
HAI PHONG CONSTRUCTION JOINT STOCK COMPANY NO. 3

FINANCIAL STATEMENTS

For the accounting period ended 30/6/2026



FINANCIAL REPORT

As At June 30, 2026

Form No B01a-DN
Unit: VND

Stt/ No	ASSETS	Code	Note	June 30, 2026	January 1, 2026
A -	CURRENT ASSETS	100		523.272.742.474	515.833.774.671
I.	Cash and cash equivalents	110	V.1	4.085.712.740	1.806.913.043
1.	Cash	111		4.085.712.740	1.806.913.043
2.	Cash equivalents	112			
II.	Short-term financial investment	120		459.907.436.924	444.562.304.033
1.	Trading securities	121	V.2	86.894.509.246	78.008.204.932
2.	Provision for dilutions of trading securities	122	V.2	(14.657.629.901)	(7.823.728.019)
3.	Held to Maturity	123	V.2	387.670.557.579	374.377.827.120
III.	Short-term receivables	130		58.526.570.966	68.234.363.434
1.	Receivables from customers	131	V.4	48.034.186.960	61.199.537.226
2.	Advances to short-term suppliers	132			
3.	Other short-term receivables	135	V.5	10.492.384.006	7.034.826.208
IV.	Inventory	140		351.067.174	209.861.107
1.	Inventory	141	V.6	351.067.174	209.861.107
V.	Other current assets	160		401.954.670	1.020.333.054
1.	Short-term deferred costs	161	V.7	248.840.070	693.676.097
2.	Taxes and other receivable from the State budget	163		153.114.600	326.656.957
B -	NON-CURRENT ASSETS	200		85.318.229.169	88.668.543.694
I	Fixed assets	220		2.375.529.588	1.603.493.474
1.	Tangible fixed assets	221	V.8	2.375.529.588	1.603.493.474
	Cost	222		8.705.289.182	8.511.583.878
	Accumulated depreciation	223		(6.329.759.594)	(6.908.090.404)
II.	Investment properties	240	V.9	46.534.138.262	49.129.181.888
	Cost	241		155.757.200.265	155.757.200.265
	Accumulated depreciation	242		(109.223.062.003)	(106.628.018.377)
III.	Long-term financial investments	260		28.226.127.877	28.226.499.362
1.	Investments in associates and joint-ventures	262	V.3	29.430.000.000	29.430.000.000
2.	Provisions for long-term financial investment	264	V.3	(1.203.872.123)	(1.203.500.638)
3.	Held to-maturity securities	265	V.3		
IV.	Other long-term assets	270		8.182.433.442	9.709.368.970
1.	Long-term deferred costs	271	V.7	8.182.433.442	9.709.368.970
	TOTAL ASSETS	280		608.590.971.643	604.502.318.365

FINANCIAL REPORT (CONTINUED)

As At June 30, 2026

Form No B01a-DN
Unit: VND

Stt/ No	RESOURCES	Code	Note	June 30, 2026	January 1, 2026
C -	LIABILITIES	300		46.634.064.218	37.983.654.675
I.	Current liabilities	310		44.197.197.498	35.341.032.045
1.	Short-term trade payables	311	V.10	1.344.203.063	968.363.056
2.	Short-term advances from customers	312			
3.	Dividends and profits must be paid	313		20.685.717.000	20.685.717.000
4.	Taxes and amounts payable to the State budget	314	V.11	2.906.853.424	4.325.086.270
5.	Payables to employees	315		1.019.038.597	2.583.214.486
6.	Short-term accrued expenses	316		1.785.610.146	194.514.397
7.	Payment shall be made in accordance with the progress of the short-term construction contract.	318		6.566.655.370	
8.	Short-term deferred revenue	319	V.14	75.476.433	
9.	Other current payables	320	V.12	3.835.731.342	1.306.007.092
10.	Short-term loans and finance leases	321		2.057.703.946	
11.	Short-term provisions	322			491.140.680
12.	Bonus and welfare funds	323		3.920.208.177	4.786.989.064
II.	Long-term liabilities	330		2.436.866.720	2.642.622.630
1.	Long-term deferred revenue	337	V.14		
2.	Other long-term payables	338	V.12	2.436.866.720	2.642.622.630
D -	OWNER'S EQUITY	400	V.15	561.956.907.425	566.518.663.690
1.	Owner's contributed capital	411		206.857.170.000	206.857.170.000
-	Ordinary shares carrying voting rights	411a		206.857.170.000	206.857.170.000
2.	Capital surplus	412		45.565.123	45.565.123
3.	Development investment fund	418		60.692.848.239	58.691.651.494
4.	Other reserves	419		10.235.829.384	10.235.829.384
5.	Undistributed profit after tax	420		284.125.494.679	290.688.447.689
-	Undistributed profit after tax at the end of the previous period	420a		266.800.815.897	271.350.229.782
-	Undistributed profit after tax this period	420b		17.324.678.782	19.338.217.907
	TOTAL RESOURCES	440		608.590.971.643	604.502.318.365

