depreciation expenses of fixed assets used for administration activities; land rental, license tax; provision for doubtful debts; utility services (electricity expenses, water expenses, phone, fax, warranty expenses, etc.); sundry expenses (entertainment, customer conference, etc.).

3.17. Taxation

Corporate income tax

Current corporate income tax expense

Current corporate tax expense is determined on the basis of taxable income and the rate of corporate income tax (CIT) of the current period at 20%.

Deferred corporate income tax expense

Deferred corporate tax expense is determined on the basis of the deductible temporary differences, taxable temporary differences and the estimated CIT rate that will be applied for the years that assets and liabilities will be recovered. The tax rates used will be the tax rates (and tax laws) that are in effect at the financial year end.

A deferred tax asset is recognised for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised, unless:

- The deferred tax asset arises from the initial recognition of an asset or liability in a transaction which at the time of transaction, affects neither accounting profit nor taxable profit (tax loss).
- The deferred tax assets for all deductible temporary differences associated with investments in subsidiaries, branches and associates, and interests in joint ventures are only recognised when it is probable that the temporary difference will reverse in the foreseeable future; and taxable profit will be available against which the temporary difference can be utilised.

Value added tax

The goods sold and services rendered by the Company are subject to value added tax at the following rates:

- Commercial concrete, stone, concrete pumping and transportation services: 10% (The company is entitled to apply the VAT rate of 8% from 1 January 2026 to 30 June 2026 according to the provisions of Decree No. 174/2025/ND-CP dated 30 June 2025 of the Government);
- Other services: apply according to current tax rates.

Other taxes

Other taxes are applicable in accordance with the prevailing tax laws in Vietnam.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

The tax reports of the Company will be inspected by the Tax Department. Application of the laws and regulations on tax to different transactions can be interpreted by many ways; therefore, the tax amounts presented in the financial statements can be amended in accordance with the Tax Department's final assessment for the Company.

3.18. Segment reporting

A segment is a distinguishable component of the Company that is engaged either in producing or providing related products or services (business segment), or in producing or providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Refer to Note 7.

3.19. Related parties

Related parties are individuals or entities that have the ability, directly or indirectly through one or more intermediaries, to control the Company or are controlled by, or are subject to common control with the Company. Associates, individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the Company, key management personnel, including directors and officers of the Company and close family members or associates of such individuals are also considered to be related parties.

4. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM STATEMENT OF FINANCIAL POSITION**4.1. Cash**

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Cash in hand	493,958,817	303,883,416
Cash at banks	4,386,158,302	819,844,223
- <i>Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch</i>	4,017,418,067	758,580,548
- <i>Vietnam Joint Stock Commercial Bank for Industry</i>	362,195,785	54,722,256
- <i>Other banks</i>	6,544,450	6,541,419
Total	4,880,117,119	1,123,727,639

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANYAddress: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam**NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)****4.2. Financial investments**

Trading securities are analysed as follows:

	At as 30 Jun. 2026				At as 01 Jan. 2026			
	VND				VND			
	Cost	Fair value	Provision		Cost	Fair value	Provision	
Share investments:								
Shares of Cotecons Construction Joint Stock Company	20,530,730	10,541,500	9,989,230		20,530,730	10,108,000		10,422,730
Total	20,530,730	10,541,500	9,989,230		20,530,730	10,108,000		10,422,730

The Company has determined the fair values of investments in Cotecons Construction Joint Stock Company on the basis of prices quoted on the Stock Exchange and the number of shares hold.

