INTERIM CONSOLIDATED FINANCIAL STATEMENTS

TIN NGHIA CORPORATION

For the period from 01/01/2026 to 30/06/2026

(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Tin Nghia Corporation ("the Corporation") presents its report and the Corporation's Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/06/2026.

THE CORPORATION

Tin Nghia Corporation which was established and operating activities under Enterprise Registration Certificate joint stock company No. 3600283394 issued by Dong Nai Department of Investment and Planning (currently the Department of Finance of Dong Nai City) for the first time on 03 November 2004, 27th re-registered on 11 May 2026.

The Corporation's head office is located at: No. 96 Ha Huy Giap street, Tran Bien ward, Dong Nai city.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors, the Board of Management and the Board of Supervision during the period and to the reporting date are:

Board of Directors

Mrs. Dang Thi Thanh Ha	Chairwoman	
Mr. Tran Trung Tuan	Member	
Mr. Tang Tran Tan Khai	Member	(Appointed on 04/06/2026)
Mr. Pham Van Hieu	Member	(Appointed on 04/06/2026)
Mr. Ho Tuan Anh	Member	(Appointed on 04/06/2026)
Mr. Truong Cong Bang	Member	(Appointed on 04/06/2026)
Mr. Nguyen Cao Nhon	Member	(Resigned on 04/06/2026)

Board of Management

Mr. Tran Trung Tuan	General Director
Mr. Nguyen Cao Nhon	Deputy General Director

Board of Supervision

Mr. Le Van Cong	Head of the Board of Supervision	(Appointed on 04/06/2026)
Mr. Tang Tran Tan Khai	Head of the Board of Supervision	(Resigned on 04/06/2026)
Mrs. Le Kim Thao	Member	
Mrs. Nguyen Thi My Nga	Member	(Appointed on 04/06/2026)
Mrs. Mai Thi Tham Hong	Member	(Resigned on 04/06/2026)

LEGAL REPRESENTATIVE

The legal representatives of the Corporation during the period and until the preparation of these Interim Consolidated Financial Statements are Mrs. Dang Thi Thanh Ha - Chairwoman of the Board of Directors and Mr. Tran Trung Tuan - General Director.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited have taken the review of the Interim Consolidated Financial Statements for the Corporation.

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

We - the Board of Management are responsible for the Interim Consolidated Financial Statements which give a true and fair view of the financial position of the Corporation, its operating results and its cash flows for the period. In preparing those Interim Consolidated Financial Statements, the Board of Management is required to:

- Establish and maintain an internal control system which is determined necessary by the Board of Management and the Board of Directors to ensure the preparation and presentation of Interim Consolidated Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Interim Consolidated Financial Statements;
- Prepare the Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Corporation will continue in business.

We are responsible for ensuring that accounting records are kept to reflect the financial position of the Corporation, with reasonable accuracy at any time and to ensure that the Interim Consolidated Financial Statements comply with the registered accounting system. It is responsible for safeguarding the assets of the Corporation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We confirms that the Interim Consolidated Financial Statements give a true and fair view of the financial position at 30 June 2026, its operation results and cash flows for the 06-months period then ended of the Corporation in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the Interim Consolidated Financial Statements.

Other commitments

We confirm that our Corporation has fully complied with all disclosure obligations in accordance with the current laws of Vietnam.

On behalf of the Board of Management

TỔNG CÔNG TY TÍN NGHĨA

Tran Trung Tuan
General Director
Approved, 27 August 2026

No. 270826.009/BCTC.HCM

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: Shareholders, the Board of Directors and the Board of Management
Tin Nghia Corporation

We have reviewed the accompanying Interim Consolidated Financial Statements Tin Nghia Corporation prepared on 27 August 2026 from page 05 to page 78 including: Interim Consolidated Statement of Financial Position as at 30 June 2026, Interim Consolidated Statement of Income, Interim Consolidated Statement of Cash Flows for the 06-months period then ended and Notes to Interim Consolidated Financial Statements.

Board of Management's Responsibility

The Board of Management is responsible for the preparation and presentation of the Interim Consolidated Financial Statements that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of Interim Financial Statements and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of the Interim 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 these Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

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

Auditors' Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements does not give a true and fair view, in all material respects, of the financial position of the Tin Nghia Corporation as at 30 June 2026, and of its operating results and its cash flows for the 06-months period then ended in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Interim Consolidated Financial Statements.

AASC Auditing Firm Company Limited

M.S.D.N: 0100111105 - C.T.N.H.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC
PHỐ HÀ NỘI

Ngô Minh Quy
Deputy General Director
Certificate of registration to audit practice
No. 2434-2023-002-1
Ho Chi Minh City, 27 August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	30/06/2026	01/01/2026 (Restatement)
			VND	VND
100	**A. CURRENT ASSETS**		**9,817,153,495,140**	**8,928,560,173,639**
110	**I. Cash and cash equivalents**	**3**	**1,148,702,476,087**	**2,814,095,017,140**
111	1. Cash		575,212,992,145	1,151,535,341,839
112	2. Cash equivalents		573,489,483,942	1,662,559,675,301
120	**II. Short-term investments**	**4**	**3,105,876,699,352**	**2,063,308,461,244**
121	1. Trading securities		6,616,661,800	6,616,661,800
123	2. Short-term held-to-maturity investments		2,972,026,280,945	2,199,945,448,043
124	3. Allowance for short-term impairment of held-to-maturity investments		(148,166,243,393)	(143,253,648,599)
125	4. Other short-term investments		275,400,000,000	-
130	**III. Short-term receivables**		**5,340,905,535,655**	**3,839,004,971,326**
131	1. Short-term trade receivables	5	2,328,191,656,554	2,158,282,991,174
132	2. Short-term prepayments to suppliers	6	189,292,698,302	118,607,136,892
135	3. Other short-term receivables	7	2,982,399,525,678	1,717,049,223,896
136	4. Allowance for short-term doubtful debts		(158,978,344,879)	(154,934,380,636)
140	**IV. Inventories**	**9**	**173,106,087,613**	**186,968,002,422**
141	1. Inventories		181,576,554,557	195,438,469,366
142	2. Allowance for decline of inventories		(8,470,466,944)	(8,470,466,944)
160	**V. Other short-term assets**		**48,562,696,433**	**25,183,721,507**
161	1. Short-term deferred expenses	14	19,114,241,935	6,294,976,985
162	2. Deductible VAT		10,478,682,110	10,168,700,490
163	3. Taxes and other receivables from State budget	19	18,969,772,388	8,720,044,032

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(continued)

Code	ASSETS	Note	30/06/2026	01/01/2026 (Restatement)
			VND	VND
200	**B. NON-CURRENT ASSETS**		**9,020,779,803,647**	**9,074,230,609,672**
210	**I. Long-term receivables**		**3,228,546,713**	**2,809,415,713**
215	1. Other long-term receivables	7	3,228,546,713	2,809,415,713
220	**II. Fixed assets**		**460,064,280,599**	**476,051,734,328**
221	1. Tangible fixed assets	11	382,077,908,406	397,849,754,958
222	- *Historical cost*		*1,062,488,432,210*	*1,075,429,978,484*
223	- *Accumulated depreciation*		*(680,410,523,804)*	*(677,580,223,526)*
227	2. Intangible fixed assets	12	77,986,372,193	78,201,979,370
228	- *Historical cost*		*90,366,394,453*	*90,366,394,453*
229	- *Accumulated amortization*		*(12,380,022,260)*	*(12,164,415,083)*
240	**III. Investment properties**	**13**	**1,967,338,203,152**	**2,019,096,430,164**
241	- Historical cost		3,260,498,601,507	3,248,982,904,039
242	- Accumulated depreciation		(1,293,160,398,355)	(1,229,886,473,875)
250	**IV. Long-term assets in progress**	**10**	**5,499,019,920,280**	**5,479,883,989,770**
251	1. Long-term work in progress		3,237,989,629,716	3,232,379,223,821
252	2. Construction in progress		2,261,030,290,564	2,247,504,765,949
260	**V. Long-term investments**	**4**	**261,342,912,836**	**265,424,664,263**
262	1. Investments in joint ventures and associates		132,599,753,310	135,332,357,662
263	2. Equity investments in other entities		130,222,430,065	130,222,430,065
264	3. Allowance for long-term impairment of other investments		(1,479,270,539)	(130,123,464)
270	**VI. Other long-term assets**		**829,785,940,067**	**830,964,375,434**
271	1. Long-term deferred expenses	14	808,074,330,758	802,938,959,380
272	2. Deferred income tax assets	37a	21,711,609,309	28,025,416,054
280	**TOTAL ASSETS**		**18,837,933,298,787**	**18,002,790,783,311**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(continued)

Code	CAPITAL	Note	30/06/2026	01/01/2026 (Restatement)
			VND	VND
300	**C. LIABILITIES**		**14,006,662,197,355**	**13,246,659,342,117**
310	**I. Current liabilities**		**5,033,505,770,753**	**4,620,636,940,007**
311	1. Short-term trade payables	16	163,741,390,195	185,550,543,667
312	2. Short-term prepayments from customers	17	833,492,244,395	201,582,901,270
313	3. Dividend and profit payables	18	31,285,440,403	41,443,800,428
314	4. Short-term taxes and other payables to State budget	19	37,623,077,516	210,303,804,956
315	5. Payables to employees		8,493,059,748	18,662,545,341
316	6. Short-term accrued expenses	20	247,291,508,507	227,630,312,931
319	7. Short-term unearned revenue	21	279,531,681,721	184,676,205,098
320	8. Other short-term payables	22	559,873,634,073	517,992,700,280
321	9. Short-term borrowings and finance lease liabilities	15	2,820,318,860,568	2,999,444,844,580
323	10. Bonus and welfare funds		51,854,873,627	33,349,281,456
330	**II. Non-current liabilities**		**8,973,156,426,602**	**8,626,022,402,110**
332	1. Long-term prepayments from customers	17	252,486,859,195	252,487,200,195
334	2. Long-term accrued expenses	20	590,744,908,414	590,744,908,414
337	3. Long-term unearned revenue	21	6,979,221,786,088	6,554,108,109,209
338	4. Other long-term payables	22	186,382,109,462	167,716,514,791
339	5. Long-term borrowings and finance lease liabilities	15	959,980,713,463	1,056,621,719,521
343	6. Provisions for long-term payables	23	4,340,049,980	4,343,949,980

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(continued)

Code	CAPITAL	Note	30/06/2026	01/01/2026 (Restatement)
			VND	VND
400	**D. OWNER'S EQUITY**	**24**	**4,831,271,101,432**	**4,756,131,441,194**
411	1. Contributed capital		2,000,000,000,000	2,000,000,000,000
411a	*- Ordinary shares with voting rights*		*2,000,000,000,000*	*2,000,000,000,000*
412	2. Share premium		5,634,952,321	5,634,952,321
414	3. Other capital		83,029,718,628	83,029,718,628
416	4. Differences upon asset revaluation		(34,066,931,456)	(34,066,931,456)
417	5. Exchange rate differences		(10,724,691,537)	(10,712,456,611)
418	6. Development and investment funds		262,794,662,777	198,406,813,189
419	7. Other reserves		1,153,711,722	1,109,462,265
420	8. Retained earnings		800,785,759,568	825,291,619,779
420a	*- Retained earnings accumulated to the previous year*		*728,272,015,362*	*142,912,635,533*
420b	*- Retained earnings of the current period*		*72,513,744,206*	*682,378,984,246*
429	9. Non – Controlling Interest		1,722,663,919,409	1,687,438,263,079
440	**TOTAL CAPITAL**		**18,837,933,298,787**	**18,002,790,783,311**

M.S.D.N: 3600283394 - C.T.C.P
TỔNG CÔNG TY TÍN NGHĨA
P. TRẢN BIÊN - TP. ĐỒNG NAI

Duong Thi Minh Hong	**Nguyen Thi Thuy Van**	**Tran Trung Tuan**
Preparer	Chief Accountant	General Director
		Approved, 27 August 2026

INTERIM CONSOLIDATED STATEMENT OF INCOME

for the period from 01/01/2026 to 30/06/2026

Code	ITEMS		Note	This period	Previous period (Restatement)
				VND	VND
01	**1.**	**Revenue from sales of goods and provision of services**	**26**	**6,984,150,721,827**	**7,506,020,802,526**
02	2.	Revenue deductions	27	711,718,463	1,622,162,983
10	**3.**	**Net revenue from sales of goods and provision of services**		**6,983,439,003,364**	**7,504,398,639,543**
11	**4.**	**Cost of goods sold and provision of services**	**28**	**6,575,622,441,605**	**7,120,954,780,822**
20	**5.**	**Gross profit from sales of goods and provision of services**		**407,816,561,759**	**383,443,858,721**
21	6.	Gain/(loss) on liquidation or disposal of investment properties	29	-	218,455,653,434
22	7.	Financial income	30	256,571,324,921	644,855,356,440
23	8.	Financial expenses	31	549,116,317,445	127,011,250,844
24		*In which: Interest expense*		*130,999,613,003*	*118,576,498,528*
25	9.	Selling expenses	32	54,452,548,129	76,971,515,724
26	10.	General and administrative expenses	33	92,505,505,885	111,021,225,822
27	11.	Share of joint ventures and associates' profit or loss		2,281,030,647	4,786,973,065
30	**12.**	**Net profits from operating activities**		**(29,405,454,132)**	**936,537,849,270**
31	13.	Other income	34	311,347,646,640	8,471,806,807
32	14.	Other expense	35	84,743,092,946	153,004,225,172
40	**15.**	**Other profit**		**226,604,553,694**	**(144,532,418,365)**
50	**16.**	**Total net profit before tax**		**197,199,099,562**	**792,005,430,905**
51	17.	Current corporate income tax expense	36	55,289,018,420	237,960,860,554
52	18.	Deferred corporate income tax expense	37b	6,313,806,746	(47,210,712,271)
60	**19.**	**Profit after corporate income tax**		**135,596,274,396**	**601,255,282,622**
61	**20.**	**Profit after tax attributable to owners of the Parent Company**		**72,513,744,206**	**531,394,639,839**
62	**21.**	**Profit after tax attributable to non-controlling interest**		**63,082,530,190**	**69,860,642,783**
70	**22.**	**Basic earnings per share**	**38**	**363**	**2,657**

M.S.D.N: 3600283394 - C.T.C.P
TỔNG CÔNG TY TÍN NGHĨA
P. TRẢNG BIÊN - TP. ĐỒNG NAI

Duong Thi Minh Hong	**Nguyen Thi Thuy Van**	**Tran Trung Tuan**
Preparer	Chief Accountant	General Director
		Approved, 27 August 2026

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

for the period from 01/01/2026 to 30/06/2026
(Under indirect method)

Code	ITEMS	Note	This period VND	Previous period (Restatement) VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***197,199,099,562***	***792,005,430,905***
	2. Adjustments for			
02	1. Depreciation and amortization of fixed assets and investment properties		81,441,966,090	82,710,343,685
03	2. Allowances and provisions		10,301,806,112	19,794,309,677
04	3. Exchange gains /losses from retranslation of monetary items denominated in foreign currency		62,991,524	(866,162,332)
05	4. Gains /losses from investment activities		28,760,791,610	(827,496,209,260)
06	5. Interest expense		130,999,613,003	118,576,498,528
08	***3. Operating profit before changes in working capital***		***448,766,267,901***	***184,724,211,203***
09	1. Increase /decrease in receivables		(1,119,945,488,231)	417,908,339,326
10	2. Increase /decrease in inventories		8,251,508,914	(329,177,429,593)
11	3. Increase /decrease in payables (excluding interest payable /corporate income tax payable)		537,883,379,437	839,358,165,490
12	4. Increase /decrease in deferred expenses		(17,954,636,328)	2,977,880,461
14	5. Interest paid		(123,912,390,205)	(129,164,022,595)
15	6. Corporate income tax paid		(201,492,410,564)	(63,721,214,072)
17	7. Other payments on operating activities		(24,774,062,563)	(12,013,439,862)
20	***Net cash flow from operating activities***		***(493,177,831,639)***	***910,892,490,358***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(96,300,070,280)	(150,273,876,356)
22	2. Proceeds from disposals of fixed assets and other long-term assets		537,627,016,123	344,353,541,936
23	3. Lendings and purchase of debt instruments from other entities		(1,639,829,593,291)	(618,776,478,070)
24	4. Collection of lendings and resale of debt instrument of other entities		892,139,251,351	182,940,000,000
25	5. Equity investments in other entities		(689,000,000,000)	-
26	6. Proceeds from equity investment in other entities		-	681,355,879,058
27	7. Interest and dividend received		126,320,800,006	81,469,228,077
30	***Net cash flow from investing activities***		***(869,042,596,091)***	***521,068,294,645***

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

for the period from 01/01/2026 to 30/06/2026

(Under indirect method)

Code	ITEMS	Note	This period	Previous period (Restatement)
			VND	VND
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
33	1. Proceeds from borrowings		5,029,814,251,483	5,747,199,891,108
34	2. Repayment of principal		(5,305,581,241,553)	(5,988,159,098,912)
36	3. Dividends or profits paid to owners		(27,323,084,525)	(42,964,246,213)
40	*Net cash flow from financial activities*		*(303,090,074,595)*	*(283,923,454,017)*
50	**Net cash flows in the period**		**(1,665,310,502,325)**	**1,148,037,330,986**
60	**Cash and cash equivalents at beginning of the period**		**2,814,095,017,140**	**536,894,824,965**
61	Effect of exchange rate fluctuations		(82,038,728)	185,772,949
70	**Cash and cash equivalents at the end of the period**	**3**	**1,148,702,476,087**	**1,685,117,928,900**

M.S.D.N: 3600283394 - C.T.C.P
TỔNG CÔNG TY TÍN NGHĨA
P. TRẤN BIÊN - TP. ĐỒNG NAI

Duong Thi Minh Hong	Nguyen Thi Thuy Van	Tran Trung Tuan
Preparer	Chief Accountant	General Director
		Approved, 27 August 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/06/2026

1 . GENERAL INFORMATION OF THE CORPORATION

Forms of ownership

Tin Nghia Corporation is a Joint Stock Company established based on the equitization of Tin Nghia Corporation Company Limited, a state-owned enterprise founded under Decision No. 1828/QD.UBT dated 06 August 1994, and the Enterprise Transformation Decision No. 431-QD/TU dated 19 October 2004, issued by the Dong Nai Provincial Party Committee.

Tin Nghia Corporation which was established and operating activities under Enterprise Registration Certificate joint stock company No. 3600283394 issued by Dong Nai Department of Investment and Planning (currently the Department of Finance of Dong Nai City) for the first time on 03 November 2004, 27th re-registered on 11 May 2026.

The Corporation's head office is located at: No. 96 Ha Huy Giap street, Tran Bien ward, Dong Nai city.

The Corporation's shares are traded on the UPCOM market of the Hanoi Stock Exchange ("HNX") under the stock code TID, according to the Decision No. 694-QD/SGDHN issued by HNX on 31 October 2018.

The actual contributed capital as at 30 June 2026: VND 2,000,000,000,000; equivalent to 200,000,000 shares, the par value per share is VND 10,000.

The number of employees of the Corporation as at 30 June 2026: 1,035 employees (as at 01/01/2026: 1,022 employees).

Business field:

Investment and business in industrial park infrastructure; purchasing, processing, and exporting coffee and other agricultural products; investment and business in petroleum, gas and logistics services.

