

SCG CONSTRUCTION GROUP JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

CONSOLIDATED FINANCIAL STATEMENTS

For the Second Quarter of 2026



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CONSOLIDATED FINANCIAL REPORT

As at 30 June 2026

Unit: VND

ASSETS	Codes	Notes	As at 30 Jun 2026	As at 1 Jan 2026
A. CURRENT ASSETS	100		12,641,394,443,491	11,741,727,709,929
I. Cash	110		62,229,145,550	57,613,527,813
1. Cash	111	5	62,229,145,550	57,613,527,813
II. Short-term financial investments	120		208,336,230,151	1,584,390,689,241
1. Held-to-maturity investments	123	6	208,336,230,151	1,584,390,689,241
III. Short-term receivables	130		8,448,891,688,095	7,860,387,636,025
1. Short-term trade receivables	131	7	5,393,545,981,926	4,787,548,950,129
2. Short-term advances to suppliers	132	8	3,017,065,149,771	2,994,268,549,288
3. Other short-term receivables	135	9	38,280,556,398	78,570,136,608
IV. Inventories	140	10	3,819,666,078,708	2,239,018,290,980
1. Inventories	141		3,832,289,840,833	2,251,642,053,105
2. Provision for devaluation of	142		(12,623,762,125)	(12,623,762,125)
V. Other short-term assets	160		102,271,300,987	317,565,870
1. Short-term deferred costs	161	11	32,429,801	317,565,870
2. Value added tax deductibles	162		102,238,871,186	-
B. NON-CURRENT ASSETS	200		40,457,777,043	20,631,784,116
I. Long-term receivables	210		2,419,420,000	-
1. Other long-term receivables	216	9	2,419,420,000	-
II. Fixed assets	220		27,530,288,759	6,467,695,476
1. Tangible fixed assets	221	12	6,655,114,451	5,466,626,228
- Cost	222		18,461,498,420	16,283,360,455
- Accumulated depreciation	223		(11,806,383,969)	(10,816,734,227)
2. Finance lease assets	224	13	19,726,272,188	-
- Cost	225		19,904,700,000	-
- Accumulated depreciation	226		(178,427,812)	-
3. Intangible assets	227	14	1,148,902,120	1,001,069,248
- Cost	228		3,081,714,000	2,868,594,000
- Accumulated amortisation	229		(1,932,811,880)	(1,867,524,752)
III. Long-term assets in progress	250		780,588,778	780,588,778
1. Construction in progress	252		780,588,778	780,588,778
IV. Other long-term assets	270		9,727,479,506	13,383,499,862
1. Long-term deferred costs	271	11	9,554,598,677	13,210,619,033
2. Deferred tax assets	272		172,880,829	172,880,829
TOTAL ASSETS (280=100+200)	280		12,681,852,220,534	11,762,359,494,045

CONSOLIDATED FINANCIAL REPORT (Continued)

As at 30 Jun 2026

Unit: VND

RESOURCES	Codes	Notes	As at 30 Jun 2026	As at 1 Jan 2026
C. LIABILITIES	300		10,953,419,675,078	10,079,753,540,574
I. Current liabilities	310		10,805,484,160,588	9,422,735,773,922
1. Short-term trade payables	311	15	1,562,473,125,860	1,226,897,595,715
2. Short-term advances from customers	312	16	1,807,809,402,435	2,466,249,486,588
3. Short-term Taxes and amounts payable to the State budget	314	17	124,968,583,427	122,962,682,507
4. Payables to employees	315		24,574,965,497	32,711,384,137
5. Short-term accrued expenses	316	18	3,598,792,347,201	3,298,349,091,201
6. Other current payables	320	19	23,213,398,016	12,359,510,472
7. Short-term loans and obligations under finance leases	321	20	3,663,652,338,152	2,263,206,023,302
II. Long-term liabilities	330		147,935,514,490	657,017,766,652
1. Long-term advances from customers	332	16	-	473,150,000,000
2. Long-term loans and obligations under finance leases	339	20	147,935,514,490	183,867,766,652
D. EQUITY	400		1,728,432,545,456	1,682,605,953,471
I. Owner's equity	410	21	1,728,432,545,456	1,682,605,953,471
1. Owner's contributed capital	411		850,000,000,000	850,000,000,000
- Ordinary shares carrying voting rights	411a		850,000,000,000	850,000,000,000
2. Capital surplus	412		(149,600,000)	(149,600,000)
3. Retained earnings	420		865,438,487,221	819,571,752,011
- Retained earnings accumulated to the prior year end	420a		819,571,752,011	496,468,697,981
- Retained earnings of the current year	420b		45,866,735,210	323,103,054,030
4. Non-controlling interests	429		13,143,658,235	13,183,801,460
TOTAL RESOURCES (440=300+400)	440		12,681,852,220,534	11,762,359,494,045