Current term held to maturity investments are analysed as follows:

	At as 30 Jun. 2026				At as 01 Jan. 2026			
	VND				VND			
	Cost	Recoverable amount	Provision		Cost	Recoverable amount	Provision	
Term deposits:								
- 06 - month time deposits	24,588,590,138	24,588,590,138	-		23,073,023,287	23,073,023,287	-	-
- 12 - month time deposits	23,900,000,000	23,900,000,000	-		18,400,000,000	18,400,000,000	-	-
- Accrued interest	500,000,000	500,000,000	-		4,500,000,000	4,500,000,000	-	-
	188,590,138	188,590,138	-		173,023,287	173,023,287	-	-
Total	24,588,590,138	24,588,590,138	-		23,073,023,287	23,073,023,287	-	-

A term deposit of VND 500,000,000 is pledged as collateral under the Term Deposit Balance Pledge Agreement No. 84/2025/VCB-DN dated 8 April 2025 between Din Capital Investment Group Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Other investments are analysed as follows:

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Cost	Recoverable amount	Provision	Cost
				Recoverable amount
				Provision
Investments in subsidiaries:				
Dufago Chu Lai Concrete Joint Stock Company	5,509,490,000		-	5,509,490,000
Dufago Concrete One Member Limited Liability Company	43,000,000,000		-	43,000,000,000
Rofadi One Member Limited Liability	1,000,000,000		-	1,000,000,000
Total	49,509,490,000		-	49,509,490,000

At the reporting date, the Company has not determined the recoverable amounts of these investments for disclosure in the financial statements because information about their market prices is not available and there is currently no guidance on determination of recoverable amounts using valuation techniques under the Vietnamese Accounting Standards or the Vietnamese Accounting System for enterprises. The recoverable amounts of these investments can be different from their carrying amounts.

Operating status of subsidiaries during the period:

Current period	Previous period
Dufago Chu Lai Concrete Joint Stock Company	Profitable business operations
Rofadi One Member Limited Liability Company	Profitable business operations
Dufago Concrete One Member Limited Liability Company	Profitable business operations

The main transactions between the Company and its Subsidiaries during the period are presented in Note 7.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.3. Current trade receivables

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Carrying amount	Provison	Carrying amount	Provison
Dufago Concrete One Member Limited Liability Company	4,700,945,278	-	6,095,640,941	-
FDSG Joint Stock Company	16,476,881,080	-	38,530,279,252	-
Fifth Architectural Engineering Co., Ltd. – Guangxi Architectural Engineering Group (Da Nang)	4,217,102,500	4,217,102,500	4,217,102,500	4,217,102,500
Others	13,423,906,492	11,908,558,327	14,758,997,764	12,022,324,327
Total	38,818,835,350	16,125,660,827	63,602,020,457	16,239,426,827
In which: Trade receivables from related parties – Refer to Note 7	22,693,174,523	-	44,936,095,653	-

4.4. Current advances to suppliers

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Carrying amount	Provison	Carrying amount	Provison
An Phu An Khanh Trading Co., Ltd.	78,820,500	-	78,820,500	-
Go Vietnam 365 Trading and Service Co., Ltd.	130,000,000	-	-	-
Quang Ngai Branch of ABH Hanoi Joint Stock Company	-	-	68,440,000	-
VETC Automatic Toll Collection Co., Ltd.	33,597,804	-	25,046,684	-
Others	24,042,858	-	72,613,056	-
Total	266,461,162	-	244,920,240	-

4.5. Other current receivables

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Value	Provison	Value	Provison
Receivables from employees	6,607,252	-	-	-
Deposits	20,700,000	-	20,700,000	-
Other receivables (*)	87,317,467	-	31,274,830	-
Total	114,624,719	-	51,974,830	-

(*) Other current receivables include VND 71,317,267 receivable from Da Nang Post and Telecommunication Insurance Joint Stock Company in respect of insurance compensation for the Company's vehicle.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)**4.6. Doubtful debts**

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Cost	Recoverable amount	Cost	Recoverable amount
Overdue trade receivables	16,125,660,827	-	16,239,426,827	-
Total	16,125,660,827	-	16,239,426,827	-

Chairman of the Board of Directors and management assessed the ability to recover the overdue receivables is low. The Company is taking appropriate measures to recover the outstanding debts.