Business activities

Main business activities of the Corporation are:

- Wholesale trade of various goods;
- Retail trade in other general stores;
- Cargo handling;
- Construction of all types of houses;
- Construction of railway and road projects;
- Construction of public utility works;
- Construction and demolition of other civil engineering projects;
- Demolition;
- Site preparation;
- Installation of electrical systems;
- Installation of water supply, drainage, heating, and air conditioning systems;
- Installation of other building systems;
- Finishing of construction works;
- Other specialized construction activities;
- Mixed farming and livestock breeding;
- Agency, brokerage, and auction activities;
- Wholesale of beverages;

Business activities *(continued)*

- Retail sale of beverages in specialized stores;
- Warehousing and storage of goods;
- Production of other ceramic products;
- Real estate business, ownership, use rights, or leasing of land;
- Factory and residential rental services;
- Investment in construction and business of residential, industrial park, and housing infrastructure;
- Investment and business in ports;
- Business operation and management of markets;
- Brokerage, valuation, consulting, advertising, management, auction, and real estate trading floor services.

Normal business and production cycle

The normal business production cycle of the Corporation is 12 months.

The Corporation's operation in the period that affect the Interim Consolidated Financial Statements

Net profit before tax in the current period's Interim Consolidated Statement of Income decreased by VND 594.81 billion, equivalent to a 75.10% decrease compared to the previous period. The main reasons for this fluctuation are as follows:

- Profit from financial activities decreased by VND 810.39 billion, equivalent to an decrease of 1.56 times compared to the same period of previous year, mainly attributable to the recognition of expenses of VND 413.60 billion arising from the cancellation of a contract and the recovery of an investment disposed of in the previous period (Detailed as in Note No. 30 and No. 31).
- Other profit in the current period increased by VND 371.14 billion, equivalent to an increase of 2.57 times compared to the same period of previous year mainly due to profit of VND 217.75 billion from the transfer of project investment costs was recognized in the current period, while expenses of VND 142.92 billion arising from transaction cancellations were recognized as other expenses in previous period (Detailed as in Note No. 34 and No. 35).

Structure of the Corporation

The Corporation's member entities are as follows:

Entities' name	Address	Main business activities
Tan Phu Rest Stop	182A, National Highway 20, Phu Lam commune, Dong Nai City	Service
Xuan Loc Rest Stop	National Highway 1A, Xuan Hoa commune, Dong Nai City	Service
Tan Bien Market Management Board	Hanoi Highway, Quarter 5, Long Binh ward, Dong Nai City	Tan Bien market management
Tin Nghia Industrial Parks Management Board	25B Road, Nhon Trach 3 Industrial Park, Nhon Trach commune, Dong Nai City	Industrial parks management

The Corporation's dependent accounting Branch:

Entities' name	Address	Main business activities
Bao Loc Branch	No. 345, National Highway 20, B'lao ward, Lam Dong province	Production and trading

Total number of subsidiaries:

+ Number of subsidiaries included in the consolidation: 18 companies (including 12 direct subsidiaries and 6 indirect subsidiaries).
+ Number of non-consolidated subsidiaries: 0 companies.

The Group's subsidiaries have been consolidated in the Interim Consolidated Financial Statements as at 30/06/2026 include:

Direct subsidiaries

No.	Name of company	Head office	Proportion of ownership	Proportion of voting rights	Principal activities
1.	Tin Nghia Petrol JSC	Dong Nai City	58.98%	58.98%	Petroleum trading
2.	ICD Bien Hoa - Tin Nghia Logistics JSC	Dong Nai City	96.28%	96.28%	Logistics services
3.	Tin Nghia Industrial Park Development JSC	Dong Nai City	56.74%	56.74%	Industrial park infrastructure
4.	Tin Nghia Laos JSC (1)	Lao People's Democratic Republic	100.00%	100.00%	Cultivation, exploitation, and trading of coffee
5.	Nhon Trach Investment JSC	Dong Nai City	51.76%	51.76%	Real estate investment
6.	Tin Nghia - Phuong Dong Industrial Park JSC	Dong Nai City	94.12%	94.12%	Industrial park infrastructure business
7.	Japanese SMES Development JSC	Dong Nai City	59.07%	59.07%	Industrial park infrastructure business
8.	Phuoc Tan Trading and Construction JSC (2)	Dong Nai City	62.70%	80.00%	Industrial park infrastructure business
9.	Tin Nghia Professional Security Services Corporation	Dong Nai City	88.13%	100.00%	Security services
10.	Dong Nai Import Export Processing Agricultural Products and Foods JSC	Dong Nai City	54.00%	54.00%	Processing and import-export of agricultural products
11.	Hiep Phu Corporation (3)	Can Tho City	99.21%	99.21%	Seafood processing
12.	Phu Huu Depot Corporation	Dong Nai City	93.66%	93.66%	Petroleum port and storage

Indirect subsidiaries

No.	Name of company	Head office	Proportion of ownership	Proportion of voting rights	Principal activities
1.	Tin Khai JSC	Dong Nai City	56.67%	99.88%	Real estate business
2.	Toan Thinh Phat Architecture Investment Construction JSC	Dong Nai City	60.77%	64.57%	Real estate business
3.	Nhon Trach Green Trees Corporation	Dong Nai City	34.97%	67.57%	Cultivation, exploitation, and trading of agricultural products
4.	Thong Nhat Real Estate JSC	Dong Nai City	37.01%	65.00%	Real estate investment
5.	Dongnai Pharmaceutical JSC	Dong Nai City	40.52%	65.00%	Manufacturing, trading, import and export of pharmaceuticals
6.	Thinh Thien Ma Co., Ltd	Dong Nai City	60.77%	100.00%	Real estate business

(1) According to the Board of Directors' Resolution No. 130/NQ-HDQT dated 26/07/2022, the Board of Directors approved the plan to divest from Tin Nghia Laos Joint Stock Company. As at of the date preparing these Interim Consolidated Financial Statements, the Corporation has not yet completed the divestment.

(2) According to the Board of Directors' Resolution No. 125/NQ-HDQT dated 27/05/2026, the Board of Directors approved the plan to divest the equity interests held by Tin Nghia Corporation and its subsidiary in Phuoc Tan Trading and Construction JSC. As at the date of preparation of these Consolidated Interim Financial Statements, the Corporation had not completed the procedures relating to the divestment.

(3) According to the Board of Directors' Resolution No. 253/NQ-HDQT dated 11/12/2024, the Board of Directors approved the plan to divest from Hiep Phu Corporation. As at the date of preparing these Interim Consolidated Financial Statements, the Corporation has not yet completed the divestment.

The Corporation has significant Associate reflected in the Interim Consolidated Financial Statements using the equity method as at 30/06/2026, including:

No.	Name of company	Head office	Proportion of ownership	Proportion of voting rights	Principal activities
1.	Thong Nhat JSC (Stock Code: BAX)	Dong Nai City	29.52%	29.52%	Industrial park infrastructure business
2.	Dinh Quang Construction Investment JSC	Dong Nai City	29.00%	29.00%	Project management and supervision consulting
3.	Dong Nai Inland Clearance Depot	Dong Nai City	34.17%	35.49%	Port services
4.	Tin Nghia Transport JSC	Dong Nai City	23.92%	40.56%	Petroleum trading
5.	S.T.S Lubricant JSC	Dong Nai City	16.31%	27.65%	Lubricant trading
6.	Dong Nai Valuation Corporation	Dong Nai City	18.90%	35.00%	Valuation services
7	Nhon Trach New Industry City Co., Ltd	Dong Nai City	10.35%	20.00%	Real estate business

2 . ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1 . Accounting period and accounting currency

Annual accounting period commences from 1 January and ends as at 31 December.

The Corporation maintains its accounting records in Vietnam Dong (VND).

2.2 . Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Corporation applies Corporate Accounting System issued under the Circular No.99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance and the Circular No.202/2014/TT-BTC dated 22 December 2014 issued by Ministry of Finance, the Circular No.43/2026/TT-BTC dated 20 April 2026 issued by Ministry of Finance amending and supplementing some articles of the Circular No.202/2014/TT-BTC guiding the preparation and presentation of Consolidated Financial Statements.

Declaration of compliance with Accounting Standards and Accounting System

The Corporation applies Vietnamese Accounting Standards and supplementary documents issued by the State. The Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary document as well as with current Accounting Standards and Accounting System.

2.3 . Changes in accounting policies and notes

On 27/10/2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises, 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 some articles of the Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 01 January 2026. On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing some articles of the Circular No. 202/2014/TT-BTC guiding the preparation and presentation of Consolidated Financial Statements, effective from 01/01/2026.

The Corporation has adopted the applicable requirements of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC effective from 1 January 2026 on a prospective basis. The Circular introduced changes in the presentation of items in the Financial Statements. The comparative information is reclassified to conform to the current period's presentation. Details on the reclassification of comparative information are disclosed in Note No. 45 of the Interim Consolidated Financial Statements.

2.4 . Basis for the preparation of the Interim Consolidated Financial Statements

Consolidated Financial Statements of the Corporation are prepared based on consolidating Separate Financial Statements of the Corporation and Financial Statements of its subsidiaries under its control for the period from 01/01/2026 to 30/06/2026. Control right is achieved when the Corporation has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Corporation. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Corporation and its subsidiaries.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from Consolidated Financial Statements.

Non – controlling interest

Non – controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by owners.

2.5 . Accounting estimates

The preparation of the Interim Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of the Interim Consolidated Financial Statements and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in the Interim Consolidated Financial Statements include:

- Allowance for doubtful debts;
- Allowance for decline of inventories;
- Estimated useful life of fixed assets, investment properties;
- Estimated allocation of deferred expenses;
- Classification and allownace for financial investments;
- Provision for payables;
- Estimation of accrued expenses;
- Estimated corporate income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Corporation's Interim Consolidated Financial Statements and that are assessed by the Board of Management to be reasonable under the circumstances.

2.6 . Financial instruments

Initial recognition

Financial assets

Financial assets of the Corporation include cash, cash equivalents, trade receivables, other receivables and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

Financial liabilities of the Corporation include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the accounting period because the Circular No. 210/2009/TT-BTC and prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.7 . Translation of Financial Statements prepared in foreign currencies into Vietnam Dong

Financial Statements prepared in foreign currencies are translated to Financial Statements prepared in Vietnam Dong at the exchange rates as follows: Assets and liabilities are translated using the Telegraphic Transfer Middle (TTM) of the commercial bank where the Corporation regularly conducts transactions at the end of the accounting period; Owner's equity is translated at the exchange rate on the date of contribution; Items of Statement of Income and Statement of Cash flows are translated at the average exchange rate of the accounting period.

2.8 . Foreign currency transactions

Foreign currency transactions during the period are translated into Vietnam Dong using the actual rate at the transaction dates is the Telegraphic Transfer Middle (TTM) of the commercial bank where the Corporation regularly conducts transactions

Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Consolidated Financial Statements is determined under the following principles:

- For monetary items denominated, applying the TTM of the commercial bank where the Corporation regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Corporation opens its accounts;

All exchange differences arising as a result of transactions or revaluation at the balance sheet date shall be recorded into the financial income or expense in the period.

2.9 . Cash and cash equivalents

Cash includes cash on hand, demand deposits.

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.10 . Goodwill

The goodwill or gain from a bargain purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the subsidiary's identifiable net assets at the acquisition date held by Parent. Gain from a bargain purchase (if any) will be recognized in the Consolidated income statement. Goodwill is amortized on a straight-line basis over an estimated useful life of 10 years. Periodically, the Company will assess goodwill for impairment at the subsidiary, if there is evidence that the impairment loss of goodwill exceeds the annual amortization amount, impairment loss shall be recognized in the period in which it arises.

2.11 . Financial investments

Trading securities are initially recognized at fair value of the payments at the time the transaction occurs. Costs incurred in purchasing trading securities (if any) such as brokerage, transaction fee, cost of information allowance, taxes, bank's fees and charges are recognized in the financial expenses in the period. After initial recognition, trading securities are measured at original cost less allowance for diminution in value of trading securities.

Investments held to maturity comprise term deposits, lendings, etc. held to maturity to earn profits periodically and other held to maturity investments.

In the Consolidated Financial Statements, investments in joint ventures and associates are accounted for using equity method. Under this method, the investments are initially recorgnized on the Interim Consolidated Statement of Financial Position at cost and adjusted thereafter for the post acquisition change in the Corporation's share in net assets of the associate after acquisition date. Goodwill incurred from the investment in the associates is reflected in the carrying amount of the investment in the associate. The Corporation will not allocate such goodwill but assess annually to determine whether the goodwill is under impaired loss or not.

Financial Statements of associates are prepared in the same period with the Corporation's consolidated financial statements and use the consistent accounting policies with the Corporation's policies. Adjustment shall be made if necessary to ensure the consistence with the Group's accounting policies.

Investments in other entities comprise investments in equity instruments of other entities without having control, joint control, or significant influence on the investee. These investments are initially stated at original cost. After initial recognition, these investments are measured at original cost less allowance for devaluation of investments.

Allowance for devaluation of investments is made at the end of the period as follows:

- Investments in trading securities: allowance shall be made based on the excess of original cost of the investments recorded in the accounting book over their market value at the allowance date.
- Long-term investments (other than trading securities) without significant influence on the investee: allowance shall be made based on the Financial Statements at the allowance date of the investee.
- Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.12 . Receivables

The receivables shall be recorded in detail in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Corporation. The receivables shall be classified into short-term receivables or long-term receivables on the Consolidated Financial Statements according to their remaining terms at the reporting date.

The allowance for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the allowances for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating possible losses.

2.13 . Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, if the net realizable value of inventories is lower than the original price, inventories must be valued according to the net realizable value at the reporting date of Financial Statements.

Net realizable value is estimated based on the selling price of the inventory less the estimated costs for completing the products and the estimated costs needed for their consumption.

The cost of inventory is calculated using weighted average method.

Method for valuation of work in progress at the end of the period: The value of work in progress is recorded based on actual cost incurred for each unfinished product.

Allowance for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over its net realizable value.

2.14 . Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation/ amortization and carrying amount.

Subsequent measurement after initial recognition
If these costs augment the future economic benefits obtained from the use of tangible fixed assets beyond their initital standards conditions, they are capitalized as an increase in the historical cost.
Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Statement of Income in the period in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	06 - 25	years
- Machinery, equipment	06 - 12	years
- Vehicles, transportation equipment	06 - 10	years
- Office equipment and furniture	03 - 08	years
- Perennial garden	10	years
- Other tangible fixes assets	03 - 08	years
- Computer software	03 - 08	years
- Water surface use rights	No amortization	
- Land use rights	According to the land use rights' duration	
- Other intangible fixes assets	03 - 05	years

2.15 . Investment properties

Investment properties are initially recognised at historical cost. Investment properties held for operating lease are recorded at cost, accumulated depreciation and carrying amount. Investment properties are depreciated using the straight-line method with expected useful life as follows:

- Buildings, structures and land use rights	08 - 50	years
- Industrial park infrastructure	10 - 45	years

2.16 . Construction in progress

Construction in progress includes fixed assets which is being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.17 . Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.18 . Business Cooperation Contract (BCC)

Business Cooperation Contract (BCC) is a contractual agreement between two or more venturers with the objectives of cooperating to carry out specific business activities without constitution of a new legal entity. This operation may be jointly controlled by venturers under BCC or controlled by one of them.

In case of receiving money or assets from other entities in the BCC, they should be recorded as payables. In case of contributing money or assets to BCC, they should be recorded as receivables. During the process of operating the BCC, depending on the form of the BCC, the accounting methods are adopted as follows:

- BCC contracts with individuals and legal entities, in which the Corporation receives contributed funds for business cooperation activities: According to the terms of the BCC agreement, the parties share profits and losses based on the business performance of the BCC. The Corporation recognizes in its income statement the revenue, expenses, and profits corresponding to its share under the BCC agreement.
- BCC contracts with individuals and legal entities, in which the Corporation contributes funds for business cooperation activities: According to the terms of the BCC agreement, the parties share profits and losses based on the business performance of the BCC. The Corporation recognizes in its income statement the revenue, expenses, and profits corresponding to its share under the BCC agreement.

2.19 . Deferred expenses

The expenses incurred but related to operating results of several periods are recorded as prepaid expenses and are allocated to the operating results in the following periods.

The calculation and allocation of long-term prepaid expenses to operating expenses in each period should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of prepaid expenses include:

- Deferred land expenses include prepaid land rental, including those related to leased land for which the Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with current regulations. These expenses are recognized in the Consolidated Statement of Income on a straight-line basis according to the lease term of the contract.
- The geographical location advantage arising from the equitisation of the State-owned enterprise comprises the location advantages associated with 24 land plots of Tin Nghia Petroleum Joint Stock Company (a subsidiary of the Corporation). Of these, the "La Nga Petrol Station", "Bau Ham Petrol Station" and "Long Tan Petrol Station" are subject to annual land rental payments, and the related geographical location advantage is amortised over 10 years. The geographical location advantage associated with the remaining 21 business locations is offset against land rentals in accordance with notices issued by the tax authorities.
- Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than VND 30 million, not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis in their useful life.
- Land clearance compensation costs offset against land rental are recognized based on notices issued by the tax authorities and amortized on a straight-line basis over the land lease term.
- Other deferred expenses are recorded at their historical costs and allocated on the straight-line basis in useful life.

2.20 . Payables

The payables shall be recorded in detail in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Corporation. The payables shall be classified into short-term payables or long-term payables on the Interim Consolidated Financial Statements according to their remaining terms at the reporting date.

2.21 . Dividend and profit payables

Dividend and profit payables (in cash or non-monetary assets) are recognized when the company has no unconditional right to avoid the obligation to pay dividends and profits to shareholders and capital-contributing members of the company according to relevant laws.

The recognition time is when the entity has no unconditional right to avoid the distribution of dividends: after the announcement of dividend payment from the Board of Directors and the announcement of the record date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.22 . Borrowings

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings denominated in foreign currency, they shall be recorded in details in terms of types of currency.

2.23 . Borrowing costs

Borrowing costs are recognized as operating expenses in the period, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 “Borrowing costs”.

2.24 . Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting year, but the payments for such goods or services have not been made and other payables such as interest expense, project construction costs, etc. which are recorded as operating expenses of the period.

The recording of accrued expenses as operating expenses during the year shall be carried out under the matching principle between revenues and expenses during the year. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

Accrued expenses for the provisional calculation of industrial park infrastructure cost of goods sold: The accrual is provisionally calculated based on the difference between the estimated unit cost of goods and real estate products identified as sold (determined by area) and the total actual costs incurred.

2.25 . Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:

- The Corporation has a present debt obligation (legal obligation or joint obligation) as a result of past events;
- It is probable that the decrease in economic benefits may lead to the requirement for debt settlement;
- Debt obligation can be estimated reliably.

Value recorded as a provision for payables is the most reasonably estimated amount required to settle the current debt obligation at the end of the accounting period.

Only expenses related to the previously recorded provision for payables shall be offset by that provision for payables.

Provisions for payables are recognized as operating expenses of the accounting period. In case the provision made for the previous accounting period but not used up exceeds the one made for the current period, the difference is reversed against operating expenses.

2.26 . Unearned revenue

Unearned revenue include prepayments from customers for one or many accounting periods relating to asset leasing;

Unearned revenues are transferred to revenue from sale of goods and provision of services with the amount corresponding to each accounting period.