Preparer

Chief Accountant

Hai Phong, 15/7/2026

General Director





Vu Thi Van Thuong

Luu Thi Phuong

Bui Thi Ngoc Anh

INCOME STATEMENT
2nd quarter of 2026

Form No B02a-DN

Unit: VND

No	ITEMS	Code	Not e	2 nd quarter of 2026	2 nd quarter of 2025	Cumulation from 01/01/2026 to 30/6/2026	Cumulation from 01/01/2025 to 30/6/2025
1.	Gross revenue from goods sold and services rendered	01	V.17	20.908.686.983	14.975.501.659	35.436.501.598	29.507.686.762
2.	Deductions	02		1.327.906		2.788.761	
3.	Net revenue from goods sold and services rendered	10		20.907.359.077	14.975.501.659	35.433.712.837	29.507.686.762
4.	Cost of sales	11	V.18	16.690.109.911	12.516.046.138	25.685.168.868	22.033.727.419
5.	Gross profit from goods sold and services rendered	20		4.217.249.166	2.459.455.521	9.748.543.969	7.473.959.343
6.	Financial income	22	V.19	10.512.999.355	7.096.624.186	20.094.588.886	12.504.051.871
7.	Financial expenses	23	V.20	6.335.992.490	4.332.146.869	6.998.287.583	5.524.900.671
	<i>In which: interest expense</i>	24			6.135	189.008	6.135
8.	Sales expenses	25	V.21	717.265.378	128.304.447	1.544.263.281	189.553.753
9.	General and administrative expenses	26	V.21	1.718.828.003	1.467.164.806	3.269.149.165	3.103.597.670
10.	Operating profit	30		5.958.162.650	3.628.463.585	18.031.432.826	11.159.959.120
11.	Other income	31	V.22	1.741.240.766	1.813.788.671	3.308.566.434	3.033.003.694
12.	Other expenses	32	V.23		9.319.146	-	10.177.832
13.	Other profit	40		1.741.240.766	1.804.469.525	3.308.566.434	3.022.825.862
14.	Accounting profit before tax	50		7.699.403.416	5.432.933.110	21.339.999.260	14.182.784.982
15.	Current corporate income tax	51	V.24	1.310.140.996	740.510.765	4.015.320.478	2.499.713.190
16.	Profit after tax	60		6.389.262.420	4.692.422.345	17.324.678.782	11.683.071.792
17.	Basic earnings per share	70		309	227	838	565

Preparer



Vu Thi Van Thuong

Chief accountant



Luu Thi Phuong

Hai Phong, 15/7/2026
General Director

Bui Thi Ngoc Anh

CASH FLOW STATEMENT

According to indirect method

For the accounting period ending June 30st 2026

Form No B03a – DN

Unit: VND

No	ITEMS	Code	Note	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I.	Cash flow from operating activities				
1.	<i>Profit before tax</i>	01		21.339.999.260	14.182.784.982
2.	<i>Adjustments for</i>				
-	Depreciation for fixed assets and real estate investment	02		2.016.712.816	2.933.924.071
-	Provisions	03		6.343.132.687	4.589.967.657
-	Unrealised foreign exchange profit/ loss	04			(34.336)
-	Profits, losses from investing, financial activities	05		(17.142.916.554)	(10.437.097.394)
-	Borrowing costs	06		189.008	6.135
3.	<i>Operating income before changes in working capital</i>	08		12.557.117.217	11.269.551.115
-	Increase, decrease in receivables	09		9.707.792.468	(4.736.096.548)
-	Increase, decrease in inventory	10		(141.206.067)	680.909.866
-	Increase, decrease in payables	11		16.529.088.508	(3.171.111.144)
-	Increase, decrease in deferred expenses	12		1.971.771.555	(1.875.447.350)
-	Increase, decrease in trading securities	13		(8.886.304.314)	(10.459.497.407)
-	Interest paid	14		(189.008)	(6.135)
-	Corporate income tax paid	15		(5.813.321.840)	(3.543.962.293)
-	Other payments for operating activities	17		(866.780.887)	(1.486.235.467)
	Cash flow from operating activities	20		25.057.967.632	(13.321.895.363)
II.	Cash flow from investing activities				
1	Payment for purchases or construction of fixed assets and other long-term assets	21		(193.705.304)	
2	Proceeds from fixed assets and other long-term assets disposal	22			
3	Loans to and payments for purchases of debt instruments of other entities	23		(400.338.000.000)	(301.942.338.684)
4	Collections from borrowers of other entities	24		386.883.000.000	339.749.000.000
5	Interests and dividends received	27		9.497.550.423	12.669.020.138
	Cash flow from investing activities	30		(4.151.154.881)	50.475.681.454
III.	Cash flow from financial activities				
1	Proceeds from borrowing	33		62.402.887.957	11.075.992.150
2	Repayments of borrowings	34		(60.345.184.011)	(11.075.992.150)
3	Dividends paid to shareholders	36		(20.685.717.000)	(36.469.892.950)
	Cash flow from financial activities	40		(18.628.013.054)	(36.469.892.950)
	Net cash flow during the quarter	50		2.278.799.697	683.893.141
	Cash and cash equivalents at the beginning of the year	60	V.1	1.806.913.043	2.463.121.333
	Impact of exchange rate changes on foreign exchange	61			34.336
	Cash and cash equivalents at the end of the year	70	V.1	4.085.712.740	3.147.048.810

Preparer



Vu Thi Van Thuong

Chief accountant



Luu Thi Phuong



Bui Thi Ngoc Anh

NOTES TO FINANCIAL STATEMENTS

I. GENERAL INFORMATION

1. Form of capital ownership

Hai Phong Construction Joint Stock Company No. 3 (hereinafter referred to as "the Company") operates under the first Business Registration Certificate No. 0203000346 dated December 25, 2002 and the 20th change in Business Registration Certificate No. 0200509429 dated October 27, 2025 issued by the Department of Planning and Investment of Hai Phong City.
Charter capital is 206,857,170,000 VND, par value of shares is 10,000 VND.
Company headquarters: 3rd floor, Htower II building, 195 Van Cao, Gia Vien Ward, Hai Phong City, Viet Nam.