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

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NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Overdue trade receivables and overdue amounts loaned are analysed by debtor as follows:

	At as 30 Jun. 2026			At as 01 Jan. 2026		
	VND			VND		
	Cost	Recoverable amount	Overdue days	Cost	Recoverable amount	Overdue days
Fifth Architectural Engineering Co., Ltd. – Guangxi	4,217,102,500	-	Over 3 years	4,217,102,500	-	Over 3 years
Architectural Engineering Group (Da Nang)	2,487,421,228	-	Over 3 years	2,487,421,228	-	Over 3 years
SAMIL Construction Co., Ltd.	1,648,997,091	-	Over 3 years	1,648,997,091	-	Over 3 years
LB Vietnam Construction Joint Stock Company	7,772,140,008	-	Over 3 years	7,885,906,008	-	Over 3 years
Others						
Total	16,125,660,827	-		16,239,426,827	-	

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.7. Inventories

	At as 30 Jun. 2026		At as 01 Jan. 2026	
	VND		VND	
	Cost	Provison	Cost	Provison
Raw materials	1,013,008,908	-	1,052,120,094	-
Total	1,013,008,908	-	1,052,120,094	-

There were no slow moving and obsolescent inventories as at 30 June 2026.

Inventories pledged as security for liabilities at the year-end amounted to VND 1.013.008.908 – Refer to Note 4.19.

4.8. Deferred expenses

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Current:		
Tools and consumable expenditure	-	280,452
Insurance fee for machinery and equipment	276,335,338	307,462,665
Road fee, vehicle inspection fee	164,156,265	186,501,286
Land rental	48,992,786	-
Others	7,259,260	-
Total	496,743,649	494,244,403
Non-current:		
Land rental (*)	2,141,935,964	2,193,390,320
Tools and consumable expenditure	71,593,854	114,619,902
Total	2,213,529,818	2,308,010,222

(*) Land rental costs at Tinh Phong Industrial Park under Contract No. 03/2019/HD-TLD dated 25 April 2019, with a lease term of 28 years.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.9. Tangible fixed assets

Items	Buildings, structures VND	Machinery and equipment VND	Motor vehicles VND	Office equipment VND	Other VND	Total VND
Cost:						
As at 01 Jan. 2026	3,444,846,768	14,545,359,916	142,724,169,114 (2,431,633,945)	297,414,878	104,113,563	161,115,904,239 (2,431,633,945)
Disposals	-	-	-	-	-	-
As at 30 Jun. 2026	3,444,846,768	14,545,359,916	140,292,535,169	297,414,878	104,113,563	158,684,270,294
Accumulated depreciation:						
As at 01 Jan. 2026	2,105,892,788	11,652,199,869	130,450,391,603	252,200,850	104,113,563	144,564,798,673
Depreciation	121,723,092	326,501,406	3,095,600,592 (2,431,633,945)	5,901,618	-	3,549,726,708 (2,431,633,945)
Disposals	-	-	-	-	-	-
As at 30 Jun. 2026	2,227,615,880	11,978,701,275	131,114,358,250	258,102,468	104,113,563	145,682,891,436
Net book value:						
As at 01 Jan. 2026	1,338,953,980	2,893,160,047	12,273,777,511	45,214,028	-	16,551,105,566
As at 30 Jun. 2026	1,217,230,888	2,566,658,641	9,178,176,919	39,312,410	-	13,001,378,858

The amount of net book value of tangible fixed assets as at 30 June 2026, totalling VND 1,438,089,211 was pledged/mortgaged as loan security.