2.27 . Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Other capital is the operating capital formed from the operating results or from gifts, presents, financing, assets revaluation (if these items are allowed to be recorded as a decrease or increase in the owner's equity).

Differences arising from asset revaluation shall be recorded when receiving decision of State on asset revaluation, or when carrying out the equitization of State-owned enterprises and other cases in accordance with legal regulations.

Retained earnings are used to present the Corporation's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Corporation.

2.28 . Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Corporation and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at the fair value of the consideration received, excluding discounts, rebates, and sales returns. The following specific recognition conditions must also be met when recognizing revenue:

Revenue from sales of goods

- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;
- The Corporation no longer holds the right to manage the goods as the goods owner, or the right to control the goods;

Revenue from provision of services

- The percentage of completion of the transaction at the Statement of Financial Position date can be measured reliably.

Revenue from sales of real estate

Revenue from sales of real estate is recognized in the Consolidated Statement of Income when all of the following conditions are met:

- The real estate has been fully completed and handed over to the buyer, and the Corporation has transferred the risks and benefits associated with ownership to the buyer;
- The Corporation no longer holds management rights over the real estate as the owner or control over the real estate;
- Revenue can be reliably measured;
- The Corporation has received or will receive the economic benefits from the real estate sale transaction;
- The costs related to the real estate sale transaction can be determined.

Revenue from leasing developed land with infrastructure

Revenue from leasing developed land with infrastructure is recognized in the Consolidated Statement of Income on a straight-line basis over the lease term as stipulated in the lease agreement.

Financial income

Financial incomes include income from interest, dividends and other financial gains by the Corporation shall be recognised when the two conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Corporation;
- The amount of the revenue can be measured reliably.

Dividend income shall be recognised when the Corporation's right to receive dividend is established.

2.29 . Revenue deductions

Revenue deductions from sales of goods and rendering of services arising in the year include: Trade discounts, sales discounts and sales returns.

Trade discount, sales discount and sales return incurred in the same year of sale of goods and rendering of services are recorded as a decrease in revenue in the incurring year. In case goods and services are sold in the previous years, but until the next year they are incurred as deductible items, the Corporation records the decrease in revenue under the following principles: If it is incurred prior to the issuance of Financial Statements, it is then recorded as a decrease in revenue on the Financial Statements of the reporting year (the previous year); and if it is incurred after the issuance of Financial Statements, it is recorded as a decrease in revenue of incurring year (the next year).

2.30 . Cost of goods sold and provision of services

Cost of goods sold and services rendered are cost of finished goods, goods, materials sold or services rendered during the year, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, allowance for decline of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the year even when products and goods have not been determined as sold.

The expense accrual to estimate the cost of real estate must comply with the following principles:

- The accrued expenses have been stated in approved budget and actually arisen but there are insufficient dossiers and documents for acceptance;
- The expense accrual is only aimed at calculating the cost of real estate that has been completed during the year and meets all requirements for revenue recognition;
- The accrued expenses and actual expenses included in cost of goods sold are in conformity with the norm of cost price on the basis of total cost estimate of sold real estate (determined by area).

2.31 . Financial expenses

Items recorded into financial expenses comprise:

- Expenses or losses relating to financial investment activities;
- Borrowing costs;
- Transaction cost of selling securities;
- Provision for diminution in value of trading securities; provision for losses from investment in other entities, exchange loss, etc.

The above items are recorded by the total amount arising in the year without offsetting against financial income.

2.32 . Selling expenses, General and administration expenses

Selling expenses comprise actual costs incurred in connection with the supply of goods and services.

General and administrative expenses comprise actual costs incurred for the general administration of the Corporation.

2.33 . Liquidation or disposal of fixed assets and investment properties

Liquidation or disposal of fixed assets and investment properties is recognized in the Interim Consolidated Statement of Income when the majority of the risks and benefits associated with ownership are transferred to the buyer.

The gain or loss from the liquidation or disposal of fixed assets and investment properties are determined as the difference between revenue and expenses directly related to the sale of the fixed assets, investment properties and carrying amount of fixed assets and investment properties. The gain or loss from the liquidation or disposal of investment properties presented on a net basis in the Statement of Income.

2.34 . Corporate income tax

a) Deferred income tax asset and Deferred income tax liability

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred income tax asset and Deferred income tax liability are determined based on corporate income tax rate, tax rates and tax laws enacted at the end of period.

Deferred income tax asset and Deferred income tax liability shall be offset against each other when preparing the Statement of Financial Position.

b) Current corporate income tax expense and deferred corporate income tax expense

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

Deferred corporate income tax expense is determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expense and deferred corporate income tax expense are not offset against each other.

c) Current corporate income tax rate

For the period from 01/01/2026 to 30/06/2026, the Corporation is subject to a corporate income tax rate of 20% on its taxable business activities. For Ong Keo Industrial Park and Tan Phu Industrial Park: the Corporation is entitled to Exempt from CIT for 4 years starting from the first year of taxable income (Tan Phu: year 2012, Ong Keo: year 2013) and a 50% reduction in CIT for the following 7 to 9 years.

2.35 . Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Corporation's related parties include:

- Organizations, directly or indirectly having control the Company, are controlled by the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Corporation that have a significant influence on the Corporation, key management personnel including directors and employees of the Corporation, the close family members of these individuals;
- Organizations that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.
- Other organizations and individuals identified as related parties in accordance with current legal regulations.

In considering the relationship of related parties to serve for the preparation and presentation of Consolidated Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

2.36 . Basic earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Corporation (after adjusting for the bonus and welfare fund and allowance for the Executive Board) by the weighted average number of ordinary shares outstanding during the period.

2.37 . Segment information

A segment is a distinguishable component of the Corporation that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other ones.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Corporation in order to help users of financial statements better understand and make more informed judgements about the Corporation as a whole.

3 . CASH AND CASH EQUIVALENTS

	30/06/2026	01/01/2026 (Restatement)
	VND	VND
Cash on hand	5,061,959,517	4,588,550,048
Demand deposits	568,716,032,628	1,145,548,791,791
Cash in transit	1,435,000,000	1,398,000,000
Cash equivalents	573,489,483,942	1,662,559,675,301
	1,148,702,476,087	**2,814,095,017,140**

Detailed information on demand deposits and cash equivalents as at 30/06/2026 as follows:

	Currency	Value
		VND
Demand deposits		
Vietnam Bank for Agriculture and Rural Development	VND and USD	155,806,581,898
E.SUN Commercial Bank	VND and USD	105,335,009,651
Prosperity and Growth Commercial Joint Stock Bank	VND and USD	74,249,940,252
Other banks	VND, KIP and USD	233,324,500,827
		568,716,032,628

	Currency	Term	Interest rate per annum	Value
				VND
Cash equivalent				
Joint Stock Commercial Bank for Investment and Development of Vietnam - Binh Chanh Branch	VND	01 month - 03 months	6.20% - 7.00%	176,033,641,452
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Branch	VND	01 month	4.75%	131,900,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade - Bien Hoa Industrial Park Branch	VND	01 month	4.75%	114,661,709,743
Other banks	VND	01 month - 03 months	3.15% - 7.00%	148,603,448,241
Accrued interest income on term deposits				2,290,684,506
				573,489,483,942

4. FINANCIAL INVESTMENTS

a) Short-term held-to-maturity investments

	30/06/2026			01/01/2026 (Restatement)		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Term deposits	**1,755,285,037,310**	**1,755,285,037,310**	-	**668,363,502,364**	**668,363,502,364**	-
- Principal of term deposits	1,735,545,450,997	1,735,545,450,997	-	661,915,973,196	661,915,973,196	-
- Accrued interest income on term deposits	19,739,586,313	19,739,586,313	-	6,447,529,168	6,447,529,168	-
Lendings	**1,216,741,243,635**	**1,068,575,000,242**	**(148,166,243,393)**	**1,531,581,945,679**	**1,388,328,297,080**	**(143,253,648,599)**
- Lending principal	1,136,070,261,201	1,034,270,261,201	(101,800,000,000)	1,381,037,144,861	1,279,237,144,861	(101,800,000,000)
- Accrued interest income on lending	80,670,982,434	34,304,739,041	(46,366,243,393)	150,544,800,818	109,091,152,219	(41,453,648,599)
	2,972,026,280,945	**2,823,860,037,552**	**(148,166,243,393)**	**2,199,945,448,043**	**2,056,691,799,444**	**(143,253,648,599)**

Detailed information on held-to-maturity investments as at 30/06/2026 is as follows:

Term deposits	Currency	Term	Interest rate per annum	Principal value	Interest	Total
				VND	VND	VND
- Military Joint Stock Commercial Bank - Dong Nai Branch	VND	06 months	6.80% - 8.20%	272,257,905,642	1,797,478,137	274,055,383,779
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch	VND	06 months - 12 months	3.40% - 8.00%	257,217,388,769	3,785,242,325	261,002,631,094
- Tien Phong Commercial Joint Stock Bank - Dong Nai Branch	VND	06 months	8.35% - 8.53%	250,000,000,000	1,221,904,110	251,221,904,110
- Other banks	USD, KIP and VND	04 months - 12 months	3.25% - 10.0%	956,070,156,586	12,934,961,741	969,005,118,327
				1,735,545,450,997	**19,739,586,313**	**1,755,285,037,310**

As at 30 June 2026, term deposits of VND 640,723,816,432 are being used as collaterals for short-term and long-term borrowings from the bank (Detailed as in Note No. 15)

4 . FINANCIAL INVESTMENTS (Continued)

Detailed information on held-to-maturity investments as at 30/06/2026 (Continued)

Lendings

	30/06/2026			01/01/2026 (Restatement)		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Related parties	**1,153,036,574,530**	**1,004,870,331,137**	**(148,166,243,393)**	**1,414,006,486,255**	**1,270,752,837,656**	**(143,253,648,599)**
- ***Tin Nghia - A Chau Investment JSC*** [(1)]	***608,027,573,730***	***608,027,573,730***	-	***572,575,758,662***	***572,575,758,662***	-
+ Lending principal	596,451,624,938	596,451,624,938	-	515,479,372,737	515,479,372,737	-
+ Lending interest	11,575,948,792	11,575,948,792	-	57,096,385,925	57,096,385,925	-
- ***Nhon Trach New Industry City Co., Ltd*** [(2)]	***267,362,180,619***	***267,362,180,619***	-	***315,536,285,189***	***315,536,285,189***	-
+ Lending principal	262,615,967,736	262,615,967,736	-	286,730,733,736	286,730,733,736	-
+ Lending interest	4,746,212,883	4,746,212,883	-	28,805,551,453	28,805,551,453	-
- ***Olympic Coffee JSC*** [(3)]	***159,275,812,266***	***11,109,568,873***	***(148,166,243,393)***	***159,275,812,266***	***16,022,163,667***	***(143,253,648,599)***
+ Lending principal	101,800,000,000	-	(101,800,000,000)	101,800,000,000	-	(101,800,000,000)
+ Lending interest	57,475,812,266	11,109,568,873	(46,366,243,393)	57,475,812,266	16,022,163,667	(41,453,648,599)
- ***Sai Gon Building Materials Co., Ltd*** [(4)]	***67,373,747,641***	***67,373,747,641***	-	***65,741,917,809***	***65,741,917,809***	-
+ Lending principal	66,158,630,139	66,158,630,139	-	63,000,000,000	63,000,000,000	-
+ Lending interest	1,215,117,502	1,215,117,502	-	2,741,917,809	2,741,917,809	-
- ***Petro Vietnam Phuoc An Port Investment & Operation JSC*** [(5)]	***50,997,260,274***	***50,997,260,274***	-	***250,876,712,329***	***250,876,712,329***	-
+ Lending principal	50,000,000,000	50,000,000,000	-	250,000,000,000	250,000,000,000	-
+ Lending interest	997,260,274	997,260,274	-	876,712,329	876,712,329	-
- ***Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd*** [(6)]	-	-	-	***50,000,000,000***	***50,000,000,000***	-
+ Lending principal	-	-	-	50,000,000,000	50,000,000,000	-

4 . **FINANCIAL INVESTMENTS (Continued)**

Detailed information on held-to-maturity investments as at 30/06/2026 (Continued)

Lendings

	30/06/2026			01/01/2026 (Restatement)		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Other parties	**63,704,669,105**	**63,704,669,105**	-	**117,575,459,424**	**117,575,459,424**	-
- ***Unicorn Commodities JSC*** [7]	***36,596,712,329***	***36,596,712,329***	-	***74,019,726,027***	***74,019,726,027***	-
+ Lending principal	36,000,000,000	36,000,000,000	-	74,000,000,000	74,000,000,000	-
+ Lending interest	596,712,329	596,712,329	-	19,726,027	19,726,027	-
- ***Dai A Land Corporation*** [8]	***3,570,000,000***	***3,570,000,000***	-	***4,620,000,000***	***4,620,000,000***	-
+ Lending principal	3,570,000,000	3,570,000,000	-	4,620,000,000	4,620,000,000	-
+ Lending interest	-	-	-	-	-	-
- ***Thao Kien Phat Co., Ltd*** [9]	***5,531,050,522***	***5,531,050,522***	-	***5,531,050,522***	***5,531,050,522***	-
+ Lending principal	5,213,045,927	5,213,045,927	-	5,213,045,927	5,213,045,927	-
+ Lending interest	318,004,595	318,004,595	-	318,004,595	318,004,595	-
- ***Ho Chi Minh City College of Economic Technology***	***2,085,052,554***	***2,085,052,554***	-	***2,078,419,862***	***2,078,419,862***	-
+ Lending principal	268,992,461	268,992,461	-	268,992,461	268,992,461	-
+ Lending interest	1,816,060,093	1,816,060,093	-	1,809,427,401	1,809,427,401	-
- ***Other individuals*** [10]	***15,921,853,700***	***15,921,853,700***	-	***31,326,263,013***	***31,326,263,013***	-
+ Lending principal	13,992,000,000	13,992,000,000	-	29,925,000,000	29,925,000,000	-
+ Lending interest	1,929,853,700	1,929,853,700	-	1,401,263,013	1,401,263,013	-
	1,216,741,243,635	**1,068,575,000,242**	**(148,166,243,393)**	**1,531,581,945,679**	**1,388,328,297,080**	**(143,253,648,599)**

4. SHORT-TERM LENDING RECEIVABLES *(Continued)*

Detailed information on held-to-maturity investments as at 30/06/2026 (Continued):

Lendings:

No.	Lending contract	Lending purpose	Interest rate	Lending term	Guarantee	30/06/2026 VND	01/01/2026 (Restatement) VND
Related parties						**608,027,573,730**	**572,575,758,662**
(1)	**Tin Nghia - A Chau Investment JSC**						
(1.1)	Borrowing contract No. 01/2023/HDVV dated 26/06/2023 and Debt acknowledgement; Appendix No. 0126/PL-HDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	2,729,049,930	2,679,858,016
(1.2)	Borrowing contract No. 03/2023/HDVV dated 25/08/2023; Appendix No. 0226/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	801,481,106	787,034,177
(1.3)	Borrowing contract No. 04/2023/HDVV dated 25/09/2023; Appendix No. 0326/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	1,521,301,592	1,493,879,691
(1.4)	Borrowing contract No. 05/2023/HDVV dated 25/10/2023; Appendix No. 0426/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	6,208,546,307	5,936,700,320
(1.5)	Borrowing contract No. 06/2023/HDVV dated 23/11/2023; Appendix No. 0526/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	114,441,507	112,378,666
(1.6)	Borrowing contract No. 07/2023/HDVV dated 27/11/2023, and Debt acknowledgement; Appendix No. 0626/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	84,898,959,431	80,385,459,654
(1.7)	Borrowing contract dated 12/01/2023; Appendix No. 05/PL-HDVV dated 11/06/2024 and Appendix No. 0726/PLHDVV dated 10/07/2026.	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	8,969,217,111	8,807,544,379
(1.8)	Borrowing contract No. 0609/2023/HDVV dated 06/09/2023 and Appendixes	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	1,326,981,675	1,263,846,734

4. SHORT-TERM LENDING RECEIVABLES *(Continued)*

No.	Lending contract	Lending purpose	Interest rate	Lending term	Guarantee	30/06/2026	01/01/2026 (Restatement)
						VND	VND
(1)	**Tin Nghia - A Chau Investment JSC *(Continued)***						
(1.9)	Contract No. 88/HDVV dated 27/04/2021 and Appendix No. 10/PLHDVV dated 17/06/2026	Supplement working capital.	12% per annum	Until 31/12/2026	Unsecured	26,894,752,363	24,691,910,147
(1.10)	Contract No. 01/HDVV dated 13/01/2023 and Appendix No. 04/01/PLHDVV dated 17/06/2026	Supplement working capital.	12% per annum	Until 31/12/2026	Unsecured	74,514,843,963	68,394,055,092
(1.11)	Contract No. 92/2024/HDVV dated 26/04/2024 and Appendix No. 04/92/2024/HDVV dated 17/06/2026	Supplement working capital.	12% per annum	Until 31/12/2026	Unsecured	38,028,584,177	34,953,657,358
(1.12)	Contract No. 01/HDVV dated 04/01/2023 and Appendix No. 04/PL-HDVV dated 01/06/2026	Supplement working capital.	12% per annum	Until 31/12/2026	Unsecured	23,749,888,059	22,452,078,425
(1.13)	Contract No. 01/HDVV dated 02/01/2025 and Appendix No. 02/PL-HDVV dated 01/06/2026	Supplement working capital.	12% per annum	Until 31/12/2026	Unsecured	11,468,345,831	10,567,567,451
(1.14)	Borrowing contract No. 120/HDVV dated 25/12/2020 and Appendixes	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	11,204,407,724	10,943,822,173
(1.15)	Borrowing contract No. 06/2022/HDVV dated 09/12/2022 and Appendixes	Supplement working capital.	10% per annum	Until 31/12/2026	Unsecured	315,596,772,954	299,105,966,379
(2)	**Nhon Trach New Industry City Co., Ltd**					**267,362,180,619**	**315,536,285,189**
(2.1)	Borrowing contract No. 01/2025/HD/NICCL dated 16/05/2025 and Appendixes	Supplement working capital.	11% per annum	Until 16/05/2027	Unsecured	249,589,943,892	248,060,797,041
(2.2)	Borrowing contract No. 02/2025/HD/NICCL dated 16/05/2025.	Supplement investment capital for the project.	9% per annum	12 months from the date of the first disbursement	Unsecured	17,772,236,727	17,041,719,045
(2.3)	Lending contract dated 18/12/2017 and appendix 20/01/2025.	Supplement investment capital for the project.	10.5% per annum	Until 19/12/2025	Unsecured	-	50,433,769,103
(3)	**Olympic Coffee JSC**					**159,275,812,266**	**159,275,812,266**
	The relevant lending contract and appendix.	Supplement working capital.	8.5% per annum	According to each contract	Unsecured	159,275,812,266	159,275,812,266