Ngo Minh Doan
Preparer



Do Van Khai
Chief Accountant



Nguyễn Xuân Anh
Chief Executive Officer

30 July, 2026

CONSOLIDATED INCOME STATEMENT

For the Second quarter of 2026 and the period from 01/01/2026 to 30/06/2026

Unit: VND

			For the Second Quarter of 2026	For the Second Quarter of 2025	From 01/01/2026 to 31/03/2026	From 01/01/2025 to 31/03/2025
1. Gross revenue from goods sold	01	22	1,740,761,161,762	1,775,060,211,854	2,404,410,137,952	2,038,239,817,649
2. Deductions	02		-	-	-	-
3. Net revenue from goods sold (10=01-02)	10		1,740,761,161,762	1,775,060,211,854	2,404,410,137,952	2,038,239,817,649
4. Cost of sales	11	23	1,618,126,146,002	1,609,661,256,447	2,191,992,311,927	1,832,890,125,287
5. Gross profit from goods sold (20=10-11)	20		122,635,015,760	165,398,955,407	212,417,826,025	205,349,692,362
6. Financial income	22	24	27,085,290,779	73,643,721,320	87,029,556,606	154,495,412,330
7. Financial expenses	23	25	97,723,750,445	97,423,293,860	176,112,171,008	186,573,703,667
- In which: Borrowing costs	24		95,997,828,446	96,520,811,631	172,666,249,010	184,936,429,014
9. Selling expenses	25	26	9,504,003,511	-	11,059,258,193	-
9. General and administration expenses	26	26	24,626,607,665	20,819,763,184	42,470,665,670	39,754,704,459
10. Operating profit (30=20+(22-23)-(25+26))	30		17,865,944,918	120,799,619,683	69,805,287,760	133,516,696,566
11. Other income	31		730,202,553	524,467,409	1,415,619,278	858,810,074
12. Other expenses	32		1,514,853,122	1,319,141,651	2,276,140,066	1,416,822,584
13. Losses from other activities	40		(784,650,569)	(794,674,242)	(860,520,788)	(558,012,510)
14. Accounting profit before tax (50=30+40)	50		17,081,294,349	120,004,945,441	68,944,766,972	132,958,684,056
15. Current corporate income tax expense	51	27	11,991,905,265	25,051,116,633	23,118,174,987	27,153,403,774
16. Net profit after corporate income tax (60=50-51)	60		5,089,389,084	94,953,828,808	45,826,591,985	105,805,280,282
In which:						
17. Net profit after corporate income tax of the parent company			5,015,723,550	95,181,211,068	45,866,735,210	105,932,526,864
18. Net profit after corporate income tax of the non-controlling shareholders			73,665,534	(227,382,260)	(40,143,225)	(127,246,582)
19. Basic earnings per share (*)	70	28	59	1,120	540	1,246