The historical cost of tangible fixed assets fully depreciated but still in use totalled VND 104,333,616,432.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.10. Deferred tax assets

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Income tax rate used to calculate deferred income tax assets	20%	20%
Deferred income tax assets relating to the deductible temporary differences	27,614,415	33,119,541
Total	27,614,415	33,119,541

4.11. Current trade payables

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Dong Do Construction and Services Co., Ltd.	-	889,070,800
Dai Hoang Investment and Trading Joint Stock Company	459,444,000	3,265,690,750
Hiep Tuyet One Member Co., Ltd.	447,674,400	2,187,045,921
Hoa My Petroleum Joint Stock Company	176,480,000	288,560,000
Others	98,490,391	3,043,635,525
Total	1,182,088,791	9,674,002,996
In which: Amounts payable to related-parties suppliers – Refer to Note 7.	-	168,244,988

4.12. Current taxes and amounts payable to the state budget

	As at 30 Jun. 2026 VND	Movements in the period VND		As at 01 Jan. 2026 VND
	Payable	Payable	Paid/Deducted	Payable
Value added tax	67,710,569	1,901,764,176	2,360,013,239	525,959,632
Corporate income tax	685,396,708	850,815,288	4,228,306,317	4,062,887,737
Personal income tax	72,020,340	1,532,006,439	1,540,824,127	80,838,028
Total	825,127,617	4,284,585,903	8,129,143,683	4,669,685,397

4.13. Payables to employees

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Salary, bonus	267,007,260	2,015,971,066
Total	267,007,260	2,015,971,066

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.14. Accrued expenses

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Raw materials for production	-	62,218,182
Others	10,196,801	101,120,278
Total	10,196,801	163,338,460

4.15. Other current payables

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Trade union dues	15,258,279	25,701,510
Social insurance	234,135	-
Other payables	53,796,809	144,304,349
Total	69,289,223	170,005,859

4.16. Bonus and welfare fund

	Bonus and welfare fund VND
As at 01 Jan. 2026	804,264,337
Additions	-
Utilisations	-
As at 30 Jun. 2026	804,264,337

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17. Owners' equity

4.17.1. Changes in owners' equity

	Owners' contributed capital VND	Capital surplus VND	Items of owners' equity		Total VND
			Investment and development VND	Retained earnings and other funds VND	
As at 01 Jan. 2025	89,099,810,000	49,416,000	7,752,997,505	19,293,675,988	116,195,899,493
First six months of previous year's profits	-	-	-	12,982,889,104	12,982,889,104
Distributed Bonus and welfare fund	-	-	-	(755,633,049)	(755,633,049)
Dividends	-	-	-	(13,364,971,500)	(13,364,971,500)
As at 30 Jun. 2025	89,099,810,000	49,416,000	7,752,997,505	18,155,960,543	115,058,184,048
Last six months of previous year's profits	-	-	-	9,258,985,289	9,258,985,289
As at 01 Jan. 2026	89,099,810,000	49,416,000	7,752,997,505	27,414,945,832	124,317,169,337
Current period's profits	-	-	-	26,991,518,455	26,991,518,455
Dividends (*)	-	-	-	(35,639,924,000)	(35,639,924,000)
As at 30 Jun. 2026	89,099,810,000	49,416,000	7,752,997,505	18,766,540,287	115,668,763,792

(*) The Company distributes profit after tax in accordance with Resolution No. 02/2026/NQ-DHDCD of the Annual General Meeting of Shareholders dated 11 April 2026.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.17.2. Details of owners' equity

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Dinco Construction Engineering Joint Stock Company	19,366,560,000	19,366,560,000
Capital contributed by others	69,733,250,000	69,733,250,000
Total	89,099,810,000	89,099,810,000

4.17.3. Capital transactions with owners

	Current period VND	Previous period VND
Beginning balance	89,099,810,000	89,099,810,000
Capital contribution in the period	-	-
Capital redemption in the period	-	-
Ending balance	89,099,810,000	89,099,810,000