4. SHORT-TERM LENDING RECEIVABLES *(Continued)*

No.	Lending contract	Lending purpose	Interest rate	Lending term	Guarantee	30/06/2026	01/01/2026 (Restatement)
						VND	VND
(4)	**Sai Gon Building Materials Co., Ltd**					**67,373,747,641**	**65,741,917,809**
(4.1)	Borrowing contract No. 25/HDKT-SGB date 27/03/2025 and Appendix No. 01/PLHD dated 27/03/2026	Supplement working capital.	10.5% per annum	Unill 27/03/2027	Unsecured	34,102,514,764	32,416,438,357
(4.2)	Borrowing contract No. 04/HDVV-SGB dated 31/03/2025.	Supplement working capital.	10% per annum	12 months from the date of the first disbursement	Unsecured	33,271,232,877	33,325,479,452
(5)	**Petro Vietnam Phuoc An Port Investment & Operation JSC**					**50,997,260,274**	**250,876,712,329**
(5.1)	Borrowing contract No. 250802/HDVV dated 12/08/2025 and appendix No. 02 dated 31/03/2026	Supplement working capital.	8% per annum	Until 31/12/2026	Unsecured	50,997,260,274	50,175,342,466
(5.2)	Borrowing contract No. 250803/HDVV dated 12/08/2025	Supplement working capital.	8% per annum	12 months from the date of the first disbursement	Unsecured	-	200,701,369,863
(6)	**Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd**					-	**50,000,000,000**
	Borrowing contract No. 66/HDVV.NT6A dated 04/11/2021 and appendix No. 01/2025/PLHDVV dated 06/11/2025.	Supplement business capital.	10% per annum	Until 07/11/2026	Collateral comprises TID shares owned by third parties.	-	50,000,000,000
(7)	**Unicorn Commodities JSC**					**36,596,712,329**	**74,019,726,027**
(7.1)	Borrowing contract No. 01/HDVV-KL dated 11/07/2022 and appendix No. 03/2025/PLHDVV dated 10/01/2025.	Supplement working capital.	10% per annum	Until 11/01/2026	Collateral comprises 2,000,000 TID shares owned by Unicorn Commodities JSC.	-	38,000,000,000
(7.2)	Borrowing contract No. 11/HDVV dated 30/12/2025	Supplement working capital.	10% per annum	06 months from the date of the first disbursement	Unsecured	36,596,712,329	36,019,726,027

4. SHORT-TERM LENDING RECEIVABLES *(Continued)*

No.	Lending contract	Borrowing purpose	Interest rate	Borrowings term	Guarantee	30/06/2026	01/01/2026 (Restatement)
						VND	VND
(8)	**Dai A Land Corporation**					**3,570,000,000**	**4,620,000,000**
	Credit contract No. 11/HDVV dated 12/08/2022 and Appendix 06/PL-HDVV dated 31/12/2025	Supplement working capital.	9% per annum	Until 31/12/2026	Collateral comprises the shares held by Dai A Land Corporation in Thong Nhat Real Estate JSC.	3,570,000,000	4,620,000,000
(9)	**Thao Kien Phat Co., Ltd**					**5,531,050,522**	**5,531,050,522**
	Credit contract No. 01/HDVV.2025 dated 02/01/2025	For personal purpose	10.5% per annum	Until 01/08/2025	Unsecured	5,531,050,522	5,531,050,522
(10)	**Other individuals**					**15,921,853,700**	**31,326,263,013**
	Short-term borrowing contracts	For personal purpose	10% per annum	12 months	Unsecured	15,921,853,700	31,326,263,013

4 FINANCIAL INVESTMENTS (Continued)

b) Trading securities

		30/06/2026			01/01/2026		
	Stock code	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
		VND	VND	VND	VND	VND	VND
Nhon Trach Water Supply JSC (*)	NTW	6,616,661,800	8,796,695,000	-	6,616,661,800	7,305,081,500	-
		6,616,661,800	**8,796,695,000**	**-**	**6,616,661,800**	**7,305,081,500**	**-**

Recoverable value of trading securities are closing price listed on Hanoi Stock Exchange ("HNX") on 30/06/2026 and 31/12/2025.

(*) According to the Board of Directors' Resolution No. 96/NQ-HDQT dated 12/12/2019, the Board of Directors decided to liquidate this investment in trading securities. As at the date of preparing these Interim Consolidated Financial Statement, the Corporation has not yet completed the liquidation.

c) Other short-term investments

	30/06/2026			01/01/2026		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Tin Nghia - A Chau Investment JSC (*)	275,400,000,000	275,400,000,000	-	-	-	-
	275,400,000,000	**275,400,000,000**	**-**	**-**	**-**	**-**

(*) According to Resolution of the Board of Directors No. 94/NQ-HDQT dated 15/04/2026, the Board of Directors of the Corporation approved the policy on negotiating the termination of the share transfer contract dated 24/01/2025 between the Corporation and Tien Phat Garment Company ("Tien Phat Garment") regarding the transfer of shares in Tin Nghia - A Chau Investment Joint Stock Company ("TNAC"). Accordingly, the parties implemented the termination of the contract as follows:

+ On 15/04/2026, the Corporation and Tien Phat Garment signed an agreement on termination of the share transfer contract dated 24/01/2025. Accordingly, the parties agreed that Tien Phat Garment would return to the Corporation 27,540,000 ordinary shares, representing 51% of TNAC's charter capital, and the Corporation would refund VND 689.00 billion to Tien Phat Garment without interest on this amount.

+ On 17/04/2026, the Corporation completed the refund of VND 689.00 billion to Tien Phat Garment. The remain value of VND 413.60 billion after deducting the cost of the above other short-term investment was recognised under Financial expenses of current period. Detailed as in Note No. 31

+ On 24/04/2026, Tien Phat Garment completed the return of 27,540,000 TNAC shares under the Share Ownership Certificate issued to the Corporation. In accordance with the policy approved by the Board of Directors under Resolution No. 94/NQ-HDQT dated 15/04/2026, the Corporation will continue to transfer all of the above shares through a public auction upon completion of the procedures for determining the initial offering price in accordance with current laws and regulations. Accordingly, the Corporation determined that its control over TNAC is temporary, as the shares are held for resale within a period not exceeding 12 months. Therefore, the Corporation recognised the above shares under "Other short-term investments" at their original cost of VND 275.40 billion.

4 . **FINANCIAL INVESTMENTS (continued)**

c) **Investments in associates**

	Stock code	Address	30/06/2026 Rate of interest	30/06/2026 Rate of voting rights	30/06/2026 Book value under equity method	01/01/2026 Rate of interest	01/01/2026 Rate of voting rights	01/01/2026 Book value under equity method
					VND			VND
- Thong Nhat JSC	BAX	Dong Nai City	29.52%	29.52%	75,786,933,214	29.52%	29.52%	69,969,564,605
- Dinh Quang Construction Investment JSC		Dong Nai City	29.00%	29.00%	388,041,839	29.00%	29.00%	744,151,356
- Dongnai Inland Clearance Depot		Dong Nai City	34.17%	35.49%	40,015,047,820	34.17%	35.49%	38,464,615,690
- Tin Nghia Transport JSC		Dong Nai City	23.92%	40,56%	6,122,218,618	23.92%	40,56%	5,611,144,651
- S.T.S Lubricant JSC		Dong Nai City	16.31%	27.65%	6,921,723,866	16.31%	27.65%	7,251,330,338
- Dong Nai Valuation Corporation		Dong Nai City	18.90%	35.00%	3,365,787,953	18.90%	35.00%	3,397,384,057
- Nhon Trach New Industry City Co., Ltd		Dong Nai City	10.35%	20.00%	-	10.35%	20.00%	9,894,166,965
					132,599,753,310			**135,332,357,662**

Significant transactions between the Corporation and its associates during the period: Detailed as in Note No. 44.

4 . FINANCIAL INVESTMENTS (continued)

d) Equity investments in other entities

	30/06/2026			01/01/2026		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
- Long Khanh Industrial Zone JSC	23,232,800,000	23,232,800,000	-	23,232,800,000	23,232,800,000	-
- Long Duc Investment Co., Ltd	61,526,695,803	61,526,695,803	-	61,526,695,803	61,526,695,803	-
- Tien Phat Garment Company (*)	39,780,000,000	39,780,000,000	-	39,780,000,000	39,780,000,000	-
- Olympic Coffee JSC	5,682,934,262	4,203,663,723	(1,479,270,539)	5,682,934,262	5,552,810,798	(130,123,464)
	130,222,430,065	**128,743,159,526**	**(1,479,270,539)**	**130,222,430,065**	**130,092,306,601**	**(130,123,464)**

(*) The entire value of the investment in Tien Phat Garment Company, equivalent to 3,900,000 shares, is currently being used as collateral at the banks to secure borrowings for Toan Thinh Phat Architecture Investment JSC - Subsidiary of the Corporation (Detailed as in Note No. 15)

Corporation has not determined the fair value of financial investments since Vietnamese Accounting Standards and Vietnamese Corporate Accounting System has not had any detailed guidance on the determination of the fair value.

5 . SHORT-TERM TRADE RECEIVABLES

	30/06/2026		01/01/2026	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Other parties	*2,187,908,286,884*	*(63,650,892,875)*	*2,021,806,248,924*	*(62,892,387,676)*
- Unicorn Commodities JSC	402,398,969,523	-	403,785,127,100	-
- An Binh Thinh Phat Co., Ltd	346,250,629,152	-	343,519,476,000	-
- Mr. Duong Quang Tu [(1)]	295,000,000,000	-	-	-
- 68 Technology Service and Trading Co., Ltd	280,280,279,079	-	275,029,483,580	-
- Thanh Trung Food Trade Co., Ltd	279,450,758,294	-	442,381,555,280	-
- Nam Dong Sai Gon Investment Development JSC	187,856,760,000	-	156,720,150,000	-
- Hiep Quang Agro JSC	44,335,787,996	(44,335,787,996)	44,335,787,996	(44,335,787,996)
- Tin Nghia A Chau Investment JSC [(2)]	-	-	3,777,187,517	-
- Others	352,335,102,840	(19,315,104,879)	352,257,481,451	(18,556,599,680)
Related parties	*140,283,369,670*	*(3,655,754,401)*	*136,476,742,250*	*(2,829,440,801)*
- Olympic Coffee JSC	123,016,947,175	(3,655,754,401)	128,752,034,771	(2,829,440,801)
- Petro Vietnam Phuoc An Port Investment & Operation JSC	12,049,831,024	-	6,144,202,066	-
- Tin Nghia - A Chau Investment JSC [(2)]	3,784,300,717	-	-	-
- Others	1,432,290,754	-	1,580,505,413	-
	2,328,191,656,554	**(67,306,647,276)**	**2,158,282,991,174**	**(65,721,828,477)**

[(1)] Detailed as in Note No. 34.

[(2)] Become related party from 24/04/2026.

6 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/06/2026		01/01/2026	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Other parties	*188,615,271,029*	*(1,469,700,195)*	*118,472,836,892*	*(1,527,200,195)*
- Hai An Infrastructure Construction Corporation	71,068,567,435	-	83,008,567,435	-
- Tan Ky Group JSC	97,199,560,739	-	13,330,543,546	-
- Others	20,347,142,855	(1,469,700,195)	22,133,725,911	(1,527,200,195)
Related parties	*677,427,273*	-	*134,300,000*	-
- Dinh Quang Construction Investment JSC	653,127,273	-	90,000,000	-
- Dong Nai Valuation Corporation	24,300,000	-	44,300,000	-
	189,292,698,302	**(1,469,700,195)**	**118,607,136,892**	**(1,527,200,195)**

7 . OTHER RECEIVABLES

		30/06/2026		01/01/2026 (Restatement)	
		Book value	Allowance	Book value	Allowance
		VND	VND	VND	VND
a)	**Short-term**				
	- Insurance receivables	35,340,119	-	109,642,947	-
	- Deposits	1,690,577,502,390	-	1,490,596,345,025	-
	+ Petro Vietnam Phuoc An Port Investment & Operation JSC (1)	*1,690,000,000,000*	-	*1,490,000,000,000*	-
	+ Others entities	*577,502,390*	-	*596,345,025*	-
	- Advances	41,815,554,281	-	36,769,463,427	-
	- Investment cooperation for project development (2)	1,033,200,000,000	-	-	-
	- Interest from investment cooperation for project development receivable from Petro Vietnam Phuoc An Port Investment & Operation JSC (2)	62,678,589,824	-	27,853,939,726	-
	- Receivables from prepaid land lease (3)	21,354,806,257	(21,354,806,257)	21,354,806,257	(21,354,806,257)
	- Dividends and profit received	151,851,000	-	15,252,651,000	-
	- Others	132,585,881,807	(68,847,191,151)	125,112,375,514	(66,330,545,707)
		2,982,399,525,678	**(90,201,997,408)**	**1,717,049,223,896**	**(87,685,351,964)**
	In which: Other receivables from related parties				
	- Petro Vietnam Phuoc An Port Investment & Operation JSC (1) (2)	2,785,878,589,824	-	1,517,853,939,726	-
	- Olympic Coffee JSC	38,727,816,871	(23,547,277,360)	36,816,719,445	(21,030,631,916)
	- Nhon Trach New Industry City Co., Ltd	77,442,926	-	-	-
	- Thong Nhat JSC	-	-	4,840,800,000	-
		2,824,683,849,621	**(23,547,277,360)**	**1,559,511,459,171**	**(21,030,631,916)**
b)	**Long-term**				
	- Deposits	3,228,546,713	-	2,809,415,713	-
		3,228,546,713	**-**	**2,809,415,713**	**-**

(1) The period-end balance includes:

+ Deposits with amount of VND 810 billion made in accordance with the payment schedules stipulated in the Principle Contract on land sublease and infrastructure use at Phuoc An Industrial Park No. 01/HDNT-PAIP dated 03/01/2025 (VND 610 billion) and No. 05/HDNT-PAIP dated 05/01/2026 (VND 200 billion between ICD Bien Hoa - Tin Nghia Logistics JSC (a subsidiary of the Corporation) and Petro Vietnam Phuoc An Port Investment & Operation JSC.

+ Deposits with amount of VND 880 billion made in accordance with the payment schedules stipulated in the Principle Contract on Land Sublease and Infrastructure Use at Phuoc An Industrial Park No. 02/HDNT-PAIP dated 30/06/2025 and No. 04/HDNT-PAIP dated 02/10/2025 between Tin Nghia - Phuong Dong Industrial Park JSC (a subsidiary of the Corporation) and Petro Vietnam Phuoc An Port Investment & Operation JSC.

7 OTHER RECEIVABLES *(Continued)*

(2) Receivables from the Business Cooperation Contract (BCC) between the Corporation's subsidiary, Tin Nghia Industrial Park Development Joint Stock Company ("TIP") and Petro Vietnam Phuoc An Port Investment & Operation JSC ("Phuoc An") with the purpose of jointly investing in, constructing, exploiting, and operating part of the land in the Phuoc An Industrial Park Project. Operating result distribution plan: TIP is entitled to 100% of the infrastructure usage fees collected from business activities, exploitation, and sub-leasing of land use rights associated with the infrastructure within the cooperative land area, with a profit rate not lower than 12% per annum compared to the cooperation unit price. Phuoc An is entitled to all management fees, land lease payments (payable to the State), and other revenues (if any) beyond the infrastructure usage fees within the cooperative land area.

Status of the contract as at 30/06/2026:
As at 23/04/2026, TIP and Phuoc An signed Contract Appendix No. 04/PLHD.1168/HD-PAP to agree on measures to ensure compliance with regulations on the management and use of cooperation funds, as well as to prepare complete and timely documents and supporting records for the liquidation of the Business Cooperation Contract.
Under the Appendix, as the two parties had not yet reached an agreement on the liquidation of the Contract and Phuoc An required funds to implement certain projects at Phuoc An Port, TIP would, upon maturity, withdraw the entire capital contribution of VND 1,033,200,000,000 placed in term deposits with commercial banks and refund it to Phuoc An no later than 28/04/2026. This represented the capital contribution transferred by Phuoc An to TIP on 10/10/2025. The two parties determined that the refund would continue to ensure efficient use of capital and the expected return to shareholders of 12% per annum.
As at 15/07/2026, following the approval of the liquidation of the Business Cooperation Contract by the Extraordinary General Meeting of Shareholders, TIP and Phuoc An signed the Contract Liquidation Minutes. Under the minutes, Phuoc An was required to settle all outstanding principal and interest accrued up to 14/07/2026 no later than 15/08/2026. In addition, for the period from 15/07/2026 until the date on which Phuoc An fully settled the outstanding amount, Phuoc An was required to continue paying interest calculated at 12% per annum on the overdue capital contribution. By 04/08/2026, Phuoc An had fully settled all outstanding principal and interest accrued up to that date with TIP.

(3) This represents a lump-sum land rental payment relating to the Long Khanh wedding restaurant project. According to Decision No. 2394/QD-UBND dated 13/09/2022, the People's Committee of Dong Nai Province revoked this land as the Corporation had not commenced construction of the project and had not put the land into use.

According to Official Letter No. 240/CV-TCT dated 06 June 2023, the Corporation submitted a request to the People's Committee of Dong Nai Province seeking approval to continue implementing the project, as the period affected by force majeure events should not be included in the project extension period in accordance with Decree No. 10/2023/ND-CP dated 03/04/2023 of the Government, which amends and supplements a number of articles of the decrees guiding the implementation of the Land Law. As at the date of preparation of these Interim Consolidated Financial Statements, the Corporation is awaiting feedback from the competent authorities.