2. **Business field:** construction and accommodation services.

3. Business lines:

Construction of all types of houses, construction of traffic works, bridges, hotels; apartments for short-term accommodation services, restaurants, real estate business; sauna services and health improvement services, activities of sports clubs.

4. Normal production and business cycle: 12 months.

5. Business structure:

Unit	Address	Main business activities
Joint ventures and associates		
1 GS - HP Sunflower International Village Corporation	No. 35 Van Cao, Gia Vien Ward, Hai Phong City	Short-term accommodation services
2 Thanh Hung Joint Stock Company	N1 Street, Trung Loi Quarter, Chon Thanh Ward, Dong Nai Province	Real estate business, land use rights of owners, users or tenants

6. Employees

The Company's number of employees as at 30/6/2026 was 121 people (as at 01/01/2026 was 108 people).

- Ms. Bui Thi Ngoc Anh – General Director of the Company – is authorized to sign the Audited Financial Statements according to Authorization issued by the legal representative - Chairman of the Board of Directors of the Company.

7. Disclosure of comparability of information in financial statements: information in financial statements is comparable.

II. ACCOUNTING PERIOD, CURRENCY USED IN ACCOUNTING

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

Đơn vị tiền tệ sử dụng trong kế toán là Đồng Việt Nam (VND). / Currency used in accounting: Vietnamese Dong (VND).

III. ACCOUNTING STANDARDS AND REGIMES APPLIED

The financial statements are presented in Vietnamese Dong (VND), prepared based on accounting principles in accordance with the provisions of the enterprise accounting regime issued in Circular No. 99/2025/TT-BTC dated December 27, 2025 of the Ministry of Finance, Vietnamese accounting standards and circulars guiding the implementation of accounting standards and regimes of the Ministry of Finance.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Basis for preparing financial statements

Financial statements are prepared on the accrual basis of accounting (except for information relating to cash flows).

2. Cash and cash equivalents

Cash and cash equivalents include cash on hand and demand deposits, short-term investments with original maturities of no more than three months, highly liquid, readily convertible to cash and subject to an insignificant risk of changes in value.

3. Currency conversion

Economic transactions arising in foreign currencies are converted into VND at the actual exchange rate on the transaction date. The arising exchange rate difference is reflected in financial income or financial expenses. The exchange rate difference due to revaluation of foreign currency items at the end of the accounting period after offsetting the increase and decrease is recorded in financial income or financial expenses.

The actual transaction exchange rate for expenses paid immediately in foreign currency of the commercial bank where the enterprise makes the payment.

4. Financial investments

4.1 Trading securities

Trading securities are securities held by the Company for trading purposes. Trading securities are recorded from the date the Company acquires ownership and are determined by the total of the fair value of the payments at the time the transaction occurs and expenses related to the purchase of trading securities.

The time of recording trading securities is the time when the Company has ownership, specifically as follows:

- Listed securities are recorded at the time of order matching (T+0);
- Unlisted securities are recorded at the time of official ownership as prescribed by law.

Dividends from periods prior to the date the trading securities were purchased are recorded as a reduction in the value of the investment. Dividends distributed for periods subsequent to the date the trading securities were purchased are recorded in financial income.

Provision for dilutions of trading securities is the larger difference between their original cost and market value, set aside in accordance with the provisions of Circular No. 48/2019/TT-BTC dated August 8, 2019 of the Ministry of Finance.

- For listed securities, the actual market price of securities is calculated based on the closing price on the last day of the period.

- For shares registered for trading on the market of unlisted public companies (Upcom), the actual stock price on the market is determined as the average reference price of trading days in the last 30 days of the period.

When trading securities are sold, the cost of the trading securities is determined using the weighted average method.

4.2 Held to maturity investment:

Held-to-maturity investments include those investments that the Company has the intention and ability to hold until maturity. Held-to-maturity investments include bonds that the issuer must redeem at a certain time in the future, and bank deposits with maturities of more than 3 months.

Held-to-maturity investments are initially recorded at cost, which is the purchase price. After initial recognition, these investments are recorded at their recoverable amount.

Interest arising after the purchase date of held-to-maturity investments is added financial income.

The Company bases the remaining term from the reporting date of investments held to maturity to the expired date to classify them as short-term or long-term.

4.3 Capital investments in other entities

Investments in other entities include investments in joint ventures, associated companies and other equity investments with the purpose of long-term holding.

Investment in associates

Reflects investments in which the Company directly or indirectly holds from 20% to less than 50% of the voting rights of the investee (associate) without other agreement.

An associate is an enterprise in which the Company has significant influence but not control over the financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control over those policies.

The Company initially records investments in joint ventures and associates at cost.

The provision for losses on investments in subsidiaries and associates is the larger difference between the cost and the Company's ownership portion calculated according to the accounting books of the investee, which is set aside in accordance with the provisions of Circular No. 48/2019/TT-BTC dated August 8, 2019 of the Ministry of Finance.