4.17.4. Shares

	As at 30 Jun. 2026	As at 01 Jan. 2026
Number of shares registered for issue	8,909,981	8,909,981
Number of shares sold to public	8,909,981	8,909,981
<i>Comprising: Ordinary shares</i>	<i>8,909,981</i>	<i>8,909,981</i>
<i>Preference shares (Classified as owners' equity)</i>	-	-
Number of shares repurchased (Treasury shares)	-	-
<i>Comprising: Ordinary shares</i>	-	-
<i>Preference shares (Classified as owners' equity)</i>	-	-
Number of shares outstanding	8,909,981	8,909,981
<i>Comprising: Ordinary shares</i>	<i>8,909,981</i>	<i>8,909,981</i>
<i>Preference shares (Classified as owners' equity)</i>	-	-

Par value per outstanding share: VND 10,000 per share

4.18. Dividends

According to the Resolution No 02/2026/NQ-DHĐCĐ dated 11 April 2026 of the 2026 Annual General Meeting of Shareholders, the Company approved a dividend distribution plan with the amount of VND 35,639,924,000 (equivalent to 40% of charter capital).

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

4.19. Corporate funds

	Investment and development fund VND
As at 01 Jan. 2026	7,752,997,505
Additions	-
Utilisations	-
As at 30 Jun. 2026	7,752,997,505

4.20. Off interim statement of financial position items

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Doubtful debts written off:		
Constrexim-Meco Joint Stock Company	61,028,000	61,028,000
Chiem Viet Applied Arts, Design Consultancy & Construction Company	65,480,000	65,480,000
Lighthouse Construction Joint Stock Company	238,645,500	238,645,500
Song Hong 36.8 Joint Stock Company Branch	58,800,000	58,800,000
Others	122,743,350	122,743,350
Total	546,696,850	546,696,850

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND	Term	Parties receiving assets pledged or mortgaged
Assets				
Term deposits	500,000,000	500,000,000	Contractual loan maturity term	Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch
Investments in subsidiaries	5,509,490,000	5,509,490,000	Contractual loan maturity term	Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch
Inventories	1,013,008,908	1,052,120,094	Contractual loan maturity term	Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch
Tangible fixed assets	1,438,089,211	3,150,275,617	Contractual loan maturity term	Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

5. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM INCOME STATEMENT

5.1. Revenue from selling goods and rendering services

	Current period VND	Previous period VND
Sale of concrete	17,456,970,704	31,879,987,037
Sale of goods	-	670,538,801
Rendering of services	4,731,788,523	4,818,059,633
Total	22,188,759,227	37,368,585,471
In which, revenue from sales and services provided to related parties – Refer to Note 7.	21,420,939,013	33,741,431,559

5.2. Cost of sales

	Current period VND	Previous period VND
Cost of concrete sold	15,945,265,479	26,233,587,401
Cost of merchandise sold	-	613,136,993
Cost of services rendered	3,206,132,749	4,502,866,369
Total	19,151,398,228	31,349,590,763

5.3. Finance income

	Current period VND	Previous period VND
Deposit interest	673,929,261	456,680,789
Dividends/profits received	24,121,487,000	5,734,572,500
Settlement discount received	32,002,000	-
Total	24,827,418,261	6,191,253,289

5.4. Finance expense

	Current period VND	Previous period VND
Reversal of provision for diminution in value of trading securities	(433,500)	(2,234,400)
Total	(433,500)	(2,234,400)

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

5.5. General and administrative expense

	Current period VND	Previous period VND
Salaries	260,000,000	252,000,000
Materials, tools and supplies expense	20,389,372	21,179,525
Depreciation	2,950,809	80,406,473
Taxes, fees and charges	-	4,000,000
Out - sourced service	234,805,041	147,170,845
Others	40,482,180	14,132,779
Provision for doubtful debts	(113,766,000)	(76,375,134)
Total	444,861,402	442,514,488

5.6. Other income

	Current period VND	Previous period VND
Gains from disposal and sale of fixed assets	559,481,482	3,151,069,189
Total	559,481,482	3,151,069,189

5.7. Other expense

	Current period VND	Previous period VND
Penalties and compensation	35,238,394	19,803,795
Other expenses	96,755,577	93,951,032
Total	131,993,971	113,754,827