8 . PROVISION FOR DOUBTFUL DEBTS

	30/06/2026		01/01/2026	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Total value of receivables, overdue debts or not due but irrecoverable debts				
+ Olympic Coffee JSC	198,233,479,269	(175,369,275,154)	191,463,654,926	(167,113,721,316)
+ Hiep Quang Agro JSC	45,371,046,326	(45,371,046,326)	45,371,046,326	(45,371,046,326)
+ Long Khang Trading - Service - Import Export Co., Ltd	27,920,292,255	(27,920,292,255)	27,920,292,255	(27,920,292,255)
+ IP Viet Nam Trading Service Corporation	8,405,411,344	(7,464,733,507)	8,412,407,055	(7,464,733,507)
+ Others	79,937,766,547	(51,019,241,030)	77,790,291,976	(50,318,235,831)
	359,867,995,741	**(307,144,588,272)**	**350,957,692,538**	**(298,188,029,235)**

9 . INVENTORIES

	30/06/2026		01/01/2026	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Raw materials	38,288,072,059	(7,382,692,010)	36,677,835,941	(7,382,692,010)
Tools, supplies	1,928,521,618	(736,278,636)	1,982,646,743	(736,278,636)
Work in progress [(1)]	70,544,185,671	-	69,795,653,744	-
Products	13,600,580,441	(153,641,270)	15,521,607,322	(153,641,270)
Goods	53,972,564,913	(197,855,028)	68,411,766,273	(197,855,028)
Consignments	1,407,613,697	-	1,213,943,185	-
Real estate goods	1,835,016,158	-	1,835,016,158	-
	181,576,554,557	**(8,470,466,944)**	**195,438,469,366**	**(8,470,466,944)**

[(1)] **Work in progress comprise:**

	30/06/2026	01/01/2026
	VND	VND
Thanh Phu Residential Area Project	59,213,732,831	59,213,732,831
Market Area and Market Street Real Estate Project	1,322,418,678	1,322,418,678
Others	10,008,034,162	9,259,502,235
	70,544,185,671	**69,795,653,744**

10 . LONG-TERM ASSET IN PROGRESS

a) Long-term work in progress

	30/06/2026		01/01/2026	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Construction Costs of Phu Thanh Long Tan Residential Area Project	1,786,662,646,942	1,786,662,646,942	1,781,454,926,047	1,781,454,926,047
Riverside Project	920,761,879,664	920,761,879,664	920,761,879,664	920,761,879,664
Dong Dai Mountain Residential Area Project	530,565,103,110	530,565,103,110	530,162,418,110	530,162,418,110
	3,237,989,629,716	**3,237,989,629,716**	**3,232,379,223,821**	**3,232,379,223,821**

b) Construction in progress

	30/06/2026		01/01/2026	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Ong Keo Industrial Park	1,055,524,574,218	1,055,524,574,218	1,026,292,491,885	1,026,292,491,885
Dat Do Industrial Park and Residential Area	916,691,212,920	916,691,212,920	863,601,873,873	863,601,873,873
Others	288,814,503,426	288,814,503,426	357,610,400,191	357,610,400,191
	2,261,030,290,564	**2,261,030,290,564**	**2,247,504,765,949**	**2,247,504,765,949**

11 . TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Transportation equipment	Management equipment	Perennial garden	Others	Total
	VND	VND	VND	VND	VND	VND	VND
Historical cost							
Beginning balance	735,234,519,684	173,500,460,339	96,270,317,949	24,980,849,031	31,057,271,973	14,386,559,508	1,075,429,978,484
- Purchase in the period	209,639,169	259,507,500	2,613,064,187	224,578,584	-	-	3,306,789,440
- Completed construction investment	3,519,413,288	-	-	-	-	-	3,519,413,288
- Others increase, decrease	-	-	-	-	-	9,259,259	9,259,259
- Transfer to investment properties	(11,565,728,743)	-	(853,925,225)	-	-	(920,686,915)	(13,340,340,883)
- Liquidation, disposal	(4,150,521,468)	(173,750,000)	(1,910,272,727)	(202,123,183)	-	-	(6,436,667,378)
Ending balance	**723,247,321,930**	**173,586,217,839**	**96,119,184,184**	**25,003,304,432**	**31,057,271,973**	**13,475,131,852**	**1,062,488,432,210**
Accumulated depreciation							
Beginning balance	415,252,832,143	146,870,200,755	69,417,599,034	15,337,213,635	26,019,462,446	4,682,915,513	677,580,223,526
- Depreciation for the period	11,846,183,552	3,325,929,347	3,075,574,843	1,218,354,564	733,302,878	337,309,538	20,536,654,722
- Transfer to investment properties	(9,592,056,123)	-	(853,925,225)	-	-	(920,686,915)	(11,366,668,263)
- Difference due to translation of the Financial Statements	(59,870)	(130,159)	-	-	(6,575,513)	-	(6,765,542)
- Liquidation, disposal	(4,046,774,729)	(173,750,000)	(1,910,272,727)	(202,123,183)	-	-	(6,332,920,639)
Ending balance	**413,460,124,973**	**150,022,249,943**	**69,728,975,925**	**16,353,445,016**	**26,746,189,811**	**4,099,538,136**	**680,410,523,804**
Carrying amount							
Beginning balance	319,981,687,541	26,630,259,584	26,852,718,915	9,643,635,396	5,037,809,527	9,703,643,995	397,849,754,958
Ending balance	**309,787,196,957**	**23,563,967,896**	**26,390,208,259**	**8,649,859,416**	**4,311,082,162**	**9,375,593,716**	**382,077,908,406**

In which:

- The carrying amount of tangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 101,868,739,376.
- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: VND 191,430,839,585.

12 . INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Others	Total
	VND	VND	VND	VND
Historical cost				
Beginning balance	82,887,745,869	7,183,740,804	294,907,780	90,366,394,453
Ending balance	**82,887,745,869**	**7,183,740,804**	**294,907,780**	**90,366,394,453**
Accumulated amortization				
Beginning balance	5,602,949,740	6,266,557,563	294,907,780	12,164,415,083
- Amortization in the period	111,889,289	103,764,624	-	215,653,913
- Difference due to translation of the Financial Statements	(46,736)	-	-	(46,736)
Ending balance	**5,714,792,293**	**6,370,322,187**	**294,907,780**	**12,380,022,260**
Carrying amount				
Beginning balance	77,284,796,129	917,183,241	-	78,201,979,370
Ending balance	**77,172,953,576**	**813,418,617**	-	**77,986,372,193**

In which:

- Carrying amount of intangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 40,121,481,864. (Detailed as in Note No. 15)
- Cost of fully amortized intangible fixed assets but still in use at the end of the period: VND 5,909,765,435.
- Included in the land use rights are perpetual land use rights with a total historical cost of VND 50,344,263,682 recorded at historical cost and not amortized.

13 . INVESTMENT PROPERTIES

	Buildings, structures and land use rights	Infrastructure	Total
	VND	VND	VND
Historical cost			
Beginning balance	1,756,232,845,399	1,492,750,058,640	3,248,982,904,039
- Purchase in the period	146,759,259	-	146,759,259
- Completed construction investment	566,378,583	10,381,217,688	10,947,596,271
- Liquidation, disposal	(12,918,998,945)	-	(12,918,998,945)
- Transfer from tangible fixed assets to	10,117,462,666	3,222,878,217	13,340,340,883
Ending balance	**1,754,144,446,962**	**1,506,354,154,545**	**3,260,498,601,507**
Accumulated depreciation			
Beginning balance	453,130,784,796	776,755,689,079	1,229,886,473,875
- Depreciation in the period	26,907,114,164	33,782,543,291	60,689,657,455
- Liquidation, disposal	(8,782,401,238)	-	(8,782,401,238)
- Transfer from tangible fixed assets to	8,143,790,046	3,222,878,217	11,366,668,263
Ending balance	**479,399,287,768**	**813,761,110,587**	**1,293,160,398,355**
Carrying amount			
Beginning balance	1,303,102,060,603	715,994,369,561	2,019,096,430,164
Ending balance	**1,274,745,159,194**	**692,593,043,958**	**1,967,338,203,152**

Revenue generated from investment properties for this period and previous period is presented in Note No. 26.

Future periodic lease payments to be received are presented in Note No. 25.

As at 30/06/2026, Carrying amount of investment properties of Corporation pledged as collaterals for short-term and long-term borrowings at the end of the year: VND 851,393,608,874 (Detailed as in Note No. 15).

Cost of fully depreciated investment property but still in use at the end of the period: VND 227,192,841,202.

Fair value of investment properties has not been appraised and determined exactly as at 30/06/2026. However, based on leasing activities and market price of these assets, the Board of Management of Corporation believed that fair value of investment properties is higher than their carry amount as the end of accounting period.

14 . DEFERRED EXPENSES

		30/06/2026	01/01/2026
		VND	VND
a)	**Short-term**		
	Dispatched tools and supplies	1,040,209,692	549,418,546
	Land rental and infrastructure usage costs	12,053,124,709	-
	Repair expenses of fixed assets	349,777,330	800,234,914
	Insurance premium	610,720,228	863,578,079
	Others	5,060,409,976	4,081,745,446
		19,114,241,935	**6,294,976,985**

14 . DEFERRED EXPENSES *(Continued)*

		30/06/2026	01/01/2026
		VND	VND
b)	**Long-term**		
	Land rental cost [1]	350,605,190,444	355,594,199,628
	Compensation costs for site clearance	281,508,457,504	289,299,484,093
	Geographical location advantage value [2]	64,088,798,438	64,088,798,438
	Infrastructure usage costs	24,439,952,316	24,840,607,272
	Dispatched tools and supplies	2,305,385,923	5,053,471,790
	Others	85,126,546,133	64,062,398,159
		808,074,330,758	**802,938,959,380**

[1] In which, the carrying amount of land use rights pledged as collateral for borrowings is VND 102,294,765,733 (Detailed as in Note No. 15)

[2] This is the geographical location advantage value of 24 business points under Tin Nghia Petrol JSC (a subsidiary of the Corporation) arising from the time of determining the enterprise value for equitization.

15 . BORROWINGS

		During the period		
	01/01/2026	Increase	Decrease	30/06/2026
	VND	VND	VND	VND
a) Short-term borrowings				
Short-term borrowings	**2,742,234,889,163**	**5,029,434,251,483**	**5,212,780,273,679**	**2,558,888,866,967**
- Borrowings from banks	**2,489,830,514,201**	**5,026,804,870,298**	**5,212,780,273,679**	**2,303,855,110,820**
+ Vietnam Bank for Agriculture and Rural Development - Dong Nai Branch [1]	738,944,512,737	1,746,284,673,813	1,870,547,213,947	614,681,972,603
+ Vietnam JSC Bank for Industry and Trade - Saigon Eastern Branch [2]	330,146,940,000	657,675,337,536	835,975,058,957	151,847,218,579
+ JSC Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch [3]	303,808,116,000	231,637,315,750	474,845,431,750	60,600,000,000
+ Prosperity and Growth JSC Bank - Dong Nai Branch [4]	289,389,660,000	540,836,411,627	578,288,071,627	251,938,000,000
+ Vietnam International Commercial Joint Stock Bank - Dong Nai Branch [5]	209,244,655,000	490,995,283,314	375,514,834,067	324,725,104,247
+ Military JSC Bank - Dong Nai Branch [6]	145,522,350,000	139,903,484,700	145,522,350,000	139,903,484,700
+ Ho Chi Minh City Development JSC Bank - Dong Nai Transaction Office Branch [7]	145,457,330,000	59,673,720,000	145,457,330,000	59,673,720,000
+ E.SUN Commercial Bank, Ltd - Dong Nai Branch [8]	143,194,158,000	260,999,594,000	143,194,158,000	260,999,594,000
+ JSC Bank for Foreign Trade of Vietnam - Dong Nai Branch [9]	140,376,000,000	484,867,760,000	527,383,660,000	97,860,100,000
+ JSC Bank for Investment and Development of Vietnam - Thong Nhat Branch [10]	29,329,000,000	-	10,000,000,000	19,329,000,000
+ Bank SinoPac - Ho Chi Minh City Branch [11]	12,448,800,000	249,273,435,920	98,785,779,229	162,936,456,691
+ Vietnam JSC Bank for Industry and Trade - Bien Hoa Industrial Park Branch	1,968,992,464	4,397,393,638	6,366,386,102	-
+ China Construction Bank Corporation Bank - Ho Chi Minh City Branch [12]	-	159,360,460,000	-	159,360,460,000
+ Vietnam Bank for Agriculture and Rural Development - Thot Not Branch	-	900,000,000	900,000,000	-
- Borrowings from individuals and other organizations [*]	**252,404,374,962**	**2,629,381,185**	-	**255,033,756,147**
Other parties				
+ Phuc Bao Minh Trading Construction Services Corporation	130,000,000,000	-	-	130,000,000,000
+ Thanh Thanh Cong JSC	54,600,525,617	2,479,381,185	-	57,079,906,802
+ Borrowings from individuals	53,161,154,900	150,000,000	-	53,311,154,900
+ Sai Gon Thuong Tin Real Estate JSC	6,525,694,445	-	-	6,525,694,445
+ Toan Thinh Phat Construction Technical Co., Ltd	4,800,000,000	-	-	4,800,000,000
+ Toan Hai Van JSC	3,317,000,000	-	-	3,317,000,000

15 . BORROWINGS *(Continued)*

	01/01/2026	During the period Increase	During the period Decrease	30/06/2026
	VND	VND	VND	VND
a) Short-term borrowings *(Cont)*				
Current portion of short-term borrowings	**257,209,955,417**	**97,021,006,058**	**92,800,967,874**	**261,429,993,601**
- Borrowings from banks	**245,222,125,417**	**96,641,006,058**	**92,800,967,874**	**249,062,163,601**
+ Prosperity and Growth JSC Bank - Dong Nai Branch [14]	67,324,000,000	30,688,000,000	27,412,000,000	70,600,000,000
+ Vietnam JSC Bank for Industry and Trade - Bien Hoa Industrial park Branch [13]	60,000,000,000	30,000,000,000	30,000,000,000	60,000,000,000
+ Ho Chi Minh City Development JSC Bank - Dong Nai Branch [18]	46,044,227,853	-	-	46,044,227,853
+ JSC Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch [15]	29,260,000,000	13,000,000,000	13,540,000,000	28,720,000,000
+ Vietnam JSC Bank for Industry and Trade -Nhon Trach Branch [16]	23,770,744,000	11,885,372,000	11,885,372,000	23,770,744,000
+ JSC Bank for Foreign Trade of Viet Nam - Dong Nai Eastern Branch [17]	18,823,153,564	11,067,634,058	9,963,595,874	19,927,191,748
- Borrowings from individuals and other organizations [**]	**11,987,830,000**	**380,000,000**	-	**12,367,830,000**
Other parties				
+ Duy Khuong Import Export Trade Services Co., Ltd	2,748,330,000	-	-	2,748,330,000
+ Borrowings from individuals	9,239,500,000	380,000,000	-	9,619,500,000
	2,999,444,844,580	**5,126,455,257,541**	**5,305,581,241,553**	**2,820,318,860,568**
b) Long-term borrowings				
Borrowings from banks	**1,301,843,844,938**	-	**92,800,967,874**	**1,209,042,877,064**
+ Vietnam JSC Bank for Industry and Trade - Bien Hoa Industrial park Branch [13]	472,000,000,000	-	30,000,000,000	442,000,000,000
+ Prosperity and Growth JSC Bank - Dong Nai Branch [14]	336,192,000,000	-	27,412,000,000	308,780,000,000
+ JSC Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch [15]	199,227,150,720	-	13,540,000,000	185,687,150,720
+ Vietnam JSC Bank for Industry and Trade -Nhon Trach Branch [16]	118,853,720,000	-	11,885,372,000	106,968,348,000
+ JSC Bank for Foreign Trade of Viet Nam - Dong Nai Eastern Branch [17]	129,526,746,365	-	9,963,595,874	119,563,150,491
+ Ho Chi Minh City Development JSC Bank -Dong Nai Branch [18]	46,044,227,853	-	-	46,044,227,853
- Borrowings from individuals and other organizations [**]	**11,987,830,000**	**380,000,000**	-	**12,367,830,000**
Other parties				
+ Duy Khuong Import Export Trade Services Co., Ltd	2,748,330,000	-	-	2,748,330,000
+ Borrowings from individuals	9,239,500,000	380,000,000	-	9,619,500,000
	1,313,831,674,938	**380,000,000**	**92,800,967,874**	**1,221,410,707,064**
Amounts come due within 12 months	(257,209,955,417)	(97,021,006,058)	(92,800,967,874)	(261,429,993,601)
Amounts come due after 12 months	**1,056,621,719,521**			**959,980,713,463**