Ngô Minh Doan
Preparer



Do Van Khai
Chief Accountant



Nguyễn Xuân Anh
Chief Executive Officer

30 July, 2026

CONSOLIDATED CASH FLOW STATEMENT

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

Unit: VND

ITEMS	Codes	From 01/01/2026 to 31/03/2026	From 01/01/2025 to 31/03/2025
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	01	68,944,766,972	132,958,684,056
2. Adjustments for:			
Depreciation of fixed assets	02	1,054,936,870	1,046,966,196
Provisions	03	-	1,224,220,057
Gain from investing activities	05	(87,029,556,606)	(154,495,412,330)
Borrowing costs	06	172,666,249,010	185,310,882,667
3. Operating profit before movements in working capital	08	155,636,396,246	166,045,340,646
Increase, decrease in receivables	09	(716,112,080,256)	(330,077,570,313)
Increase, decrease in inventories	10	(1,580,647,787,728)	(536,402,269,232)
Increase, decrease in payables (excluding accrued)	11	(538,162,986,423)	2,486,844,672,870
Increase, decrease in deferred expenses	12	3,941,156,425	424,836,756
Borrowing costs have been paid	14	(161,945,927,206)	(180,507,309,095)
Corporate income tax paid	15	(4,000,000,000)	(8,150,000,000)
Net cash (used in)/generated by operating activities	20	(2,841,291,228,942)	1,598,177,701,632
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Acquisition and construction of fixed assets and other long-term assets	21	(4,640,968,705)	(109,371,818)
2. Cash outflow for lending, buying debt instruments of other entities	23	(13,370,000,000)	(1,922,400,000,000)
3. Cash recovered from lending, selling debt instruments of other entities	24	1,339,258,506,849	298,795,000,000
4. Interest earned, dividends and profits received	27	160,145,245,847	169,018,568,002
Net cash generated by/(used in) investing activities	30	1,481,392,783,991	(1,454,695,803,816)
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from borrowings	33	2,556,387,154,766	381,066,795,661
2. Repayment of borrowings	34	(1,191,873,092,078)	(553,791,564,203)
Net cash generated by/(used in) financing activities	40	1,364,514,062,688	(172,724,768,542)
Net increase/(decrease) in cash (50=20+30+40)	50	4,615,617,737	(29,242,870,726)
Cash at the beginning of the year	60	57,613,527,813	78,072,128,418
Cash at the end of the year (70=50+60)	70	62,229,145,550	48,829,257,692



Ngo Minh Doan
Preparer



Do Van Khai
Chief Accountant



Nguyễn Xuân Anh
Chief Executive Officer

30 July, 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying consolidated financial statements

1. GENERAL INFORMATION

Structure of ownership

SCG Construction Group Joint Stock Company (the "Company") was established as a joint stock company under the first Enterprise Registration Certificate No. 0108704763 dated 17 April 2019 issued by the Hanoi Authority for Planning and Investment with the 11th amendment dated 19 January 2026.

The Company's shares were authorized and ready for trading as approved by the Hanoi Stock Exchange under its Decision No. 79/QĐ-SGDHN dated 18 March 2021. According to Decision No. 515/QĐ-SGDHN dated 30 September 2021, the Company was granted approval from the Hanoi Stock Exchange on official listing its shares on the Hanoi Stock Exchange.

The number of employees as at 30 June 2026 was 781 (as at 31 December 2025: 656).

Operating activities

The Company's principal activities include:

- Construction of houses of all kinds;
- Construction of railway, road, electrical works, water supply and drainage works, telecommunication works, communication, water works, mining, processing, manufacturing and other civil engineering works;
- Real estate business, land use rights of owners, users or tenants;
- Dismantling, preparing the ground, installation of electrical systems, water supply and drainage, heating and air conditioning and other construction systems;
- Construction work completion;
- Other specialized construction activities;
- Wholesales of construction materials and other installation equipment;
- Real estate business, land use rights owned, used or rented;
- Consulting, brokerage, real estate auction, land use right auction;
- Management consulting activities;
- Specialized design activities;
- General support services;
- House cleaning;
- Landscape care and maintenance services;
- General and office administrative services.

Normal production and business cycle

For construction and equipment installation activities, the production and business cycle is usually based on the construction time of the works /project.

For the remaining business activities, the normal production and business cycle is carried out for a time period of 12 months or less.

The Company's structure

As at 30 June 2026, the Company has 1 representative office in Ho Chi Minh City and 2 subsidiaries.

The subsidiaries of the Company include:

STT	Name of subsidiaries	Place of incorporation and operation	Proportion of ownership rate (%)	Proportion of voting power held (%)	Principal activities
Direct subsidiary					
1.	Sunshine - Design Joint Stock Company	9th Floor, Sunshine Center Building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam	95%	95%	Architectural design, consulting
2.	S - Decoro Joint Stock Company	3rd Floor, Sunshine Center Building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam	90%	90%	Architectural activities and related technical consulting; commercial activities

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to consolidated financial reporting.

The consolidated financial statements are prepared on the basis of the consolidation of the Company's consolidated financial statements and the Company's subsidiaries financial statements.

Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

This consolidated financial report is prepared for For the Second Quarter of 2026.

3. IMPLEMENTATION OF THE NEW ACCOUNTING GUIDANCE

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises. This Circular is effective for financial years beginning on or after 01 January 2026. Circular 99 replaces the regulations on the accounting regime for enterprises issued under Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance guiding the Accounting Regime for Enterprises and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC of the Ministry of Finance. The Board of Management has applied Circular 99 in the preparation and presentation of the financial statements for the operating period from 01 January 2026 to 31 March 2026.