5. Receivables and allowance for doubtful debts

Receivables are amounts recoverable from customers or others. Receivables are stated at book value less allowance for doubtful debts.

Provision for doubtful debts is made for receivables that are overdue for six months or more, or receivables that the debtor is unlikely to be able to pay due to dissolution, bankruptcy or similar difficulties in accordance with the provisions of Circular No. 48/2019/TT-BTC dated August 8, 2019 of the Ministry of Finance.

6. Inventory

Inventories are measured at cost, if cost is greater than net realizable value, inventories are measured at net realizable value. The cost of inventories includes: purchase expense, processing expense and other directly related expenses incurred in bringing the inventories to their present location and condition. Net realizable value is determined by the estimated selling price less the estimated costs of completion and the estimated costs necessary to consume them.

Inventory is determined by the monthly weighted average method.

Inventories are accounted by using the perpetual inventory method.

Work in progress includes actual costs incurred from construction projects in progress.

7. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Tangible fixed assets are determined at cost.

The original cost of tangible fixed assets formed from purchase and construction transfer is all expenses that the Company must spend to have fixed assets up to the time the asset is put into a state of readiness for use.

Tangible fixed assets are depreciated using the straight-line method, the depreciation amount is calculated by dividing the original cost (:) by the estimated useful life or the remaining value by the remaining useful time (for assets with a change in depreciation period), in accordance with the provisions of Circular No. 45/2013/TT-BTC dated April 25, 2013 of the Ministry of Finance. The specific depreciation periods for each type of asset are as follows:

	Number of years
Housings, buildings	06 – 25
Machines and equipments	03 – 07
Means of transport, transmission equipment	06 – 10
Management equipment and tools	03 – 05

8. Investment property

Investment property includes a house, part of a house or infrastructure owned by the Company and used for the purpose of earning rental income

Investment property for lease is stated at cost less accumulated depreciation. The cost of investment property is the total cash or cash equivalents paid by the enterprise or the fair value of other consideration given to acquire the investment property up to the time of purchase or completion of construction of the investment property.

Expenses related to investment real estate incurred after initial recognition are recorded as expenses, unless these expenses are likely to make the investment property generate more economic benefits in the future than the initially assessed level of performance, then they are recorded as an increase in original cost.

Investment property for lease is depreciated using the straight-line method, based on an estimated useful life of 25 years, in accordance with the provisions of Circular No. 45/2013/TT-BTC dated April 25, 2013 of the Ministry of Finance.

9. Deferred costs

Deferred costs are recorded according to actual occurrence, including asset repair expenses - interior renovation, insurance expenses and expenses of tools and supplies issued for use.

Asset repair expenses - interior renovation are allocated to the business results by the straight-line method for a maximum of 5 years;

Deferred costs are tools, equipment issued for use, insurance expenses, etc., which are allocated to the business results using the straight-line method over an allocation period of 1 to 3 years.

10. Payables

Payables are monitored in detail by original maturity, remaining maturity at the reporting date, payable entities and other factors according to the Company's management needs. The classification of payables as trade payables and other payables is carried out according to the following principles:

- Trade payables include commercial payables arising from purchase-sale transactions;
- Other payables include non-commercial payables not related to the purchase, sale, or provision of goods or services, including: dividends payable; payables for social insurance, health insurance, unemployment insurance, and union fees; deposits and other amounts.

11. Accrued expenses

Accrued expenses are recorded based on reasonable estimates of the amounts payable for goods and services used.

Provision in advance for the cost of works under construction according to the estimate of the Company's Board of Directors.

12. Provision for payables

Provisions for payables are recorded based on the best estimate of the expenditure required to settle the present obligation at the reporting date.

Provisions for payables include: product warranties, goods, construction works and other provisions for payables.

13. Unallocated revenue

Unallocated revenue reflects customers' prepayments for the Company's apartment rentals and advance payment for construction projects.

14. Equity

Owner's equity at the end of the accounting period reflects the equity of internal and external shareholders, recorded according to the actual capital contributed by shareholders, calculated according to the par value of issued shares.

- Share capital surplus is recorded as the difference between the actual issuance price and the par value of shares upon initial issuance, additional issuance or re-issuance of treasury shares.

- The Company distributes profits according to the Resolution of the Annual General Meeting of Shareholders and the Resolution of the Board of Directors.

15. Revenue and other incomes

Revenue is confirmed with relative certainty

Construction contract revenue

For construction contracts stipulating that contractors are paid according to the value of the performed volume, revenue and expenses related to the contract are recorded corresponding to the completed work confirmed by the customer in the period reflected on the issued invoice.

Financial revenue includes: interest on deposits, bond interest, dividends, distributed profits; profits from selling trading securities and long-term financial investments.

Other income reflects income arising from events or transactions separate from the Company's normal business operations, in addition to the above revenues.

16. Cost of goods sold

Cost of goods sold is recorded according to actual occurrence in accordance with revenue, including: capital value of products, goods, services sold during the period; depreciation, repair costs, operating costs of real estate investment lease under the operating lease method.

17. Financial expenses

Financial expenses include: losses from selling trading securities and long-term financial investments, provisions for devaluation of trading securities and losses on investments.