5.8. Production and business costs by elements

	Current period VND	Previous period VND
Materials, tools and supplies expense	12,130,616,668	18,088,942,264
Employee expense	2,580,854,667	3,035,893,815
Depreciation expense	3,549,726,708	4,779,698,818
Service expense	1,380,746,148	5,336,675,716
Other expense	68,081,439	14,132,779
Total	19,710,025,630	31,255,343,392

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

5.9. Current corporate income tax expense

	Current period VND	Previous period VND
Total accounting profit before tax	27,847,838,869	14,807,282,271
Adjustments according to CIT law	(23,704,293,659)	4,552,863,436
Add: Adjustments according to CIT law	444,718,971	456,963,159
- Non-deductible expenses	228,718,971	107,839,827
- Remuneration of the Board of Directors and the Supervisory Committee not involving in execution	216,000,000	156,000,000
- Unearned revenue arising from the sale of fixed assets.	-	193,123,332
Less: Adjustments according to CIT law	24,149,012,630	5,949,156,259
- Impact of fixed asset sales	27,525,630	-
- Dividends/profits received	24,121,487,000	5,734,572,500
Less: Loss for previous years	-	214,583,759
Taxable income from ordinary business activities	4,143,545,210	9,315,089,171
Current CIT rate	20%	20%
Current CIT expense for the year	850,815,288	1,863,017,834
<i>In which:</i>		
- CIT expense of the current year	828,709,042	1,863,017,834
- Adjusted for tax expense of previous years	22,106,246	-

5.10. Deferred corporate income tax expense

	Current period VND	Previous period VND
Deferred corporate income tax expense arising from reversal of deferred tax assets	5,505,126	-
Deferred corporate income tax income arising from temporary deductible differences	-	(38,624,667)
Deferred corporate income tax expense	5,505,126	(38,624,667)

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

6. SEGMENT REPORTING

For management purposes, the Company is organised on a nation - wide basis into the following manufacturing sector:

- Selling commercial concrete
- Trading
- Rendering services

For the financial period ending 30 June 2026:

	Commercial concrete		Trading		Services		Eliminations		Total	
	Current period VND	Previous period VND	Current period VND	Previous period VND	Current period VND	Previous period VND	Current period VND	Previous period VND	Current period VND	Previous period VND
Revenue										
External sales	17,456,970,704	31,879,987,037	-	670,538,801	4,731,788,523	4,818,059,633	-	-	22,188,759,227	37,368,585,471
Inter-segment sales	-	-	-	-	908,918,239	956,550,476	(908,918,239)	(956,550,476)	-	-
Total	17,456,970,704	31,879,987,037	-	670,538,801	5,640,706,762	5,774,610,109	(908,918,239)	(956,550,476)	22,188,759,227	37,368,585,471
Operating expenses										
Cost of sales	15,972,791,109	26,271,527,297	-	613,136,993	4,115,050,988	5,459,416,845	(936,443,869)	(994,490,372)	19,151,398,228	31,349,590,763
Selling expense									444,861,402	442,514,488
General and administration expense										
Total	15,972,791,109	26,271,527,297	-	613,136,993	4,115,050,988	5,459,416,845	(936,443,869)	(994,490,372)	19,596,259,630	31,792,105,251
Segment result	1,484,179,595	5,608,459,740	-	57,401,808	1,525,655,774	315,193,264	27,525,630	37,939,896	2,592,499,597	5,576,480,220
Finance income										
Of which, deposit and loan interest									24,827,418,261	6,191,253,289
Finance expense									673,929,261	456,680,789
Of which, borrowing costs									(433,500)	(2,234,400)
Net other income									427,487,511	3,037,314,362
Accounting profit before taxation									27,847,838,869	14,807,282,271
Current corporate income tax expense									850,815,288	1,863,017,834
Deferred corporate income tax expense									5,505,126	(38,624,667)
EBITDA	30,296,148,805	16,092,985,938								
Net profit after taxation	26,991,518,455	12,982,889,104								