The Company applies the changes in accounting policies in accordance with Circular 99 and has effects on the Company on a non-retrospective basis as Circular 99 does not require retrospective application of these changes. The Company has also re-presented the corresponding data of the prior period for certain items to conform with the presentation under Circular 99 in these financial statements as presented in Note 30.

On April 20, 2026, the Minister of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43") amending and supplementing several articles of Circular No. 202/2014/TT-BTC dated December 22, 2024, of the Minister of Finance guiding the method of preparing and presenting consolidated financial statements. This Circular takes effect from the date of signing and applies to the preparation and presentation of consolidated financial statements for fiscal years beginning on or after January 1, 2026.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim consolidated financial statements, are as follows:

Estimates

The preparation of interim consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

Basis of consolidation

The interim consolidated financial statements incorporate the financial statements of the Company and enterprises controlled by the Company (its subsidiaries) for quarter first year 2025. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

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

Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used in line with those used by the Company.

Intragroup transactions and balances are eliminated in full on consolidation.

Non-controlling interests consist of the amount of those non-controlling interests at the date of the original business combination (see below) and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

Business combinations

On acquisition, the assets and liabilities and contingent liabilities of a subsidiary are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is credited to the consolidated profit and loss in the period of acquisition.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities, and contingent liabilities recognized.

Cash

Cash comprises cash on hand and bank demand deposits.

Financial investments

Investments Held to Maturity

Investments held to maturity include investments that the Company intends and is able to hold until maturity. These include bonds that the issuer is obligated to repurchase at a certain point in the future.

Investments held to maturity are recognized from the date of purchase and are initially valued at the purchase price and related transaction costs. Interest income from investments held to maturity after the date of purchase is recognized in the consolidated Statement of Income on an accrual basis. Interest earned before the Company takes possession is deducted from the cost at the time of purchase.

Investments held to maturity are valued at cost less the provision for doubtful receivables.

The provision for doubtful receivables on investments held to maturity is established in accordance with current accounting regulations.

Loan receivables

Loan receivables are measured at cost less provision for doubtful debts. Provision for doubtful debts relating to loan receivables is made in accordance with prevailing accounting regulations.

Receivables

Receivables represent the amounts recoverable from customers or other debtors and are stated at book value less provision for doubtful debts.

Provision for doubtful debts is made for receivables that are overdue on the basis of assessing the ability to collect receivables, or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

Inventories

Inventories are recorded using the perpetual inventory method and stated at the lower of cost and net realisable value.

For construction activity, cost of inventory includes direct raw material cost, direct labor cost and production overheads, if any, to bring the inventories to their present location and condition.

For trading activity, cost comprises cost of purchases and other directly attributable expenses.

The cost of inventory is determined by the specific method according to each unfinished project or unrecorded revenue. Net realisable value represents the estimated revenue less all estimated costs to completion.

The evaluation of necessary provision for inventory obsolescence follows current prevailing accounting regulations which allow provisions to be made for obsolete, damaged, or sub-standard inventories and for those which have costs higher than net realisable values as at the balance sheet date.

Cost of production in progress in the inventory balance represents costs of works that are in progress, unfinished by the end of the period.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	<u>Years</u>
Buildings and structures	6
Machinery and equipment	3 - 10
Motor vehicles	6 - 10

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognised in the interim consolidated income statement.

Intangible assets and amortisation

Intangible assets represent accounting software that is stated at cost less accumulated amortisation. Intangible assets are amortised using the straight-line method over their estimated useful lives.

Operating lease

Leases where substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating leases. Rentals payable under operating leases are charged to the interim consolidated income statement on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

Prepayments

Prepayments are expenses which have already been paid but relate to results of operations of multiple accounting periods.

Prepayments mainly include office rental fee, costs of tools and equipment for construction, office renovation and repair costs, other tools and equipment costs which are amortized to the project value for a period not exceeding the expected project implementation period, and other costs arising in the course of production and business activities of the Company and its subsidiaries which are expected to bring future economic benefits to the Company and its subsidiaries. These expenditures have been capitalized as prepayments and are allocated in the interim consolidated income statement using the straight-line method in accordance with the prevailing accounting regulations.

Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that the Company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the management's best estimate of the consideration required to settle the present obligation at the end of accounting period.