Exchange rate differences reflect actual exchange rate differences arising during the period from foreign currency-denominated transactions.

18. Selling and administrative expenses

Selling expenses reflect actual sales staff costs incurred in the process of selling products, goods, and providing services during the accounting period.

Business management expenses reflect the Company's general management expenses incurred during the accounting period, including: salary expenses for business management employees; social insurance, health insurance, unemployment insurance, union fees for business management employees; depreciation of fixed assets used for business management; real estate tax, land rent; electricity, water, telephone, and outsourced service costs; other cash expenses

19. Tax

Current income tax expense reflects the corporate income tax payable arising in the period. The determination of the Company's taxes is based on current tax regulations.

Taxable income may differ from total accounting profit before tax as reported in the income statement because taxable income excludes items of income or expense that are taxable or deductible in other years (including losses carried forward, if any) and further excludes items that are not taxable or deductible.

20. Related parties

Parties are considered to be related to the Company if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Company and the other party are subject to common control or significant influence. Related parties may be organizations or individuals, including close family members of any individual considered to be a related party.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET:

1. CASH AND CASH EQUIVALENTS

	30/6/2026 VND	01/01/2026 VND
Cash on hand	69.390.058	2.963.472
Cash in bank	4.016.322.682	1.803.949.571
Cash equivalents		
Total	4.085.712.740	1.806.913.043

2. FINANCIAL INVESTMENTS

2.1 Trading securities

	30/6/2026 VND	01/01/2026 VND
Trading securities	86.894.509.246	78.008.204.932
Provision for diminution of trading securities	(14.657.629.901)	(7.823.728.019)
Total	72.236.879.345	70.184.476.913

DETAILS OF TRADING SECURITIES AND PROVISIONS FOR DIMINUTION OF TRADING SECURITIES

30/6/2026										01/01/2026			
										Unit: VND			

Development & Investment Corporation	200.000	1.969.349.600	1.134.000.000	(835.349.600)	200.000	1.969.349.600	(611.349.600)
(GDA) Dong A Steel Joint Stock Company	130.000	2.630.321.475	1.783.954.545	(846.366.930)	130.000	2.630.321.475	2.161.052.174
(SHB) Saigon - Hanoi Commercial Joint Stock Bank	209.000	3.289.573.500	2.831.950.000	(457.623.500)	200.000	3.214.815.000	3.270.000.000
(HCM) Ho Chi Minh City Securities Joint Stock Company			-		100.000	2.299.213.115	2.299.213.115
(HDC) Ba Ria - Vung Tau House Development Joint Stock Company	149.500	2.797.332.000	2.235.025.000	(562.307.000)			

Note: MAX and BAM stocks are tracked in section 16.c

b. Provisions for diminution of trading securities

Opening balance
Provisioning
Provision reversal
Reserves used

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
	(7.823.728.019)	(9.915.145.502)
	(7.912.203.347)	(6.046.682.695)
	1.078.301.465	1.342.949.340
		-
Closing balance	(14.657.629.901)	(14.618.878.857)

2.2 Held to maturity investment

a. Short term

+ Term deposits at banks:

An Binh Commercial Joint Stock Bank
National Commercial Joint Stock bank
Orient Commercial Joint Stock Bank
Viet Nam Public Joint Stock Commercial Bank

	30/6/2026 VND	1/1/2016 VND
	Cost price	Provisions
	387.670.557.579	0
	378.292.000.000	364.837.000.000
	40.984.000.000	39.930.000.000
	44.051.000.000	45.993.000.000
	19.460.000.000	34.571.000.000
	5.190.000.000	8.547.000.000

Southeast Asia Commercial Joint Stock Bank	6.360.000.000	18.692.000.000
Sai Gon – Ha Noi Commercial Joint Stock Bank	46.940.000.000	32.780.000.000
Sai Gon Tai Loc Commercial Joint Stock Bank	45.127.000.000	31.446.000.000
Tien Phong Commercial Joint Stock Bank	32.109.000.000	28.522.000.000
Viet A Commercial Joint Stock Bank	40.841.000.000	31.666.000.000
International Commercial Joint Stock Bank	50.635.000.000	51.402.000.000
Viet Nam Prosperity Joint Stock Commercial Bank	46.595.000.000	41.288.000.000
+ Bonds:	9.378.557.579	9.540.827.120
Bonds offered to the public by VPS Securities Joint Stock Company in 2025	9.378.557.579	9.540.827.120

3. FINANCIAL INVESTMENTS

Investments in other entities

	30/6/2026 VND		01/01/2026 VND	
	Cost	Provisions	Recoverable value	Recoverable value
(*) Investment in associates	29.430.000.000	(1.203.872.123)	29.430.000.000	(1.203.500.638)

Details of investments in associates as at June 30, 2026 are as follows:

Name of associates	Ownership ratio (%)	Cost (VND)	Provisions (VND)	Recoverable value (VND)
(*) GS – HP Sunflower International Village Corporation	40	13.310.000.000		
(*) Thanh Hung Joint Stock Company	31	16.120.000.000	(1.203.872.123)	
Total		29.430.000.000	(1.203.872.123)	

(*): The Company has not yet determined the recoverable value of these investments because there are no specific instructions on determining recoverable value.