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
a) Detailed information on short-term borrowings						
Borrowings from banks						
(1) Vietnam Bank for Agriculture and Rural Development - Dong Nai Branch						**614,681,972,603**
- Credit contract No. 5900-LAV-2025TINNGHIA dated 12/11/2025; Amendment and Supplement contract No. 5900-LAV-2025TINNGHIA-SDDBS01 dated 20/11/2025. Supplement contract, No. 5900-LAV-2025TINGHIA-SDDBS02 dated 06/01/2026.	VND 750,000,000,000	12 months from 23/09/2025	Supplement working capital for coffee production and business activities for the years 2025–2026	According to indebtedness receipt	+ Shares issued by Tin Nghia Industrial Park Development Joint Stock Company and owned by the Corporation; + Land use rights and assets attached to land relating to Tan Phu and Xuan Loc rest stops; + Land use rights located in Tran Bien Ward and the Long Giao petrol station; + Land use rights and assets attached to land in B'Lao Ward, Lam Dong Province; + Land use rights and assets attached to land in Phuoc Hai Commune, Ho Chi Minh City; + Land use rights and assets attached to land in Dat Do Commune, Ho Chi Minh City.	508,742,072,603
- Credit contract No. 5900-LAV-2025000831 dated 15/08/2025	VND 250,000,000,000	Until 05/08/2026	Working capital supplementation for production and business activities	According to indebtedness receipt	+ Mortgage of land use rights under Land Use Rights Mortgage Agreement No. 01/2025/HĐTC-XDTN dated 11/08/2025; + Mortgage of land use rights, ownership rights over houses and other assets attached to land under Land Use Rights and Assets Attached to Land Mortgage Agreement No. 02/2025/HĐTC-XDTN dated 11/08/2025.	105,939,900,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
(2) Vietnam JSC Bank for Industry and Trade - Saigon Eastern Branch						**151,847,218,579**
- Credit Limit Lending Contract No. 286/2025-HDCVHM/NHCT946-TIN NGHIA dated 20/08/2025	VND 400,000,000,000	Until 20/08/2026	Working capital supplementation and discounting to support coffee production and business activities	According to indebtedness receipt	+ Shares in ICD Bien Hoa - Tin Nghia Logistics JSC and Thong Nhat JSC; + Headquarters of the Corporation and land use rights, assets attached to the land of the Corporation; + Property rights arising from business activities with a minimum value of 50 billion VND and circulating inventory of the Corporation; + Rental factory at ICD Nhon Trach owned by ICD Bien Hoa - Tin Nghia Logistics JSC; + 15 million shares issued by Tin Nghia Industrial Park Development JSC owned by the Corporation.	151,847,218,579
(3) JSC Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch						**60,600,000,000**
- Credit Limit Contract No. 01/2025/378809/HDTD dated 27/03/2026	VND 800,000,000,000	Until 30/11/2026	Working capital supplementation, issuing guarantees, opening L/Cs, and discounting documents to support coffee business activities	According to each specific credit contract	+ Pledge of circulating inventories formed from the borrowing proceeds; + Receivables, rights to claim debts, compensation for damages, contractual penalties, interest, and other financial obligations (if any) arising from coffee sale and purchase contracts funded by the borrowings; + Land use rights and assets attached to land of the Phu Huu Petroleum Terminal project; + Shares of Tin Nghia Petroleum Joint Stock Company.	60,600,000,000
(4) Prosperity and Growth JSC Bank - Dong Nai Branch						**251,938,000,000**
- Credit contract No. VN0010142.055/25/DN dated 31/10/2025	Not exceeding VND 290,000,000,000 or USD equivalent	12 months from the date of contract signing	Supplement working capital for coffee production and business activities	According to each indebtedness receipt	+ The right to operate An Phuoc Industrial Park and all assets formed from the An Phuoc Industrial Park project; + Property rights arising from the Dat Do I Residential Area Project of Tin Nghia Phuong Dong Industrial Park Joint Stock Company; + All principal amounts, interest, and other rights and benefits arising from term deposits under specific pledge agreements; + All inventories and receivables financed by the borrowing from PG Bank.	251,938,000,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
(5) Vietnam International Commercial Joint Stock Bank - Dong Nai Branch						**324,725,104,247**
Credit contract No. 1028421.26 dated 23/04/2026	VND 500,000,000,000	12 months from the date of contract signing	Supplement working capital for coffee production and business activities	According to each indebtedness receipt	+ Term deposits of the Corporation; + Circulating inventories and receivables of the Corporation.	324,725,104,247
(6) Military JSC Bank - Dong Nai Branch						**139,903,484,700**
- Credit contract No. 382710.26.720.791644 .TD dated 25/03/2026	VND 300,000,000,000	Until 03/03/2027	Support coffee production and business activities	According to each indebtedness receipt	+ Deposits at MB; deposits under deposit contract/savings books/valuable papers issued by MB. + Deposits under deposit contract/savings books/valuable papers issued by credit institutions and accepted by MB. + Term deposit of Corporation; + Shares of the Corporation in Phuoc Tan Trading and Construction JSC; + Goods and receivables arising from the financing plan by MB.	139,903,484,700
(7) Ho Chi Minh City Development JSC Bank - Dong Nai Transaction Office Branch						**59,673,720,000**
- Credit facility contract No 21128/25MN/HDTD dated 26/08/2025	VND 200,000,000,000	According to each indebtedness receipt	+ Financing for working capital to support the production and export of agricultural products; + Financing for the trading of agricultural products for export.	According to each indebtedness receipt/credit contract/ guarantee contract	Term deposit of Corporation	59,673,720,000
(8) E.SUN Commercial Bank, Ltd - Dong Nai Branch						**260,999,594,000**
- Credit agreement No. 10000241LD00120251 44 dated 27/11/2025	USD 10,000,000	01 year from 18/11/2025	Supplement working capital	According to each indebtedness receipt	Term deposits of the Corporation.	260,999,594,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
(9) JSC Bank For Foreign Trade of Viet Nam - Dong Nai Branch						**97,860,100,000**
- Lending contract No. 2025116/HMCV/QLN dated 11/12/2025	VND 150,000,000,000	Until 11/12/2026	Working capital supplementation for production and business activities	According to each indebtedness receipt	Mortgage of assets comprising La Nga Petrol Station, Bau Ham Petrol Station, and Dinh Quan 3 Petrol Station.	97,860,100,000
(10) JSC Bank for Investment and Development of Vietnam - Thong Nhat Branch						**19,329,000,000**
- Credit Contract No. 02/2025/2503585/HDTD dated 19/09/2025	VND 20,000,000,000	Until 19/09/2026	Working capital supplementation for business operations	4.5 % per annum	Term deposit contract.	19,329,000,000
(11) Bank SinoPac - Ho Chi Minh City Branch						**162,936,456,691**
- Short-term credit contract No. 251062 dated 30/12/2025	USD 10,000,000	30/11/2026	Finance working capital needs to purchase coffee raw materials for coffee business	According to each indebtedness receipt	Term deposits of the Corporation.	162,936,456,691
(12) Vietnam JSC Bank for Industry and Trade - Dong Nai Branch						**159,360,460,000**
- Credit contract No. SYND-CCB/2024-001 dated 28/10/2024 and Supplement contract dated 12/01/2026	No more than VND 425,000,000,000 or its equivalent in USD	12 months from 12/01/2026	supplement working capital, issue guarantees, and open letters of credit (L/Cs) to support business operations	According to indebtedness receipt	Term deposits of the Corporation.	159,360,460,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
b) Detailed information on long-term borrowings						
Borrowings from bank						**442,000,000,000**
(13) Vietnam JSC Bank for Industry and Trade - Bien Hoa Industrial park Branch						442,000,000,000
- 01/2023-HDCVDADT/NHCT682-TNPD dated 20/11/2023	VND 628,500,000,000	84 months from the day following the first disbursement	Payment of legal investment costs for the Dat Do I Industrial Park Project	8.65% per annum	Mortgage of land use rights and future assets attached to the land	
(14) Prosperity and Growth JSC Bank - Dong Nai Branch						**308,780,000,000**
- Credit contract No. 466.0216/2017/HDTD-DN/PGBankDNI dated 28/9/2017	VND 60.000.000.000	120 months	Financing the investment project for the construction of An Phuoc Industrial Park	According to the bank's notice	Exploitation rights of An Phuoc Industrial Park and all assets formed from the An Phuoc Industrial Park Project.	6,540,000,000
- Credit contract No. 466.0005/2017/HDTD-DN/PGBankDNI dated 10/02/2017	VND 220,000,000,000	120 months	Financing the investment project for the construction of An Phuoc Industrial Park	According to the bank's notice	Exploitation rights of An Phuoc Industrial Park and all assets formed from the An Phuoc Industrial Park Project.	15,740,000,000
- Credit contract No. 466.0030.2025/HDTD-DN/PGBankDNI dated 25/02/2025	VND 299,000,000,000	60 months	To supplement payments for investment costs of the Industrial Park project and the Dat Do I Residential Area project.	According to the bank's notice	Property rights arising from the Industrial Park Project and the Dat Do I Residential Area Project located in Phuoc Long Tho Commune and Dat Do Commune, Ho Chi Minh City.	286,500,000,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
(15) JSC Bank for Investment and Development of Vietnam - Dong Nai Eastern Branch						**185,687,150,720**
- Credit Contract No. 01/2022/7653797/HDTD dated 19/08/2022	VND 149,000,000,000	Until 23/08/2032	Investment in the factory business project acquired from Jooco Dona Company at Bau Xeo Industrial Park, Trang Bom commune, Dong Nai province	8.0% per annum	- All land use rights and construction works attached to the land formed after the investment of the Project under the mortgage contract; - All benefits arising from the factory lease agreements of the Project under the mortgage contract; - Other collateral assets as agreed upon.	107,000,000,000
- Credit Contract No. 02/2023/7653797/HDTD dated 02/08/2023	VND 40,500,000,000	Until 25/08/2031	Construction of factories C1 and C2 in Nhon Trach	8.0% per annum	Mortgage Agreement of Land Use Rights and Assets Attached to Land to Be Formed in the Future No. 01/2023/7653797/HDBD, with details of the secured assets including Workshop C1 – C2, a pump house and underground water tank (736 m3), a wastewater treatment plant, and the Certificate of Land Use Rights, Ownership of Residential Houses and Other Assets Attached to Land No. CV 7000683 dated 26/10/2020 issued by the Department of Natural Resources and Environment of Dong Nai Province, with a land area of 133,466.00 m2. The total value of the mortgaged assets is VND 54,414,775,451.	27,215,000,000
- Borrowing contract No. 02/2024/7653797/HDTD dated 16/12/2024	VND 80,000,000,000	96 months	Lending to finance and reimburse eligible and duly incurred expenditures for the implementation of Factory Project No. 9.	7.3% per annum	Mortgage contract of land use rights and assets attached to land to be formed in the future No. 01/2024/7653797/HDBD (No. 01/2024/7653797), with details of the secured assets including Factory No. 9, other structures, technical infrastructure, and the Certificate of Land Use Rights, Ownership of Residential Houses and Other Assets Attached to Land No. CV 7000683 dated 26 October 2020 issued by the Department of Natural Resources and Environment of Dong Nai Province, with a land area of 133,466.00 m². The total value of the mortgaged assets is VND 125.227.111.327.	51,472,150,720
(16) Vietnam JSC Bank for Industry and Trade - Nhon Trach Branch						**106,968,348,000**
- Credit Contract No. 072/2024-HDCVTL/NHCT681-JSC dated 25/10/2024	VND 146,232,000,000	Until 10/08/2030	Refinancing the cost of implementing the rental factory project at Nhon Trach III Industrial Park - Phase 2	8.7% per annum	Land use rights and constructions on the land according to the Certificate of land use rights, ownership of residential houses, and other assets attached to land No. CK 292903, issued by the Department of Natural Resources and Environment of Dong Nai Province on 01/12/2017. Certificate of Land Use Rights Registration No. CT36998 with an appraised value of VND 296,923,000,000.	106,968,348,000

15 . BORROWINGS

	Credit limit	Borrowing term	Borrowing purpose	Interest rate	Guarantee	30/06/2026
						VND
(17) JSC Bank For Foreign Trade of Viet Nam - Dong Nai Eastern Branch						**119,563,150,491**
- Investment project borrowing contract No. 20210018/HDCVDADT/KHBB/QLN dated 11/10/2021 and Supplement contract No. 20250059/HDCVDADT/KHBB.QLN.SDBS dated 30/06/2025	VND 190,000,000,000	120 months	Financing the investment project of the Commercial Service Center at Nam Ha Theater	7% for the first year; 7.5% for the second year; from the third year onwards, equal to the 12 months deposit rate + 2.5%	Land use rights and assets to be formed in the future on land in respect of land plot No. 1, map sheet No. 2, formerly located in Trung Dung Ward, Bien Hoa, Dong Nai Province (previously).	119,563,150,491
(18) Ho Chi Minh City Development JSC Bank - Dong Nai Branch						**46,044,227,853**
- Credit contract No. 0086/2014/HDTDTDH/DN dated 28/07/2014, Appendix No. 02 dated 09/10/2015	VND 150,000,000,000	48 months	Supplemental investment for the project "Landscape Improvement and Urban Development along the Dong Nai River"	According to indebtedness receipt	+ Land use rights and assets attached to land to be formed in the future of the project "Dong Nai riverside landscape improvement and urban development"; + All receivables and debt claims arising from the sale of houses and commercial areas to be formed under the project; + Land use rights and assets attached to land to be formed in the future in accordance with Mortgage Agreement No. 001.0086/2014/HDTC/DN dated 28/07/2014; + All 6,600,000 shares of Tien Phat Garment JSC owned by Sai Gon Thuong Tin Real estate JSC; + The entire capital contribution of Toan Thinh Phat Architecture Construction Investment Joint Stock Company in Thinh Thien Ma Co., Ltd	46,044,227,853

17 . BORROWINGS (continued)

(*) **Detailed information on short-term borrowings from individuals and other organizations as follows:**

Entities	Balance at 30/06/2026	Interest rate	Guarantee
	VND		
Borrowings from individuals	53,311,154,900	8% per annum - 10% per annum	Unsecured
Short-term borrowings from other organizations			
Phuc Bao Minh Trading Construction Services Corp	130,000,000,000	7.3% per annum	Unsecured
Thanh Thanh Cong JSC	57,079,906,802	9% per annum Interest is compounded monthly	Unsecured
Sai Gon Thuong Tin Real Estate JSC	6,525,694,445	10% per annum - 10.5%per annum	Unsecured
Toan Thinh Phat Construction Technical Co., Ltd	4,800,000,000	10% per annum	Unsecured
Toan Hai Van JSC	3,317,000,000	12.5% per annum	Unsecured
	255,033,756,147		

(**) **Detailed information on long-term borrowings from individuals and other organizations as follows:**

Entities	Balance at 30/06/2026	Interest rate	Guarantee
	VND		
Borrowings from individuals	9,619,500,000	0% per annum	Unsecured
Long-term borrowings from other organizations			
Duy Khuong Import Export Trade Services Co., Ltd	2,748,330,000	0% per annum	Secured by the right to use the lending amount to pay for purchasing the Product and to receive preferential policies (if any) corresponding to each specific Project case of the Borrower.
	12,367,830,000		

Borrowings from banks and other credit institutions are secured by the mortgage contract/ collaterals/ guarantee with the lender and fully registered as secured transactions.

16 . SHORT-TERM TRADE PAYABLES

	30/06/2026	01/01/2026
	VND	VND
Other parties	***161,590,810,122***	***184,512,036,656***
- Septodont	-	19,273,435,518
- Hai An Infrastructure Construction Corporation	7,084,289,045	-
- Others	154,506,521,077	165,238,601,138
Related parties	***2,150,580,073***	***1,038,507,011***
- Tin Nghia Transport JSC	1,520,216,301	459,629,608
- S.T.S Lubricant JSC	360,000,000	360,000,000
- Nhon Trach New Industry City Co., Ltd	9,775,203	-
- Thong Nhat JSC	32,338,472	-
- Petro Vietnam Phuoc An Port Investment & Operation JSC	228,250,097	218,877,403
	163,741,390,195	**185,550,543,667**

17 . PREPAYMENTS FROM CUSTOMERS

	30/06/2026	01/01/2026
	VND	VND
a) Short - term		
Other parties		
- Customers' prepayments for real estate [1]	110,961,341,789	110,953,159,971
+ *Dong Dai Mountain Residential Area Project*	*62,906,100,597*	*62,897,918,779*
+ *Riverside Project, Pegasus Apartment Building, Long Binh Tan 2*	*48,055,241,192*	*48,055,241,192*
- Petrovietnam Power Corporation [2]	74,000,000,000	74,000,000,000
- Prepayment from customers under contracts for transfer of investment cost [3]	611,250,000,000	-
+ *Dai Phuoc Investment and Trading Development Co., Ltd*	*235,950,000,000*	-
+ *Hung Long Service and Investment Co., Ltd*	*350,000,000,000*	-
+ *Phuoc Long Real Estate Investment Services Co., Ltd*	*25,300,000,000*	-
- Others	37,280,902,606	16,629,741,299
	833,492,244,395	**201,582,901,270**
b) Long-term		
- Petrovietnam Power Corporation [2]	80,000,000,000	80,000,000,000
- Customers' prepayments of the Phu Thanh - Long Tan Project [4]	172,486,859,195	172,487,200,195
	252,486,859,195	**252,487,200,195**

[1] This is the advance payment from customers purchasing real estate at the Corporation's projects.

[2] These are advance prepayments received from PetroVietnam Power Corporation ("POW") under the Infrastructure and service use contract at Ong Keo Industrial Park signed between the Corporation (lessor) and POW (lessee) on 11/11/2024. According to the terms of the signed contract, infrastructure usage and management fees at Ong Keo Industrial Park will be calculated from the time the Corporation completes the infrastructure items as agreed and connects to the Nhon Trach 3 and 4 Power Plants, for which POW is the investor. As at 30/06/2026, POW has made an advance payment of VND 154 billion to the Corporation, which will be converted into infrastructure usage fees according to the contract terms.

17 . PREPAYMENTS FROM CUSTOMERS *(Continued)*

(3) This is the prepayments from customers under Contracts for the transfer of investment costs related to the land bank of projects located in Dong Nai City.

(4) This is the amount contributed by customers under capital contribution agreements with the Corporation to receive the transfer of land use rights and home ownership at the Phu Thanh - Long Tan project.

18 . DIVIDEND AND PROFIT PAYABLES

	30/06/2026	01/01/2026 (Restatement)
	VND	VND
Dividend and profit payables		
+ Other shareholders	31,285,440,403	41,443,800,428
	31,285,440,403	**41,443,800,428**

19 . SHORT-TERM TAXES AND OTHER PAYABLES TO STATE BUDGET

	Tax receivable at beginning of period	Tax payable at beginning of period	Tax payable in the period	Tax paid in the period	Tax receivable end of the period	Tax payable end of the period
	VND	VND	VND	VND	VND	VND
Value added tax	15,239,236	42,136,006,896	93,242,005,071	130,332,830,385	15,239,236	5,045,181,582
Export, import duties	-	-	21,168,574	21,168,574	-	-
Corporate income tax	6,005,469,195	167,095,863,911	55,289,018,420	201,492,410,564	16,330,483,221	31,217,485,793
Personal income tax	21,802,172	877,828,418	4,793,101,550	5,110,290,659	147,779,063	686,616,200
Natural resource tax	30,643,350	268,240	1,597,680	1,595,440	30,643,350	270,480
Property tax and land rental	201,262,561	-	38,489,153,460	37,764,666,311	-	523,224,588
Environmental protection tax	-	3,081,010	-	3,081,010	-	-
Other taxes	2,445,627,518	190,756,481	429,290,290	469,747,898	2,445,627,518	150,298,873
	8,720,044,032	**210,303,804,956**	**192,265,335,045**	**375,195,790,841**	**18,969,772,388**	**37,623,077,516**

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

20 . ACCRUED EXPENSES

	30/06/2026	01/01/2026
	VND	VND
a) Short-term		
- Interest expense	61,800,983,572	55,180,416,560
- Accrued industrial park infrastructure costs	120,062,853,421	109,105,248,878
- Accrued cost of real estate sold	10,257,727,878	10,257,727,878
- Accrued additional land rental for the Long Binh Tan 2 Project	11,952,712,437	11,952,712,437
- Others	43,217,231,199	41,134,207,178
	247,291,508,507	**227,630,312,931**
b) Long-term		
- Accrued cost of real estate sold	590,744,908,414	590,744,908,414
	590,744,908,414	**590,744,908,414**

Long-term accrued expenses mainly include the provisional cost of goods sold for undeveloped infrastructure of the sold real estate area in the Phu Thanh - Long Tan residential project.

21 . UNEARNED REVENUE

	30/06/2026	01/01/2026
	VND	VND
a) Short-term		
- Revenue from industrial park infrastructure leasing	274,766,252,917	181,633,412,348
- Others	4,765,428,804	3,042,792,750
	279,531,681,721	**184,676,205,098**
b) Long-term		
- Revenue from industrial park infrastructure leasing	6,966,983,498,770	6,541,612,385,991
- Unearned revenue from asset contributions to associates	6,442,133,430	6,442,133,430
- Others	5,796,153,888	6,053,589,788
	6,979,221,786,088	**6,554,108,109,209**

22 . OTHER PAYABLES

	30/06/2026	01/01/2026 (Restatement)
	VND	VND
a) Short-term		
- Surplus of assets awaiting resolution	946,946,873	1,329,121,633
- Trade union fee and insurrance	735,867,249	428,538,282
- Payable to Long Hung Real Estate Investment Trading Co., Ltd arising from the cancellation of the investment cost transfer contract [1]	232,450,000,000	-
- Value-added tax payable in accordance with the conclusion of the Government Inspectorate	-	53,500,000,000
- Payable to the Dong Nai Provincial Party Committee in accordance with Judgment No. 09/2026/HS-ST dated 20/01/2026 issued by the People's Court of Dong Nai Province	-	125,241,387,809
- Interest expense	108,691,670,481	108,225,014,695
+ Phuc Bao Minh Trading Construction Services Corporation	*38,938,000,000*	*34,232,000,000*
+ Thanh Thanh Cong JSC	*36,738,792,921*	*36,717,365,921*
+ Others	*33,014,877,560*	*37,275,648,774*
- Short-term deposits, collateral received	193,134,425,154	182,711,411,681
+ ATAD Steel Structure Corporation	*40,000,000,000*	*40,000,000,000*
+ Hainan Yinfeng Textile Co.,Ltd	*36,018,255,000*	*36,018,255,000*
+ Others	*117,116,170,154*	*106,693,156,681*
- Interest payable on term deposits to Petro Vietnam Phuoc An Port Investment & Operation JSC [2]	-	11,025,517,808
- Others	23,914,724,316	35,531,708,372
	559,873,634,073	**517,992,700,280**
In which, other short-term payables to related parties		
- Dong Nai Provincial Party Committee	-	125,241,387,809
- Petro Vietnam Phuoc An Port Investment & Operation JSC [2]	-	11,025,517,808
	-	**136,266,905,617**
b) Long-term		
- Long-term deposits, collateral received	114,225,965,032	96,230,199,292
+ Action Composites Hightech Industries Co., Ltd	*30,428,904,690*	*30,428,904,690*
+ Others	*83,797,060,342*	*65,801,294,602*
- Payables to the Long Thanh district compensation council for compensation costs of the Tam Phuoc Industrial Park project	26,674,087,676	26,674,087,676
- Payables for land lease at Nhon Trach 3 Industrial Park and Tan Bien Market	12,445,518,174	12,445,518,174
- Others	33,036,538,580	32,366,709,649
	186,382,109,462	**167,716,514,791**
In which, other long-term payables to related parties		
- Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd	40,000,000	40,000,000
- Dongnai Inland Clearance Depot	3,471,233,316	-
- Tuan Loc Commodities Co., Ltd	248,400,000	248,400,000
	3,759,633,316	**288,400,000**

[1] Detailed as in Note No. 34.

[2] Detailed as in Note No. 07.