Straight bond issued

Bonds are issued as long-term borrowings.

Carrying value of straight bonds is recorded on net basis, equal to bonds' nominal amount less (-) Bond discount plus (+) Bond premium.

Costs relating to the issue of bonds are amortised over the lives of the bonds using straight-line method and are recorded in the financial expenses. Costs relating to the issue of bonds are initially recorded as a decrease in the principal of bonds.

Revenue recognition

Construction contract

Construction contract revenue and costs are recognised as follows:

The outcome of a construction contract can be estimated reliably and is accepted by the customers, revenue and costs are recognised by reference to the stage of completion of the contract activity accepted by the customers in the period.

Revenue from sale of goods and service rendered

Revenue from the sale of goods is recognised when all five (5) following conditions are satisfied:

- (a) the Company and its subsidiaries has transferred to the buyer the significant risks and rewards of ownership of the goods;
- (b) the Company and its subsidiaries retains neither continuing managerial involvement to the degree usually associated with; ownership nor effective control over the goods sold;
- (c) the amount of revenue can be measured reliably;
- (d) it is probable that the economic benefits associated with the transaction will flow to the Company and its subsidiaries; and
- (e) the costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue of a transaction involving the rendering of services is recognised when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognised in each period by reference to the percentage of completion of the transaction at the consolidated balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- (a) the amount of revenue can be measured reliably;
- (b) it is probable that the economic benefits associated with the transaction will flow to the Company;
- (c) the percentage of completion of the transaction at the interim consolidated balance sheet date can be measured reliably; and
- (d) the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Financial income

Interest from advance of construction contracts, bank, loan and bonds interest income are accrued on a time basis, by reference to the principal outstanding and at the applicable interest rate.

Other investment income is recognised when the Company's right to receive payment has been established.

Borrowing costs

Borrowing costs are recognised in the interim income statement in the period when incurred unless they are capitalised in accordance with Vietnamese Accounting Standard No. 16 "Borrowing costs" and. Accordingly, borrowing costs to serve the construction of works and assets for customers, including the case of separate loans which are not capitalized into the value of construction works. Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Investment income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the cost of those assets. For specific borrowings for the purpose of construction of fixed assets and investment properties, borrowing costs are capitalised even when the construction period is under 12 months.

Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on significant differences between carrying amounts of assets and liabilities in the interim consolidated financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using balance sheet liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset realised. Deferred tax is charged or credited to interim consolidated profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

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

5. CASH

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
Cash	62,229,145,550	57,613,527,813
Cash on hand	107,525,634	141,284,634
Bank demand deposits	62,121,619,916	57,072,243,179
Cash in transit	-	400,000,000
	62,229,145,550	57,613,527,813

6. HELD-TO-MATURITY INVESTMENTS

	30/06/2026			01/01/2026		
	VND	VND	VND	VND	VND	VND
	Cost	Fair value	Provision	Cost	Fair value	Provision
Held-to-maturity investments						
<i>Short-term loan receivables</i>	<i>185,386,493,151</i>	<i>185,386,493,151</i>	<i>-</i>	<i>1,511,275,000,000</i>	<i>1,511,275,000,000</i>	<i>-</i>
Truong Minh Construction and Development Company Limited (i)	60,415,000,000	60,415,000,000	-	292,300,000,000	292,300,000,000	-
Duong Van Company Limited (ii)	-	-	-	42,625,000,000	42,625,000,000	-
King Square Company Limited (iii)	-	-	-	591,000,000,000	591,000,000,000	-
Great Point Construction Company Limited (iv)	40,000,000,000	40,000,000,000	-	40,000,000,000	40,000,000,000	-
Golden Great Trading Company Limited (v)	22,466,493,151	22,466,493,151	-	484,000,000,000	484,000,000,000	-
Hon Ngoc Viet Trading and Service Company Limited (vi)	61,215,000,000	61,215,000,000	-	61,350,000,000	61,350,000,000	-
Other	1,290,000,000	1,290,000,000	-	-	-	-
<i>Interest income on investments held to maturity</i>	<i>22,949,737,000</i>	<i>22,949,737,000</i>	<i>-</i>	<i>73,115,689,241</i>	<i>73,115,689,241</i>	<i>-</i>
Truong Minh Construction and Development Company Limited (i)	4,722,239,862	4,722,239,862	-	25,321,780,820	25,321,780,820	-
Duong Van Company Limited (ii)	3,248,184,541	3,248,184,541	-	15,628,666,780	15,628,666,780	-
King Square Company Limited (iii)	4,189,122,054	4,189,122,054	-	4,381,315,068	4,381,315,068	-
Great Point Construction Company Limited (iv)	1,894,863,013	1,894,863,013	-	10,479,452	10,479,452	-
Golden Great Trading Company Limited (v)	1,487,474,791	1,487,474,791	-	23,178,958,904	23,178,958,904	-
Hon Ngoc Viet Trading and Service Company Limited (vi)	7,305,239,588	7,305,239,588	-	4,568,079,451	4,568,079,451	-
Other	102,613,151	102,613,151	-	26,408,766	26,408,766	-
Total	208,336,230,151	208,336,230,151	-	1,584,390,689,241	1,584,390,689,241	-