Long-term financial investment reserve	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Opening balance	(1.203.500.638)	(1.481.571.478)
Provisioning	(371.485)	(1.115.058)
Provision reversal		
Reserves used		
Closing balance	(1.203.872.123)	(1.482.686.536)

4. CUSTOMER RECEIVABLES

	30/6/2026 VND	01/01/2026 VND
Customer receivables account for 10% or more of total customer receivables	45.043.214.387	58.260.030.912
<i>GS - HP Sunflower International Village Corporation</i>	<i>45.043.214.387</i>	<i>58.260.030.912</i>
Other customer receivables	2.990.972.573	2.939.506.314
Total	48.034.186.960	61.199.537.226
Receivables from related parties		
<i>GS - HP Sunflower International Village Corporation</i>	<i>45.043.214.387</i>	<i>58.260.030.912</i>

5. OTHER RECEIVABLES

	30/6/2026 VND	01/01/2026 VND
	Value Provisions	Value Provisions
Advance payment	128.000.000 -	43.397.198 -
Receivable from profit sharing of GS - HP Sunflower International Village Joint Venture Company	1.023.228.362 -	1.023.228.362 -
Anticipated interest	7.993.243.111 -	5.659.711.971 -
Bond interest receivable	39.430.037	230.024.363
Dividends receivable	1.110.000.000	
Receivable from sale of securities		
Personal income tax must be collected.		15.469.283
Deposit and collaterals	39.000.000	54.000.000
Other receivables	159.482.496 -	8.995.031 -
Total	10.492.384.006 -	7.034.826.208 -

6. INVENTORY

	30/6/2026		01/01/2026	
	VND		VND	
	Values	Provisions	Values	Provisions
Materials, tools		-		-
Production and unfinished business expenses	171.381.653	-		-
Goods	179.685.521	-	209.861.107	-
Total	351.067.174	-	209.861.107	-

7. DEFERRED COSTS

	30/6/2026	01/01/2026
	VND	VND
a. Short-term	248.840.070	693.676.097
Used tools and equipments	110.467.516	414.441.429
Other expenses (insurance, VNPT fees)	138.372.554	279.234.668
b. Long-term	8.182.433.442	9.709.368.970
Used tools and equipments	8.182.433.442	9.709.368.970
Road fees		

8. TANGIBLE FIXED ASSETS

Unit: VND

	Housing, buildings	Machines, equipments	Means of transport, transmission equipment	Management equipment and tools	Total
COST					
On 01/01/2026	2.958.869.475	884.238.743	4.538.260.327	130.215.333	8.511.583.878
Increase in period		41.749.074	992.487.273	50.925.926	1.085.162.273
Decrease in period			838.123.636	53.333.333	891.456.969
On the last day of period	2.958.869.475	925.987.817	4.692.623.964	127.807.926	8.705.289.182
ACCUMULATED DEPRECIATION					
On 01/01/2026	2.958.869.475	881.798.459	2.937.207.137	130.215.333	6.908.090.404
Increase in period	-	4.639.976	308.344.722	141.461	313.126.159
Depreciation in period	-	4.639.976	308.344.722	141.461	313.126.159
Decrease in period			838.123.636	53.333.333	891.456.969
On the last day of period	2.958.869.475	886.438.435	2.407.428.223	77.023.461	6.329.759.594
RESIDUAL VALUE					
On 01/01/2026	-	2.440.284	1.601.053.190	-	1.603.493.474
On the last day of period	0	39.549.382	2.285.195.741	0	2.375.529.588

9. INVESTMENT PROPERTIES

Unit: VND

	Initial number	Increase in period	Decrease in period	Final number
RENTAL INVESTMENT PROPERTIES				
Cost	155.757.200.265			155.757.200.265
Apartment block Q Van Cao	87.657.353.240			87.657.353.240
Block house S Van Cao	24.031.833.371			24.031.833.371
Apartment block S Van Cao	44.068.013.654			44.068.013.654
Accumulated depreciation	106.628.018.377	2.595.043.626	-	109.223.062.003
Apartment block Q Van Cao	58.593.285.537	1.514.028.608		60.107.314.145
Block house S Van Cao	15.577.182.110	305.868.857		15.883.050.967
Apartment block S Van Cao	32.457.550.730	775.146.161		33.232.696.891
Residual value	49.129.181.888			46.534.138.262
Apartment block Q Van Cao	29.064.067.703			27.550.039.095
Block house S Van Cao	8.454.651.261			8.148.782.404
Apartment block S Van Cao	11.610.462.924			10.835.316.763

10. PAYABLE TO SUPPLIER

	30/6/2026 VND	01/01/2026 VND
Short-term	1.344.203.063	968.363.056
Payables to supplier	1.344.203.063	968.363.056

11. TAXES AND STATE PAYABLES

	01/01/2026 VND	Payable in period VND	Actually paid in period VND	30/6/2026 VND
VAT	448.034.717	3.100.575.405	2.754.094.142	794.515.980
Special consumption tax	1.363.636	16.408.741	13.736.013	4.036.364
Corporate income tax	3.783.321.840	4.015.320.478	5.813.321.840	1.985.320.478
Personal income tax	92.366.077	1.507.225.042	1.476.610.517	122.980.602
Land tax, land rental	(326.656.957)	1.130.778.585	957.236.228	(153.114.600)
Fees, charges and other payables		119.760.000	119.760.000	0
Business license tax				0
Total	3.998.429.313	9.890.068.251	11.134.758.740	2.753.738.824
Receivables: land rental	326.656.957			153.114.600