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

Address: 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Other information	Commercial concrete		Trading		Services		Total	
	As at	As at	As at	As at	As at	As at	As at	As at
	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026
	VND	VND	VND	VND	VND	VND	VND	VND
Segment assets	36,974,023,451	65,210,739,530	-	-	-	-	36,974,023,451	65,210,739,530
Unallocated assets							81,852,714,370	76,603,697,922
Total assets							118,826,737,821	141,814,437,452
Segment liabilities	Commercial concrete		Trading		Services		Total	
	As at	As at	As at	As at	As at	As at	As at	As at
	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026	30 Jun. 2026	01 Jan. 2026
	VND	VND	VND	VND	VND	VND	VND	VND
Unallocated liabilities	1,182,088,791	15,836,794,498	-	-	-	-	1,182,088,791	15,836,794,498
							1,975,885,238	1,660,473,617
Total liabilities							3,157,974,029	17,497,268,115
Cost of purchasing assets	Commercial concrete		Trading		Services		Total	
	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period
	VND	VND	VND	VND	VND	VND	VND	VND
Depreciation expense	-	(883,518,519)	-	-	-	-	-	(883,518,519)
	3,549,726,708	4,779,698,818	-	-	-	-	3,549,726,708	4,779,698,818

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

7. RELATED PARTIES

<u>List of related parties</u>	<u>Relationship</u>
1. Dinco Construction Engineering Joint Stock Company	Shareholder with significant influence
2. Dufago Chu Lai Concrete Joint Stock Company	Subsidiary
3. Rofadi One Member Company Limited	Subsidiary
4. Dufago Concrete One Member Company Limited	Subsidiary
5. FDSG Joint Stock Company	Entities under common key management persone
6. Members of the Board of Directors and the Board of Management	Key management personnel

As at the date of the interim statement of financial position, the balances of receivables from (payables to) related parties are as follows:

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Trade receivables:		
FDSG Joint Stock Company	16,476,881,080	38,530,279,252
Dinco Engineering and Construction Joint Stock Company	1,387,856,160	310,175,460
Dufago Concrete One Member Limited Liability Company	4,700,945,278	6,095,640,941
Dufago Chu Lai Concrete Joint Stock Company	127,492,005	-
Total - Refer to Note 4.3	22,693,174,523	44,936,095,653

	As at 30 Jun. 2026 VND	As at 01 Jan. 2026 VND
Trade payables:		
Dufago Chu Lai Concrete Joint Stock Company	-	168,244,988
Total - Refer to Note 4.12	-	168,244,988

During the period, the Company has had related party transactions as follows:

	Current period VND	Previous period VND
Sale of goods and services:		
Dinco Engineering and Construction Joint Stock Company	997,852,500	6,884,281,452
FDSG Joint Stock Company	15,691,297,990	21,423,084,140
Dufago Concrete One Member Limited Liability Company	3,986,392,902	4,012,420,819
Dufago Chu Lai Concrete Joint Stock Company	745,395,621	1,421,645,148
Total - Refer to Note 5.1	21,420,939,013	33,741,431,559

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

	Current period VND	Previous period VND
Purchase of goods:		
Dufago Concrete One Member Limited Liability Company	-	673,296,316
Dufago Chu Lai Concrete Joint Stock Company	-	57,286,987
Total	-	730,583,303

	Current period VND	Previous period VND
Disposal of fixed assets:		
Dufago Concrete One Member Limited Liability Company	-	3,702,140,000
Dufago Chu Lai Concrete Joint Stock Company	-	1,214,158,000
Total	-	4,916,298,000

	Current period VND	Previous period VND
Dividends received:		
Dufago Concrete One Member Limited Liability Company	22,400,000,000	4,300,000,000
Dufago Chu Lai Concrete Joint Stock Company	1,721,487,000	1,434,572,500
Total	24,121,487,000	5,734,572,500