- (i) Reflects an unsecured loan to Truong Minh Construction and Development Company Limited, under Loan Contract No. 3101/2024/HDCV/SCG-TM dated 31 January 2024 and the Appendix No. 01 dated 30 November 2024 and Appendix No. 02 dated December 31, 2025 to serve the borrower's business demand with a fixed loan interest rate of 9%/year for 12 months, the late payment penalty is 150% of the current loan interest rate. The loan matures on 31 December 2026. Loan interest and the principal shall be collected upon maturity or the date of early contract termination, as appropriate.

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- (ii) Represents an unsecured loan to Duong Van One Member Company Limited under the Loan Contract No. 2606/2025/HDCV/SCG-DV dated 26 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/ year, the late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate. The contract was settled on April 8, 2026.
- (iii) Represents an unsecured loan to King Square Company Limited under the Loan Contract No. 2606/2025/HDCV/SCG-KS dated 26 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.0%/ year, the late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate. The contract was settled on Jun 17, 2026.
- (iv) Represents an unsecured loan to Golden Great Trading Company Limited under the Loan Contract No. 3006/2025/HDCV/SCG-GG dated 30 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/ year, the late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate.
- (v) Represents an unsecured loan to Great Point Construction Company Limited under the Loan Contract No. 3006/2025/HDCV/SCG-GP dated 30 June 2025 and the Appendix No. 01 dated 01 August 2025 to serve the borrower's business demand with a loan interest rate of 9.5%/ year, late payment penalty equals to 150% of the current loan interest rate and the loan term is extended to 30 April 2026. Loan interest is paid together with the principal at the end of the loan term or the date of early contract termination, as appropriate.
- (vi) Reflects an unsecured loan from S-Decoro Joint Stock Company - a subsidiary of the Company - to Hon Ngoc Viet Trading & Service Company Limited, according to Loan Contract No. 01.2025/HDVV/SDECORO-HNV dated 07 Mar 2025 to serve the borrower's business demand with a loan interest rate of 9%/year, the late payment penalty is 150% of the current loan interest rate, the term extended by 12 months from the first disbursement date. Loan interest and the principal shall be collected upon maturity or the date of early contract termination, as appropriate.

7. SHORT-TERM TRADE RECEIVABLES

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
a. Short-term trade receivables		
Saigon Sunshine Group Joint Stock Company	283,142,184,289	444,046,230,982
Vir Investment Trading Company Limited	301,302,485,785	309,632,485,785
JH Company Limited	636,630,732,346	553,994,033,748
Sunrise Vietnam Investment and Construction Joint Stock Company	746,579,514,246	871,439,514,246
Light Home Vietnam Company Limited	713,452,936,337	502,471,985,437
An Hung Real Estate Trading and Services Company Limited	25,669,494,850	26,231,117,710
Hemera Real Estate Investment Company	666,164,983,672	394,783,092,518
Huong Nguyen Vietnam Trading and Investment Company Limited	301,172,261,212	388,540,265,252
An Binh Trading and Investment Company Limited	178,120,296,630	208,326,854,514
Other	1,541,311,092,559	1,088,083,369,937
	5,393,545,981,926	4,787,548,950,129
In which:		
b. Receivables from major related parties (Details stated in Note 30)	1,558,988,510,320	1,065,337,798,303