12. OTHER PAYABLES

	30/6/2026 VND	01/01/2026 VND
a. Short-term	3.835.731.342	1.306.007.092
Union expenses	461.176.793	367.696.793
Others	3.374.554.549	938.310.299
b. Long-term	2.436.866.720	2.642.622.630
Receive deposit, bet	2.436.866.720	2.642.622.630

DIVIDENDS PAYABLE

	30/6/2026 VND	01/01/2026 VND
a. Short-term	20.685.717.000	20.685.717.000
Dividends payable	20.685.717.000	20.685.717.000

13. PROVISIONS FOR PAYABLES

Item	Opening balance	Increase during the period	Decrease during the period	Closing balance
a. Short-term				
Construction warranty reserve	491.140.680		491.140.680	
Other provisions for liabilities				
Total	491.140.680	-	491.140.680	

14. UNALLOCATED REVENUE

	30/6/2026 VND	01/01/2026 VND
a. Short-term	75.476.433	0
Unallocated revenue from services	75.476.433	0

15. EQUITYSTATEMENT OF CHANGES IN EQUITY

Unit: VND

Notes	Owner's equity	Capital surplus	Development investment fund	Other equity funds	Retained earnings	Total
On 01/01/2026	206.857.170.000	45.565.123	58.691.651.494	10.235.829.384	290.688.447.689	566.518.663.690
Increase in period		0	2.001.196.745		17.324.678.782	19.325.875.527
Interest in period					17.324.678.782	17.324.678.782
Profit distribution		0	2.001.196.745			2.001.196.745
Decrease in period					23.887.631.792	23.887.631.792
Profit distribution					23.887.631.792	23.887.631.792
On the last day of the period	206.857.170.000	45.565.123	60.692.848.239	10.235.829.384	284.125.494.679	561.956.907.425

DETAILS OF OWNER'S CAPITAL CONTRIBUTION

Unit: VND

Notes	30/6/2026			01/01/2026		
	Total	Common share capital	Preferred share capital	Total	Common share capital	Preferred share capital
Shareholders' equity	206.857.170.000	206.857.170.000	-	206.857.170.000	206.857.170.000	-
Total	206.857.170.000	206.857.170.000	-	206.857.170.000	206.857.170.000	-

CAPITAL TRANSACTIONS WITH OWNERS AND DIVIDENDS, PROFIT DISTRIBUTION**a. Undistributed profit after tax**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
On 01/01/2025	290.688.447.689	293.948.815.358
Increase in period	17.324.678.782	11.683.071.792
Profit in period	17.324.678.782	11.683.071.792
Decrease in period	23.887.631.792	22.598.585.576
Cash dividend last year	20.685.717.000	20.685.717.000
Cash dividend this year		
Development investment fund	2.001.196.745	1.912.868.576
Welfare fund allocation	1.200.718.047	
On the last day of the period	284.125.494.679	283.033.301.574

b. Share

	30/6/2026 Share	01/01/2026 Share
Number of shares registered for issuance	20.685.717	20.685.717
Number of shares sold to the public	20.685.717	20.685.717
<i>Common stock</i>	20.685.717	20.685.717
Number of shares outstanding	20.685.717	20.685.717
<i>Common stock</i>	20.685.717	20.685.717
Par value of shares outstanding (VND/share)	10.000	10.000

16. OFF-BALANCE SHEET ITEMS

	30/6/2026	01/01/2026
<u>a. Foreign currencies</u>	<u>USD</u>	<u>USD</u>
US dollar (USD)	34.03	34.03
<u>b. Bad debt resolved</u>	<u>VND</u>	<u>VND</u>
Customers buying houses in An Phu Villa area	1.915.743.350	1.915.743.350
Song Hong Shipbuilding and Construction Company	249.028.416	249.028.416
HN Construction Investment and Import Export Company	50.000.000	50.000.000
<u>c. Stocks that have left the floor</u>		
(BAM) Bac A Minerals and Metallurgy Joint Stock Company	223.500.000	
40.000		
(MAX) Huu Nghi Vinh Sinh Mining and mecanic Joint Stock Company	234.650.000	
45.000		

17. REVENUE

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Sales and service revenue	35.433.712.837	29.507.686.762
Sales and service revenue	29.065.868.526	20.800.874.386
Construction contract revenue	6.367.844.311	8.706.812.376
Revenue deductions		
Net revenue from sales and services	35.433.712.837	29.507.686.762
<i>Related party transactions:</i>	<i>63.525.000</i>	<i>5.695.790.736</i>

18. COST OF GOODS SOLD

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Cost of goods sold, services provided	19.650.244.780	16.366.039.478
Cost of construction contract	6.034.924.088	5.667.687.941
Total	25.685.168.868	22.033.727.419

19. FINANCIAL ACTIVITIES REVENUE

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Interest on deposits, bonds	13.853.375.536	8.652.097.394
Profit from sale of securities investments	4.887.213.350	2.066.860.660
Distributed dividends, profits	1.354.000.000	1.785.000.000
Profit from exchange rate difference		93.817
Total	20.094.588.886	12.504.051.871

20. FINANCIAL EXPENSES

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Loss from liquidation of financial investments	164.014.216	820.046.123
Provision for diminution of trading securities and investment losses	6.834.273.367	4.704.848.413
Loss from exchange rate difference		6.135
Loan interest		
Other financial expenses		
Total	6.998.287.583	5.524.900.671