23 . PROVISIONS FOR LONG-TERM PAYABLES

	30/06/2026	01/01/2026
	VND	VND
- Provision for severance allowances	4,340,049,980	4,343,949,980
	4,340,049,980	**4,343,949,980**

24 . OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Other capital	Differences upon asset revaluation	Exchange rate differences	Development and investment funds	Other reserves	Retained earning	Non – Controlling Interest	Total
	VND	VND	VND	VND	VND	VND	VND	VND	VND	VND
Beginning balance of the previous period	**2,000,000,000,000**	**5,634,952,321**	**83,029,718,628**	**(216,747,758,176)**	**(11,217,792,404)**	**174,005,490,476**	**1,058,573,962**	**288,645,871,647**	**1,892,382,822,581**	**4,216,791,879,035**
Profit of the previous period	-	-	-	-	-	-	-	531,394,639,839	69,860,642,783	601,255,282,622
Dividend distribution	-	-	-	-	-	-	-	972,586,500	(22,772,927,100)	(21,800,340,600)
Appropriation to development and investment fund	-	-	-	-	-	24,401,326,827	-	(24,401,326,827)	-	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	-	(16,390,374,375)	(5,272,687,087)	(21,663,061,462)
Profit distribution	-	-	-	-	-	-	51,736,349	(51,736,349)	-	-
Difference due to translation of the Financial Statements	-	-	-	-	(2,171,069,722)	-	-	-	-	(2,171,069,722)
Business combination	-	-	-	182,680,826,720	-	-	-	113,969,261,422	(266,458,114,692)	30,191,973,450
Ending balance of the previous period	**2,000,000,000,000**	**5,634,952,321**	**83,029,718,628**	**(34,066,931,456)**	**(13,388,862,126)**	**198,406,817,303**	**1,110,310,311**	**894,138,921,857**	**1,667,739,736,485**	**4,802,604,663,323**
Beginning balance of the current period	**2,000,000,000,000**	**5,634,952,321**	**83,029,718,628**	**(34,066,931,456)**	**(10,712,456,611)**	**198,406,813,189**	**1,109,462,265**	**825,291,619,779**	**1,687,438,263,079**	**4,756,131,441,194**
Profit of current period	-	-	-	-	-	-	-	72,513,744,206	63,082,530,190	135,596,274,396
Appropriation to bonus and welfare fund and the Executive Board	-	-	-	-	-	-	-	(33,397,882,484)	(10,692,158,751)	(44,090,041,235)
Appropriation to development and investment fund	-	-	-	-	-	64,387,858,977	44,249,457	(64,432,108,434)	-	-
Dividend distribution	-	-	-	-	-	-	-	-	(17,164,724,500)	(17,164,724,500)
Difference due to translation of the Financial Statements	-	-	-	-	(12,234,926)	-	-	-	-	(12,234,926)
Other increase/decrease	-	-	-	-	-	(9,389)	-	810,386,501	9,391	810,386,503
Ending balance of the current period	**2,000,000,000,000**	**5,634,952,321**	**83,029,718,628**	**(34,066,931,456)**	**(10,724,691,537)**	**262,794,662,777**	**1,153,711,722**	**800,785,759,568**	**1,722,663,919,409**	**4,831,271,101,432**

b) Capital transactions with owners and distribution of dividends and profits

	This period	Previous period
	VND	VND
Owner's contributed capital		
- *At the beginning of the period*	*2,000,000,000,000*	*2,000,000,000,000*
- *At the end of the period*	*2,000,000,000,000*	*2,000,000,000,000*
Dividend, profit distributed:		
- Dividend, profit payable at the beginning of the period	41,443,800,428	68,989,093,701
- Dividend, profit payable in the period	17,164,724,500	21,800,340,600
+ *Dividend, profit payable from previous year's profit*	*17,164,724,500*	*21,800,340,600*
- Dividend, profit paid in cash	27,323,084,525	42,964,246,213
+ *Dividend, profit payable from last year's profit*	*27,323,084,525*	*42,964,246,213*
- Dividend, profit payable at the end of the period	31,285,440,403	47,825,188,088

c) Shares

	30/06/2026	01/01/2026
Quantity of Authorized issuing shares	200,000,000	200,000,000
Quantity of issued shares	200,000,000	200,000,000
- *Common shares*	*200,000,000*	*200,000,000*
Quantity of circulation shares	200,000,000	200,000,000
- *Common shares*	*200,000,000*	*200,000,000*
Par value per share (VND)	10,000	10,000

d) Dividends

	This period	Previous period
	VND	VND
Dividends declared after the end of the accounting period on ordinary shares	240,000,000,000	220,000,000,000
	240,000,000,000	**220,000,000,000**

According to Notice No. 135/TB-HDQT dated 19/06/2026 and Resolution No. 134/NQ-HDQT dated 19/06/2026, the Corporation's Board of Directors selected 20 July 2026 as the record date for entitlement to the 2025 dividends at a rate of 12% per share (VND 1,200 per share), with the payment date being 31/07/2026.

e) Corporation's reserses

	30/06/2026	01/01/2026
	VND	VND
Development and investment funds	262,794,662,777	198,406,813,189
Other reserves	1,153,711,722	1,109,462,265
	263,948,374,499	**199,516,275,454**

25 . OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

a) Operating leased assets

The Corporation is the lessor under operating lease contracts. As at 30/06/2026, total future minimum lease income under irrevocable operating lease contracts are presented as follows:

	30/06/2026	01/01/2026
	VND	VND
- Under 1 year	541,013,316,325	425,722,141,356
- From 1 year to 5 years	1,318,685,562,789	1,285,567,905,721
- Over 5 years	6,252,415,182,537	5,462,262,940,406

b) Operating leased assets

The Corporation leases assets under operating lease contracts. As at 30/06/2026, total future minimum lease payables under irrevocable operating lease contracts are presented as follows:

	30/06/2026	01/01/2026
	VND	VND
- Under 1 year	41,692,280,981	54,574,754,456
- From 1 year to 5 years	174,484,625,388	228,297,876,336
- Over 5 years	1,139,713,788,133	1,525,568,480,797

c) Foreign currencies

	30/06/2026	01/01/2026
US Dollar (USD)	536,741.18	506,722.59
Kip Laos (LAK)	373,776,617.00	736,112,730.00

26 . TOTAL REVENUE FROM SALES AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Revenue from sales of goods, products	6,403,078,798,248	7,004,439,240,445
Revenue from industrial park infrastructure business	425,403,351,712	328,883,103,872
Revenue from provision of services	133,844,595,209	142,877,775,881
Revenue from real estate business	21,823,976,658	29,820,682,328
	6,984,150,721,827	**7,506,020,802,526**
In which: Revenue from Related parties *(Detailed as in Note No. 44)*	**30,997,956,195**	**744,844,114,059**

27 . REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
Trade discounts	991,000	10,292,566
Sale returns	225,000,000	168,930,473
Sale discounts	485,727,463	1,442,939,944
	711,718,463	**1,622,162,983**

28 . COST OF GOODS SOLD

	This period	Previous period
	VND	VND
Cost of goods, products sold	6,317,254,383,839	6,882,471,788,846
Cost of industrial park infrastructure business	137,863,103,375	121,671,876,251
Cost of services provided	104,054,003,115	100,053,860,902
Cost of real estate business	16,450,951,276	16,758,276,946
Reversal of allowance for decline of inventories	-	(1,022,123)
	6,575,622,441,605	**7,120,954,780,822**
In which: Purchase goods, services from related parties	**15,860,037,284**	**937,778,288,852**

(Detailed as in Note No. 44)

29 . GAIN/(LOSS) ON LIQUIDATION OR DISPOSAL OF INVESTMENT PROPERTIES

	This period	Previous period
	VND	VND
Gain on liquidation or disposal of investment properties	-	336,573,121,210
Carrying amount of investment properties	-	(62,458,741,137)
Cost of liquidation or disposal of investment properties	-	(55,658,726,639)
	-	**218,455,653,434**

30 . FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest from deposits, lendings	103,939,029,354	65,200,087,532
Late payment interest, interest on deferred sales	87,422,358,053	86,857,295,478
Interest from investment cooperation activities (*)	61,482,476,712	61,822,158,904
Dividend distributed	-	8,160,000,000
Gain on exchange difference in the period	3,599,380,786	10,217,740,212
Gain on exchange difference at the period - end	128,080,016	932,030,420
Gain from disposal of investments	-	411,666,043,894
	256,571,324,921	**644,855,356,440**
In which: Financial income from related parties	**89,248,089,397**	**86,735,749,982**

(Detailed as in Note No. 44)

(*) This represents interest income from the investment cooperation contract with Petro Vietnam Phuoc An Port Investment & Operation JSC. *(Detailed as in Note No. 7)*

31 . FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expense	130,999,613,003	118,576,498,528
Cost of recovering the investment (*)	413,600,000,000	-
Loss on exchange difference in the period	274,055,787	4,441,866,158
Loss on exchange difference at the period - end	191,071,540	65,868,088
Allowance expense for impairment of investments	1,349,147,075	2,591,414,953
Expenses on disposal of investments	-	738,266,084
Others	2,702,430,040	597,337,033
	549,116,317,445	**127,011,250,844**

(*) Detailed as in Note No. 04.

32 . SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	2,391,554,246	3,363,259,573
Labour expenses	29,921,957,325	38,987,589,870
Depreciation expenses	3,969,352,857	3,719,480,486
Expenses of outsourcing services	15,229,169,540	27,358,682,814
Other expenses in cash	2,940,514,161	3,542,502,981
	54,452,548,129	**76,971,515,724**

33 . GENERAL AND ADMINISTRATIVE EXPENSES

	This period	Previous period
Raw materials	2,058,915,052	2,337,751,588
Labour expenses	49,929,026,368	51,993,395,290
Depreciation expenses	5,136,323,284	5,631,117,676
Tax, charge, fee	6,188,423,964	9,679,572,083
Allowance expense	8,956,559,037	18,664,697,847
Expenses of outsourcing services	7,751,963,049	12,659,694,069
Other expenses in cash	12,484,295,131	10,054,997,269
	92,505,505,885	**111,021,225,822**

34 . OTHER INCOME

	This period	Previous period
	VND	VND
Gain from project transfer (*)	295,000,000,000	-
Gain from liquidation, disposal of fixed assets	419,234,461	5,623,254,297
Others	15,928,412,179	2,848,552,510
	311,347,646,640	**8,471,806,807**

(*) According to Resolution No. 81/NQ-HDQT dated 06/04/2026, the Board of Directors of the Corporation approved the policy on recovering the investments made (receivables) in relation to the land parcel located in Hiep Hoa Commune (currently Tran Bien ward, Dong Nai city). In implementation of this policy, on 28/04/2026, the Corporation signed Transfer Contract No. 12/HDCG/2026 with Long Hung Trading Investment Real Estate JSC ("Long Hung"), with a total transfer value of VND 295.00 billion (exclusive of VAT).

As at 23/06/2026, the Corporation and Long Hung agreed to terminate and liquidate Transfer Contract No. 12/HDCG/2026. As at the date of liquidation, Long Hung had paid the Corporation an amount of VND 232.45 billion. Under the contract liquidation minutes, the Corporation was obliged to refund VND 232.45 billion to Long Hung *(Detailed as in Note No. 22)*, and fully refunded this amount by 12/08/2026.

On 25/06/2026, the Corporation entered into a Principle Contract with Mr. Duong Quang Tu for the transfer of the investment costs incurred in relation to the above land parcel, with a total transfer value of VND 295.00 billion (exclusive of VAT). The Corporation recorded income from this transfer under "Other income" and the corresponding receivable *(Detailed as in Note No. 05)* with the amount of VND 295.00 billion (exclusive of VAT). The total investment costs incurred by the Corporation in relation to the above land parcel were recorded under "Other expenses" *(Detailed as in Note No. 35)*. On 12/08/2026, Mr. Duong Quang Tu fully paid the transfer value and VAT to the Corporation with the total amount of VND 324.50 billion.

35 . OTHER EXPENSES

	This period	Previous period
	VND	VND
Expenses from transaction cancellation	-	142,917,481,535
Investment costs incurred for the project transferred during the period (*)	77,245,446,827	-
Depreciation expenses during the production suspension period	1,527,422,262	1,571,375,486
Carrying amount and cost of disposal and liquidation of fixed assets	1,037,115,957	3,876,688,505
Others	4,933,107,900	4,638,679,646
	84,743,092,946	**153,004,225,172**

(*) Detailed as in Note No. 34

36 . CURRENT CORPORATE INCOME TAX EXPENSE

	This period	Previous period
	VND	VND
Current corporate income tax expense at Parent Company	-	105,855,679,683
Current corporate income tax expense at Subsidiaries	55,289,018,420	132,105,180,871
	55,289,018,420	**237,960,860,554**

37 . DEFERRED CORPORATE INCOME TAX EXPENSE

a) Deferred income tax assets

	30/06/2026	01/01/2026
	VND	VND
- Corporate income tax rate used to determine deferred income tax assets	20%	20%
- Deferred income tax assets arising from deductible temporary difference	21,711,609,309	28,025,416,054
	21,711,609,309	**28,025,416,054**

b) Deferred corporate income tax expense

	This period	Previous period
	VND	VND
- Deferred CIT expense relating to taxable temporary difference	9,211,434,053	10,051,997,064
- Deferred CIT expense relating to reversal of deferred income tax assets	842,917,667	3,530,901,362
- Deferred CIT income arising from deductible temporary difference	(2,637,740,192)	(57,429,452,892)
- Deferred CIT income arising from reversal of deferred income tax liabilities	(1,102,804,782)	(3,364,157,805)
	6,313,806,746	**(47,210,712,271)**

38 . BASIC EARNINGS PER SHARE

Basic earnings per share distributed to common shareholders of the Corporation are calculated as follows:

	This period	Previous period
	VND	VND
Net profit after tax	72,513,744,206	531,394,639,839
Profit distributed to common shares	72,513,744,206	531,394,639,839
Average number of outstanding common shares in circulation in the period	200,000,000	200,000,000
Basic earnings per share	**363**	**2,657**

The Corporation has not planned to make any distribution to Bonus and welfare funds, bonus for the Executive Board at the date of preparation of Interim Consolidated Financial Statements.

As at 30 June 2026, the Corporation does not have shares with dilutive potential for earnings per share.

39 . BUSINESS AND PRODUCTIONS COST BY ITEMS

	This period	Previous period
	VND	VND
Raw materials	74,649,125,522	411,705,706,894
Labour expenses	112,154,252,801	114,939,439,842
Depreciation expenses and goodwill allocation	79,914,543,828	81,138,968,199
Allowance expense	8,956,559,037	18,664,697,847
Cost of disposal of investment properties	-	118,117,467,776
Expenses of outsourcing services	136,311,240,692	177,465,933,344
Other expenses in cash	50,806,656,406	47,288,764,495
	462,792,378,286	**969,320,978,397**

40 . FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Corporation may face risks including: market risk, credit risk and liquidity risk. The Corporation has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Corporation is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Corporation may face with the market risk such as: changes in prices, exchange rates and interest rates.

Price risk:

The Corporation bears price risk of equity instruments from short-term investments in securities due to the uncertainty of future prices of the securities.

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Short-term investment	8,796,695,000	-	-	8,796,695,000
	8,796,695,000	**-**	**-**	**8,796,695,000**
As at 01/01/2026				
Short-term investment	7,305,081,500	-	-	7,305,081,500
	7,305,081,500	**-**	**-**	**7,305,081,500**

Exchange rate risk:

The Corporation bears the risk of interest rates due to the transaction made in a foreign currency other than VND such as: borrowings, revenue, cost, importing materials, goods.

Interest rate risk:

The Corporation bears the risk of interest rates due to fluctuation in fair value of future cash flow of a financial instrument according to changes in market interest rates if the Corporation has time or demand deposits, borrowings and debts subject to floating interest rates. The Corporation manages interest rate risk by analyzing the market competition situation to obtain any interest profitable for its operation purpose.

Credit risk

Credit risk is risk in which the potential loss may be incurred if a counterpart fails to perform its obligations under contractual terms or financial instruments. The Corporation has credit risk from operating activities (mainly for trade and other receivables) and financial activities (including bank deposits, lendings and other financial instruments), detailed as follows:

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Cash and cash equivalents	1,143,640,516,570	-	-	1,143,640,516,570
Trade and other receivables	5,153,082,537,548	3,228,546,713	-	5,156,311,084,261
Lendings	2,823,860,037,552	-	-	2,823,860,037,552
	9,120,583,091,670	**3,228,546,713**	**-**	**9,123,811,638,383**
As at 01/01/2026				
Cash and cash equivalents	2,809,506,467,092	-	-	2,809,506,467,092
Trade and other receivables	3,721,925,034,629	2,809,415,713	-	3,724,734,450,342
Lendings	2,056,691,799,444	-	-	2,056,691,799,444
	8,588,123,301,165	**2,809,415,713**	**-**	**8,590,932,716,878**

Liquidity Risk

Liquidity risk is the risk that the Corporation has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Corporation mainly arises from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Borrowings and debts	2,820,318,860,568	915,098,521,712	44,882,191,751	3,780,299,574,031
Trade and other payables	754,900,464,671	186,382,109,462	-	941,282,574,133
Accrued expenses	247,291,508,507	590,744,908,414	-	838,036,416,921
	3,822,510,833,746	**1,692,225,539,588**	**44,882,191,751**	**5,559,618,565,085**
As at 01/01/2026				
Borrowings and debts	2,999,444,844,580	988,202,679,856	68,419,039,665	4,056,066,564,101
Trade and other payables	744,987,044,375	167,716,514,791	-	912,703,559,166
Accrued expenses	227,630,312,931	590,744,908,414	-	818,375,221,345
	3,972,062,201,886	**1,746,664,103,061**	**68,419,039,665**	**5,787,145,344,612**

The Corporation believes that risk level of loan repayment is controllable. The Corporation has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

41 . ADDITIONAL INFORMATIONS FOR THE ITEMS PRESENTED IN INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

	This period	Previous period
	VND	VND
Proceeds from borrowings during the period		
Proceeds from ordinary contracts	5,029,814,251,483	5,747,199,891,108
Actual repayments on principal during the period		
Repayment on principal from ordinary contracts	5,305,581,241,553	5,988,159,098,912

42 . SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

Except for the event disclosed in Notes No. 07, No. 24d and No. 34, there have been no significant events occurring after the period, which would require adjustments or disclosures to be made in these Interim Consolidated Financial Statements.

43 . SEGMENT REPORTING

Under business fields

The segment report is prepared for corporate management purposes. The Corporation has not yet tracked segment assets and liabilities because a significant portion of its assets and capital expenditures are commonly used across segments.

The segment report by business field of the Corporation is as follows:

	Sales of goods and finished products	Provision of services	Industrial park infrastructure business	Real estate business	Grand total
	VND	VND	VND	VND	VND
Current period					
Net revenue from sales of goods to external customers	6,402,367,079,785	133,844,595,209	425,403,351,712	21,823,976,658	6,983,439,003,364
Cost of goods sold to external customers	6,317,254,383,839	104,054,003,115	137,863,103,375	16,450,951,276	6,575,622,441,605
Gross profit	**85,112,695,946**	**29,790,592,094**	**287,540,248,337**	**5,373,025,382**	**407,816,561,759**
Previous period (Restatement)					
Net revenue from sales of goods to external customers	7,002,817,077,462	142,877,775,881	328,883,103,872	29,820,682,328	7,504,398,639,543
Cost of goods sold to external customers	6,882,470,766,723	100,053,860,902	121,671,876,251	16,758,276,946	7,120,954,780,822
Gross profit	**120,346,310,739**	**42,823,914,979**	**207,211,227,621**	**13,062,405,382**	**383,443,858,721**

Under geographical areas:

Due to the Corporation's primary business operations within the territory of Vietnam, the Corporation does not prepare segment reports by business segment and geographical segment.