	Current period VND	Previous period VND
Dividends paid:		
Dinco Engineering and Construction Joint Stock Company	7,746,624,000	2,904,984,000
Mr. Le Truong Ky	5,082,960,000	1,906,110,000
Ms. Huynh Phuoc Huyen Vy	2,598,944,000	974,604,000
Mr. Dang Tien Duc	242,604,000	90,976,500
Mr. Nguyen Van Trieu	102,664,000	38,499,000
Ms. Nguyen Thi Thao	87,200,000	32,700,000
Mr Le Anh Long	94,000,000	35,250,000
Ms Nguyen Thi Minh Phuong	1,345,880,000	504,705,000

Guarantee commitment:

Din Capital Investment Group Joint Stock Company has pledged its fixed assets as collateral for the loans of Dufago One Member Company Limited at Joint Stock Commercial Bank for Foreign Trade of Vietnam – Da Nang Branch, with the maximum principal outstanding, interest and other financial obligations arising from such principal amounting to VND 35,000,000,000.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

Remunerations of the Board of Directors, Supervisory Committee and Internal Audit Committee:

Full name	Position	Current period VND	Previous period VND
Mr. Le Truong Ky	Chairman of the BODs	60,000,000	60,000,000
Ms. Huynh Phuoc Huyen Vy	Deputy chairman of the BODs	36,000,000	36,000,000
Mr. Dang Tien Duc	Member of the BODs	36,000,000	36,000,000
Mr. Nguyen Ngoc Tuan	Member of the BODs	36,000,000	36,000,000
Mr. Le Anh Long	Head of Supervisory Committee	30,000,000	30,000,000
Mr. Chu Van Tuan	Member of Supervisory Commit	18,000,000	18,000,000
Mr. Tran Canh Thanh	Member of Supervisory Commit	18,000,000	18,000,000
Ms. Nguyen Thi Minh Phuong	Head of Internal Audit Committe	18,000,000	18,000,000

During the period, the Company did not incur any salaries, bonuses, or other benefits for the members of Management.

8. COMPARATIVE FIGURES

As disclosed in Note 3.1, the Company's interim separate financial statements for the accounting period ended 30 June 2026 have been prepared and presented in accordance with Circular 99. Accordingly, certain comparative figures have been reclassified to conform with the presentation requirements of the interim financial statements for the period ended 30 June 2026 due to the adoption of Circular 99, as follows:

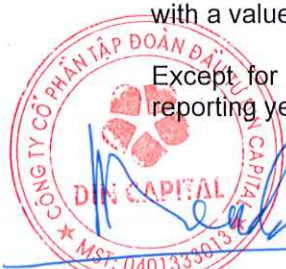
Statement of financial position (excerpted):

Items	Code	As at 01/01/2026 (restated) VND	Reclassification under Circular No. 99 VND	As at 01/01/2026 (previously reported) VND
Current held to maturity investment	123	23,073,023,287	173,023,287	22,900,000,000
Other current receivables	135	51,974,830	(173,023,287)	224,998,117

9. EVENTS AFTER THE END OF THE REPORTING PERIOD

Pursuant to Resolution No. 06/2026/NQ-HĐQT dated 17 July 2026, Din Capital Investment Group Joint Stock Company approved the acquisition of all 11,455 shares from two individual shareholders of Dufago Chu Lai Concrete Joint Stock Company, with a total transfer value of VND 114,550,000. Following the acquisition, Din Capital Investment Group Joint Stock Company became the sole owner, holding 100% of the contributed capital in Dufago Chu Lai Concrete Joint Stock Company, with a value of VND 5,852,840,000.

Except for the above event, there were no other significant events arising after the end of the reporting year to the date of the separate financial statements.



Dang Tien Duc
General Director
Danang City, 25 August 2026

Nguyen Thi Thao
Chief Accountant

Dao Thi Thanh Mai
Preparer