21. SALES AND BUSINESS MANAGEMENT EXPENSES

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a. Sales expenses	1.544.263.281	189.553.753
Employee expenses	0	95.977.397
Other expenses	1.544.263.281	93.576.356
b. Business management expenses	3.269.149.165	3.103.597.670
Employee expenses	1.976.465.985	2.097.940.139
Taxes, fees, charges	372.487.323	11.004.323
Fixed asset depreciation expenses	313.126.159	338.880.445
Expenses of outsourced services, others	607.069.698	655.772.763

22. OTHER INCOME

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Recovery value from liquidation of fixed assets, tools and equipment	330.533.636	58.883.474
Contract's late payment interest	1.935.541.018	2.456.976.335
Refund of warranty provisions for construction works	491.140.680	496.273.885
Debt settlement according to tax audit decision		
Accounts payable		
Other incomes	551.351.100	20.870.000
Total	3.308.566.434	3.033.003.694

23. OTHER EXPENSES

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Administrative penalty		
Tax collection and penalties		
Other expenses (membership card)	0	10.177.832
Total	0	10.177.832

24. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
(1) Total accounting profit	21.339.999.260	14.182.784.982
(2) Adjustments for increase	90.603.134	100.780.966
Car depreciation expenses exceeding regulations	90.603.134	90.603.134
Non-deductible expenses		10.177.832
(3) Adjustments for reduction	1.354.000.000	1.785.000.000
Distributed dividends, profits	1.354.000.000	1.785.000.000
Debt settlement according to tax audit decision	0	
(4)=(1)+(2)-(3) Total taxable profit	20.076.602.394	12.498.565.948
(5) Corporate income tax rate	20%	20%
(6)=(4)*(5) Corporate income tax expenses calculated in current year	4.015.320.478	2.499.713.190
(8)=(6)+(7) Current corporate income tax expense	4.015.320.478	2.499.713.190
Adjustments to corporate income tax expenses of previous years into current corporate income tax expenses of this		

25. PRODUCTION COST BY NATURE

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Raw materials and consumables	10.471.608.227	5.428.976.391
Labor costs	7.241.794.383	10.174.187.097
Depreciation and amortization	4.849.230.113	2.933.924.071
Outsourced service costs	3.328.367.721	1.853.112.650
Others	4.607.580.870	4.936.678.633
Total	30.498.581.314	25.326.878.842

26. COMMUNICATION WITH RELATED PARTIES

Related party transactions	Từ 01/01/2026 đến 30/6/2026 VND	Từ 01/01/2025 đến 30/6/2025 VND
GS - HP Sunflower International Village Corporation		
Construction revenue	63.525.000	5.695.790.736
Interest must be collected for late payments on construction projects.	1.935.541.018	2.456.976.335
VAT	6.352.500	538.349.204
Collection payments	15.222.235.043	4.572.828.898
Payment required for purchases	79.278.437	59.601.700

Balances with related parties	30/6/2026 VND	01/01/2026 VND
GS - HP Sunflower International Village Corporation		
Construction and service receivables	45.043.214.387	58.260.030.912
Profit sharing receivables	1.023.228.362	1.023.228.362
Payment for goods	9.051.120	
Equity investment	13.310.000.000	13.310.000.000

Income of the Board of Directors, Board of Supervisors and Board of General Directors:

	Tittle	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Pham Ky Hung	Chairman until 10/7/2026	310.224.000	292.154.000
Pham Duc Duy	Chairman from 10/7/2026	506.483.222	392.148.000
Nguyen Thi Thuy	Vice chairman from 10/7/2026	221.886.000	408.562.667
Bui Thi Ngoc Anh	Board member – General Director	388.729.334	304.526.000
Dao Thanh Binh	Board member	239.280.615	240.396.000
Bui Ngoc Xuan	Deputy General Director from 15/4/2026	42.361.538	
Bui Thanh Hai	Deputy General Director until 01/4/2026	145.520.000	123.728.333
Nguyen Hoang Hiep	Head of Supervisory Board	49.163.000	48.754.000
Tran Thi Minh Thu	Member of Supervisory Board	77.582.000	83.486.259
Tran Hong Van	Member of Supervisory Board	142.953.481	128.077.000

26. FINANCIAL INSTRUMENTS

	Book value 30/6/2026 VND	Book value 01/01/2026 VND
Financial properties		
Cash and cash equivalents	4.085.712.740	1.806.913.043
Trading securities	72.236.879.345	69.994.476.913
Held to-maturity securities	387.670.557.579	374.377.827.120
Receivables	48.034.186.960	61.199.537.226
Other receivables	10.492.384.006	7.034.826.208
Total	522.519.720.630	514.413.580.510
Financial debt		
Payable to seller	1.344.203.063	968.363.056
Payable expenses	1.785.610.146	194.514.397
Other payables	26.958.315.062	24.634.346.722
Total	30.088.128.271	25.797.224.175

27. COMPARISON INFORMATION

Comparative figures are the Company's financial statements for the fiscal year ending December 31, 2025 audited by An Viet Auditing Company Limited.

Preparer



Vu Thi Van Thuong

Chief accountant



Luu Thi Phuong



Bui Thi Ngoc Anh