44 . TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Corporation are as follows:

Related parties	Relation
Dong Nai City Party Committee	Major shareholder
Saigon Investment Construction and Building Construction Material Corporation	Major shareholder until 28/04/2026
Tin Nghia Transport JSC	Associate
Thong Nhat JSC	Associate
Dongnai Inland Clearance Depot JSC	Associate
Dinh Quang Construction Investment JSC	Associate
Nhon Trach New Industry City Co., Ltd	Associate
STS Lubricant JSC	Associate
Dong Nai Valuation Corporation	Associate
ICD Bien Hoa - International logistics Co., Ltd	Associate
Tin Nghia - A Chau Investment JSC	Previous period: Subsidiary until 28/02/2025; Current period: Become related parties from 24/04/2026
Tuan Loc Commodities Company Limited	Company related to major shareholders until 28/04/2026
Olympic Coffee JSC	Company with the same key management personel as the Corporation until 30/09/2023.
Petro Vietnam Phuoc An Port Investment & Operation JSC	Company related to major shareholders until 28/04/2026
Song Lam Water Supply Co., Ltd	Company with common key management personnel
Hiep Phuoc Industrial Park JSC	Company with common key management personnel
Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd	Company with common key management personnel until 11/06/2025

In addition to the information with related parties presented in the above Notes, the Corporation has transactions during the year with related parties as follows:

	This period	Previous period
	VND	VND
Sales of goods and provision of services	**30,997,956,195**	**744,844,114,059**
Tuan Loc Commodities Co., Ltd	11,058,564,798	607,690,518,956
Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd	351,574,262	160,730,559
Tin Nghia Transport JSC	3,238,137,488	2,393,509,247
Olympic Coffee JSC	1,375,069,140	128,395,448,025
Thong Nhat JSC	1,664,226,471	1,414,074,933
Dongnai Inland Clearance Depot JSC	539,269,655	532,047,245
Petro Vietnam Phuoc An Port Investment & Operation JSC	8,441,858,207	3,858,525,947
Dong Nai Valuation Corporation	107,429,936	91,236,674
S.T.S Lubricant JSC	-	909,091
Nhon Trach New Industry City Co., Ltd	4,221,826,238	307,113,382

Transactions during the year: ***(Continued)***

	This period	Previous period
	VND	VND
Purchase of goods, services	**15,860,037,284**	**937,778,288,852**
Tuan Loc Commodities Co., Ltd	-	924,774,015,000
Tin Nghia Transport JSC	12,112,769,528	9,642,093,537
Dinh Quang Construction Investment JSC	314,657,358	1,935,615,381
Dong Nai Valuation Corporation	37,037,037	40,000,000
Thong Nhat JSC	758,917,195	703,634,638
Nhon Trach New Industry City Co., Ltd	57,977,852	-
Petro Vietnam Phuoc An Port Investment & Operation JSC	2,578,678,314	682,930,296
Profit from investment cooperation	**61,482,476,712**	**61,822,158,904**
Petro Vietnam Phuoc An Port Investment & Operation JSC	61,482,476,712	61,822,158,904
Dividend, profit distributed	**4,758,940,000**	**4,758,940,000**
Thong Nhat JSC	1,210,200,000	1,210,200,000
Dongnai Inland Clearance Depot JSC	3,548,740,000	3,548,740,000
Interest on lendings, interest from late payment	**23,006,672,685**	**20,154,651,078**
Olympic Coffee JSC	5,491,688,269	9,015,226,604
Nhon Trach New Industry City Co., Ltd	13,794,436,471	4,981,865,026
Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd	1,342,465,753	2,479,452,054
Petro Vietnam Phuoc An Port Investment & Operation JSC	2,378,082,192	-
Sai Gon Building Materials Co., Ltd	-	1,615,068,495
Tuan Loc Commodities Co., Ltd	-	2,063,038,899
Lendings	**409,077,733,835**	**314,873,531,228**
Tin Nghia - A Chau Investment JSC	116,424,067,269	6,058,708,503
Nhon Trach New Industry City Co., Ltd	283,794,436,471	245,814,822,725
Sai Gon Building Materials Co., Ltd	6,481,144,903	63,000,000,000
Petro Vietnam Phuoc An Port Investment & Operation JSC	2,378,085,192	-
Collection of lendings	**589,075,393,359**	-
Nhon Trach New Industry City Co., Ltd	331,968,541,041	-
Sai Gon Building Materials Co., Ltd	4,849,315,071	-
Petro Vietnam Phuoc An Port Investment & Operation JSC	202,257,537,247	-
Nhon Trach 6A Investment Construction Industrial Zone Co., Ltd	50,000,000,000	-
Reacquisition of shares due to the cancellation of the transfer contract	**275,400,000,000**	-
Tin Nghia - A Chau Investment JSC	275,400,000,000	-

Income and remuneration for the Board of Directors, the Board of Supervision and the Board of Management

		This period	Previous period
		VND	VND
Remuneration and other expenses for the Board of Directors		**300,000,000**	**300,000,000**
Mrs. Dang Thi Thanh Ha	Chairwoman	120,000,000	120,000,000
Mr. Tran Trung Tuan	Member	90,000,000	90,000,000
Mr. Tang Tran Tuan Khai	Member *(From 04/06/2026)*	-	-
Mr. Phan Van Hieu	Member *(From 04/06/2026)*	-	-
Mr. Ho Tuan Anh	Member *(From 04/06/2026)*	-	-
Mr. Truong Cong Bang	Member *(From 04/06/2026)*	-	-
Mr. Nguyen Cao Nhon	Member *(Untill 04/06/2026)*	90,000,000	90,000,000
Remuneration and other expenses for the Board of Supervision		**132,000,000**	**132,000,000**
Mr. Le Van Cong	Head of the BoS *(From 04/06/2026)*	-	-
Mr. Tang Tran Tan Khai	Head of the BoS *(From 11/06/2025 to 04/06/2026)* *Previously Member*	60,000,000	36,000,000
Mr. Tran Tan Nhat	Head of the BoS *(Until 11/06/2025)*	-	60,000,000
Mr. Nguyen Quoc Ky	Member *(Until 11/06/2025)*	-	36,000,000
Mrs. Le Kim Thao	Member *(From 11/06/2025)*	36,000,000	-
Mrs. Mai Thi Tham Hong	Member *(From 11/06/2025 to 04/06/2026)*	36,000,000	-
Mrs. Nguyen Thi My Nga	Member *(From 04/06/2026)*	-	-
Salaries and other aggregated benefits for the Board of Management and other managers		**2,783,788,100**	**4,681,971,300**
Mrs. Dang Thi Thanh Ha	Chairwoman of the Board of Directors	696,631,000	1,171,955,200
Mr. Tran Trung Tuan	General Director	777,038,800	1,210,153,100
Mr. Nguyen Cao Nhon	Deputy General Director	704,323,900	1,066,103,900
Mr. Tran Tan Nhat	Head of the BoS *(Until 11/06/2025)*	-	321,695,000
Mr. Tang Tran Tan Khai	Member of the BoD *(From 04/06/2026)* Head of the BoS *(From 11/06/2025 to 04/06/2026)* Previously Member of the BoS	272,502,600	372,184,100
Mrs. Nguyen Thi Thuy Van	Chief accountant	333,291,800	539,880,000

In addition to the above related parties' transactions, other related parties did not have any transactions during the period and have no balance at the end of the period with the Corporation.

45 . COMPARATIVE FIGURES

The comparative figures in the Statement of Financial Satatements are presented in corresponding figures. According to this method, the comparative information of the previous period is presented regarding the consolidated financial position, consolidated operating results and consolidated cash flow of Corporation during the previous period.

The comparative figures in the Interim Consolidated Statement of Financial Position and related notes are those of the Consolidated Financial Statements for the fiscal year ended as at 31 December 2025. Comparative information in the Interim Consolidated Statement of Income, Interim Consolidated Statement of Cash flows, and related notes is that of the Interim Consolidated Financial Statements for the accounting period from 01/01/2025 to 30/06/2025. These figures have been audited and reviewed by AASC Auditing Firm Co., Ltd.

As presented in Note 2.3, the Corporation applies to retrospectively adjustment in accordance with Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC from 01 January 2026, resulting in changes to certain items in the Financial Statements. Certain figures as of 01 January 2026 and for the accounting period from 01 January 2025 to 30 June 2025 have been reclassified to comply with the Financial Statements presentation requirements under Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC. Details are presented in attached Appendix.

TỔNG CÔNG TY TÍN NGHĨA

Duong Thi Minh Hong	**Nguyen Thi Thuy Van**	**Tran Trung Tuan**
Preparer	Chief Accountant	General Director
		Approved, 27 August 2026

APPENDIX - COMPARATIVE INFORMATION

Figures according to the Financial Statements for the fiscal year ended as at 31/12/2025				Adjusted figures according to Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		**Items**	**Amount**	**Code**		**Items**	**Amount**	**Changes**
			VND				VND	
		a) Balance Sheet				a) Statement of Financial Position		
		ASSETS				**ASSETS**		
110	**I.**	**Cash and cash equivalents**	**2,801,108,322,701**	**110**	**I.**	**Cash and cash equivalents**	**2,814,095,017,140**	
112	2.	Cash equivalents	1,649,572,980,862	112	2.	Cash equivalents	1,662,559,675,301	Restated
120	**II.**	**Short-term financial investments**	**668,532,634,996**	**120**	**II.**	**Short-term financial investments**	**2,063,308,461,244**	
123	2.	Held to maturity investments	661,915,973,196	123	2.	Short-term held-to-maturity investments	2,199,945,448,043	Restated
				124	3.	Allowance for short-term impairment of held-to-maturity investments	(143,253,648,599)	Restated
130	**III.**	**Short-term receivables**	**5,246,767,492,013**	**130**	**III.**	**Short-term receivables**	**3,839,004,971,326**	
135	3.	Short-term lending receivables	1,381,037,144,861					Restated
136	4.	Other short-term receivables	1,887,028,248,321	135	3.	Other short-term receivables	1,717,049,223,896	Restated, code change
137	5.	Allowance for short-term doubtful debts	(298,188,029,235)	136	4.	Allowance for short-term doubtful debts	(154,934,380,636)	Restated, code change
140	**IV.**	**Inventories**	**186,968,002,422**	**140**	**IV.**	**Inventories**	**186,968,002,422**	
149	2.	Allowance for decline of inventories	(8,470,466,944)	142	2.	Allowance for decline of inventories	(8,470,466,944)	Code change
150	**V.**	**Other short-term assets**	**25,183,721,507**	**160**	**V.**	**Other short-term assets**	**25,183,721,507**	
151	1.	Short-term prepaid expenses	6,294,976,985	161	1.	Short-term deferred expenses	6,294,976,985	Rename, code change
152	2.	Deductible VAT	10,168,700,490	162	2.	Deductible VAT	10,168,700,490	Code change
153	3.	Taxes and other receivables from State budget	8,720,044,032	163	3.	Taxes and other receivables from State budget	8,720,044,032	Code change
210	**I.**	**Long-term receivables**	**2,809,415,713**	**210**	**I.**	**Long-term receivables**	**2,809,415,713**	
216	1.	Other long-term receivables	2,809,415,713	215	1.	Other long-term receivables	2,809,415,713	Code change
230	**III.**	**Investment properties**	**2,019,096,430,164**	**240**	**III.**	**Investment properties**	**2,019,096,430,164**	
231	-	Historical cost	3,248,982,904,039	241	-	Historical cost	3,248,982,904,039	Code change
232	-	Accumulated depreciation	(1,229,886,473,875)	242	-	Accumulated depreciation	(1,229,886,473,875)	Code change

APPENDIX - COMPARATIVE INFORMATION

Figures according to the Financial Statements for the fiscal year ended as at 31/12/2025				Adjusted figures according to Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		Items	Amount	Code		Items	Amount	Changes
			VND				VND	
240	**IV.**	**Long-term assets in progress**	**5,479,883,989,770**	**250**	**IV.**	**Long-term assets in progress**	**5,479,883,989,770**	
241	1.	Long-term work in progress	3,232,379,223,821	251	1.	Long-term work in progress	3,232,379,223,821	Code change
242	2.	Construction in progress	2,247,504,765,949	252	2.	Construction in progress	2,247,504,765,949	Code change
250	**V.**	**Long-term financial investments**	**265,424,664,263**	**260**	**V.**	**Long-term financial investments**	**265,424,664,263**	
252	1.	Investments in joint ventures and associates	135,332,357,662	262	1.	Investments in joint ventures and associates	135,332,357,662	Code change
253	2.	Equity investments in other entities	130,222,430,065	263	2.	Equity investments in other entities	130,222,430,065	Code change
254	3.	Allowance for long-term impairment of other investments	(130,123,464)	264	3.	Allowance for long-term impairment of other investments	(130,123,464)	Rename, code change
260	**VI.**	**Other long-term assets**	**830,964,375,434**	**270**	**VI.**	**Other long-term assets**	**830,964,375,434**	
261	1.	Long-term prepaid expenses	802,938,959,380	271	1.	Long-term prepaid expenses	802,938,959,380	Rename, code change
262	2.	Deferred income tax assets	28,025,416,054	272	2.	Deferred income tax assets	28,025,416,054	Code change
270		**TOTAL ASSETS**	**18,002,790,783,311**	**280**		**TOTAL ASSETS**	**18,002,790,783,311**	Code change
		CAPITAL				**CAPITAL**		
		C. LIABILITIES				**C. LIABILITIES**		
310	**I.**	**Current liabilities**	**4,620,557,630,870**	**310**	**I.**	**Short-term liabilities**	**4,620,636,940,007**	
				313	3.	Dividend and profit payables	41,443,800,428	Restated
313	3.	Taxes and other payables to State budget	210,303,804,956	314	4.	Short-term taxes and other payables to State budget	210,303,804,956	Rename, code change
314	4.	Payables to employees	18,662,545,341	315	5.	Payables to employees	18,662,545,341	Code change
315	5.	Short-term accrued expenses	227,630,312,931	316	6.	Short-term accrued expenses	227,630,312,931	Code change
318	6.	Short-term unearned revenue	184,676,205,098	319	7.	Short-term unearned revenue	184,676,205,098	Code change
319	7.	Other short-term payables	559,357,191,571	320	8.	Other short-term payables	517,992,700,280	Restated, code change
320	8.	Short-term borrowings and finance lease liabilities	2,999,444,844,580	321	9.	Short-term borrowings and finance lease liabilities	2,999,444,844,580	Code change
322	9.	Bonus and welfare funds	33,349,281,456	323	10.	Bonus and welfare funds	33,349,281,456	Code change

APPENDIX - COMPARATIVE INFORMATION

Figures according to the Financial Statements for the fiscal year ended as at 31/12/2025				Adjusted figures according to Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		**Items**	**Amount**	**Code**		**Items**	**Amount**	**Changes**
			VND				VND	
330	**II.**	**Non-current liabilities**	**8,626,022,402,110**	**330**	**II.**	**Long-term liabilities**	**8,626,022,402,110**	
333	2.	Long-term accrued expenses	590,744,908,414	334	2.	Long-term accrued expenses	590,744,908,414	Code change
336	3.	Long-term unearned revenue	6,554,108,109,209	337	3.	Long-term unearned revenue	6,554,108,109,209	Code change
337	4.	Other long-term payables	167,716,514,791	338	4.	Other long-term payables	167,716,514,791	Code change
338	5.	Long-term borrowings and finance lease liabilities	1,056,621,719,521	339	5.	Long-term borrowings and finance lease liabilities	1,056,621,719,521	Code change
342	7.	Provisions for long-term payables	4,343,949,980	343	6.	Provisions for long-term payables	4,343,949,980	Code change
		D. OWNER'S EQUITY				**Short-term lending receivables**		
410	**I.**	**Owner's equity**	**4,756,131,441,194**					Restated
420	7.	Other reserves	1,109,462,265	419	7.	Other reserves	1,109,462,265	Code change
421	8.	Retained earnings	825,291,619,779	420	8.	Retained earnings	825,291,619,779	Code change
421a		*Retained earnings accumulated to previous year*	*142,912,635,533*	*420a*		*Retained earnings accumulated to the previous year*	*142,912,635,533*	*Code change*
421b		*Retained earnings of the current period*	*682,378,984,246*	*420b*		*Retained earnings of the current period*	*682,378,984,246*	*Code change*
430	**II.**	**Non-business funds and other funds**	**79,309,137**					
431	1.	Non-business fund	79,309,137					Restated

APPENDIX - COMPARATIVE INFORMATION

		Figures according to the Financial Statements for the fiscal year ended as at 31/12/2025				Adjusted figures according to Circular No. 99/2025/TT-BTC dated 27/10/2025		
Code		Items	Amount VND	Code		Items	Amount VND	Changes
		b) Statement of Income				b) Statement of Income		
01	1.	Revenue from sales of goods and provision of services	7,842,593,923,736	01	1.	Revenue from sales of goods and provision of services	7,506,020,802,526	Restated
10	3.	Net revenue from sales of goods and provision of services	7,840,971,760,753	10	3.	Net revenue from sales of goods and provision of services	7,504,398,639,543	Restated
11	4.	Cost of goods sold	7,239,072,248,598	11	4.	Cost of goods sold	7,120,954,780,822	Restated
20	5.	Gross profit from sales of goods and provision of services	601,899,512,155	20	5.	Gross profit from sales of goods and provision of services	383,443,858,721	Restated
				21	6.	Gain/(loss) on liquidation or disposal of investment properties	218,455,653,434	Restated
21	6.	Financial income	644,855,356,440	22	7.	Financial income	644,855,356,440	Code change
22	7.	Financial expenses	127,011,250,844	23	8.	Financial expenses	127,011,250,844	Code change
23		*In which: Interest expense*	*118,576,498,528*	*24*		*In which: Interest expense*	*118,576,498,528*	*Code change*
24	8.	Share of joint ventures and associates' profit or loss	4,786,973,065	27	11.	Share of joint ventures and associates' profit or loss	4,786,973,065	Code change
		c) Statement of Cash Flows				c) Statement of Cash Flows		
05		Gains / losses from investment activities	(827,496,209,260)	05		Gains /losses from financial, investment activities	(827,496,209,260)	Rename
06		Interest expense	118,576,498,528	06		Interest expense	118,576,498,528	Rename
12		Increase /decrease in prepaid expenses	2,977,880,461	12		Increase /decrease in deferred expenses	2,977,880,461	Rename
14		Interest paid	(129,164,022,595)	14		Interest paid	(129,164,022,595)	Rename
27		Interest and dividend received	81,269,794,819	27		Interest and dividend received	81,469,228,077	Restated
30		Net cash flow from investing activities	520,868,861,387	30		Net cash flow from investing activities	521,068,294,645	Restated
50		Net cash flows in the period	1,147,837,897,728	50		Net cash flows in the period	1,148,037,330,986	Restated
60		Cash and cash equivalents at the beginning of the period	536,544,589,313	60		Cash and cash equivalents at the beginning of the period	536,894,824,965	Restated
70		Cash and cash equivalents at the end of the period	1,684,568,259,990	70		Cash and cash equivalents at the end of the period	1,685,117,928,900	Restated