8. SHORT-TERM ADVANCES TO SUPPLIERS

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
a. Short-term advance to suppliers		
Vietnam Real Estate Investment and Construction Company Limited	408,920,404,582	426,200,000,000
Duong Van One Member Company Limited	-	300,000,000,000
Kinh Bac Real Estate Business Joint Stock Company	-	76,902,901,496
Dai Hung Thinh Real Estate Investment Joint Stock Company	380,000,000,000	380,000,000,000
DIA Investment Joint Stock Company	315,905,725,253	119,808,024,864
ICV Vietnam Investment and Construction Joint Stock Company	125,339,578,893	211,283,624,862
136 Group Joint Stock Company	25,064,071,680	71,982,918,668
Other	1,761,835,369,363	1,408,091,079,398
	3,017,065,149,771	2,994,268,549,288
In which:		
Short-term advance to major related parties (Details stated in Note 30)	351,190,649,705	223,291,702,107

9. OTHER SHORT-TERM RECEIVABLES

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
a. Other short-term receivables		
Advance interest on construction contracts	14,945,056,769	70,454,757,988
Advances for officials and employees	5,046,744,434	5,629,618,118
Other receivables	18,288,755,195	2,485,760,502
	38,280,556,398	78,570,136,608
In which:		
b. Other short-term receivables from major related parties	-	40,945,478,537
(Details stated in Note 30)		
c. Other long-term receivables		
Security deposits and earnest money	2,419,420,000	-
	2,419,420,000	-

10. INVENTORIES

	As at 30 Jun 2026		As at 1 Jan 2026	
	Cost	VND Provision	Cost	VND Provision
Work in progress (i)	2,638,308,259,060	(12,623,762,125)	939,946,772,066	(12,623,762,125)
Merchandise	1,193,981,581,773	-	1,311,695,281,039	-
	3,832,289,840,833	(12,623,762,125)	2,251,642,053,105	(12,623,762,125)

- (i) Work in progress represents the cost of works under construction. Details of work in progress according to the construction are as follows:

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
Sunshine Crystal River - CT01 Project	248,157,375,077	89,224,341,486
Noble Crystal Long Bien	165,055,790,011	86,786,419,623
Dan Phuong Project (Noble Capital Tay Thang Long)	172,630,680,545	23,050,318,266
Royal Capital Project	8,082,831,896	19,770,863,040
Sunshine Sky City Project (E3)	101,556,344,450	84,254,385,918
Alluvia City Van Giang Project	187,182,054,261	104,885,468,045
Noble Capital Tay Ho Project (IB29)	81,359,119,947	2,326,700,968
Sunshine Legend City Project (Modus)	599,347,524,583	55,504,002,474
Phu Thuan High-rise Residential Area (E2) Project	54,617,060,116	50,347,431,105
Sunshine Empire Project	144,495,094,814	127,995,283,319
Others	875,824,383,361	295,801,557,823
	2,638,308,259,060	939,946,772,066

11. DEFERRED COSTS

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
a. Short term		
Other tools, equipments	32,429,801	317,565,870
	32,429,801	317,565,870
b. Long term		
Commitment fee	5,160,000,002	8,600,000,000
Tools, equipments for construction	3,201,306,141	3,474,557,184
Office renovation and repair expenses	205,997,364	259,403,196
Other tools, equipments	987,295,170	876,658,653
	9,554,598,677	13,210,619,033

12. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Total
	VND	VND	VND	VND
COST				
Opening balance	857,500,000	8,578,651,364	6,847,209,091	16,283,360,455
Additions in the period	546,000,000	1,632,137,965	-	2,178,137,965
Closing balance	1,403,500,000	10,210,789,329	6,847,209,091	18,461,498,420
ACCUMULATED DEPRECIATION				
Opening balance	410,222,222	6,392,886,742	4,013,625,263	10,816,734,227
Charge for the period	52,500,000	564,984,028	372,165,714	989,649,742
Closing balance	462,722,222	6,957,870,770	4,385,790,977	11,806,383,969
NET BOOK VALUE				
Opening balance	447,277,778	2,185,764,622	2,833,583,828	5,466,626,228
Closing balance	940,777,778	3,252,918,559	2,461,418,114	6,655,114,451

13. INCREASE AND DECREASE IN FINANCE-LEASED FIXED ASSETS

	Motor vehicles
	VND
COST	
Opening balance	-
Financial leasing during the period	19,904,700,000
Closing balance	19,904,700,000
ACCUMULATED AMORTISATION	
Opening balance	-
Depreciation for the period	178,427,812
Closing balance	178,427,812
NET BOOK VALUE	
Opening balance	-
Closing balance	19,726,272,188

14. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Website VND
COST	
Opening balance	2,868,594,000
Increase during the period	213,120,000
Closing balance	<u>3,081,714,000</u>
ACCUMULATED AMORTISATION	
Opening balance	1,867,524,752
Depreciation for the period	65,287,128
Closing balance	<u>1,932,811,880</u>
NET BOOK VALUE	
Opening balance	<u>1,001,069,248</u>
Closing balance	<u>1,148,902,120</u>

15. SHORT-TERM TRADE PAYABLES

	As at 30 Jun 2026		As at 1 Jan 2026	
	Amount	VND Amount able to be paid off	Amount	VND Amount able to be paid off
a. Short-term trade payables				
An Binh Duy Trading Company Limited	249,449,475,851	249,449,475,851	122,973,068,030	122,973,068,030
SIGMA Engineering Joint Stock Company	174,245,736,444	174,245,736,444	147,277,970,141	147,277,970,141
Eurowindow Joint Stock Company	72,392,219,030	72,392,219,030	72,392,219,030	72,392,219,030
S-Manpower Trading Company Limited	115,716,897,946	115,716,897,946	47,571,895,294	47,571,895,294
Others	950,668,796,589	950,668,796,589	836,682,443,220	836,682,443,220
	<u>1,562,473,125,860</u>	<u>1,562,473,125,860</u>	<u>1,226,897,595,715</u>	<u>1,226,897,595,715</u>
In which:				
b. Short-term trade payables to major related parties	<u>80,641,641,699</u>	<u>80,641,641,699</u>	<u>52,715,831,066</u>	<u>52,715,831,066</u>
(Details stated in Note 30)				

16. SHORT-TERM ADVANCES FROM CUSTOMERS

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
a. Short-term Advances from customers		
Sunshine E&C Construction Joint Stock Company	4,260,869,787	4,260,869,787
Thu Duc Infrastructure Development Investment Joint Stock Company	234,595,171,813	63,180,522,295
Saigon Sunshine Group Joint Stock Company	58,698,085,088	-
Truong Giang Construction Architecture Company Limited	417,031,468,434	-
Sunshine Marina Nha Trang Joint Stock Company	359,500,000,000	438,670,000,000
Northern Infrastructure Investment and Construction Company Limited	638,970,000,000	1,875,000,000,000
Others	94,753,807,313	85,138,094,506
	1,807,809,402,435	2,466,249,486,588
In which:		
Short-term advances from customers from major related parties (Details stated in Note 30)	65,268,584,730	448,144,312,944
b. Long-term advances from customer		
Truong Giang Construction Architecture Company Limited	-	473,150,000,000
	-	473,150,000,000

17. TAXES AND AMOUNTS PAYABLE TO THE STATE BUDGET

	As at 1 Jan 2026	Payable during the year	Paid/Offsets during the year	As at 30 Jun 2026
	VND	VND	VND	VND
Value added tax	38,182,370,170	211,767,455,899	227,467,675,301	22,482,150,768
Corporate income tax	81,644,042,160	23,118,174,987	4,000,000,000	100,762,217,147
Personal income tax	3,136,270,177	3,342,893,209	4,754,947,874	1,724,215,512
Other taxes, fees and duties	-	2,123,181,600	2,123,181,600	-
	122,962,682,507	240,351,705,695	238,345,804,775	124,968,583,427

18. SHORT-TERM ACCRUED EXPENSES

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
Accrual for construction works (i)	3,598,792,347,201	3,298,349,091,201
In which:		
Phuc Tho Sunshine Heritage Project	203,508,728,831	204,761,474,966
Hon Rom Hill luxury villa and resort Project	130,000,000,000	130,000,000,000
Dan Phuong Project (Noble Capital Tay Thang Long)	595,036,972,737	963,844,386,168
E2 Diaphragm wall piles Project	133,000,000,000	133,000,000,000
Noble Capital Tay Ho Project (IB29)	192,567,405,744	199,180,600,232
Royal Capital Project	412,872,181,047	569,845,337,376
Sunshine Green Iconic Project	63,238,412,338	68,189,482,793
Sunshine Crystal River - Tháp tầng (CT01)	435,939,981,473	185,904,916,479
Accrued expense for other projects, works	1,432,628,665,031	843,622,893,187
	3,598,792,347,201	3,298,349,091,201

(i) The accrued expenses for construction projects refer to the provision for costs incurred corresponding to the work items and project components that have been inspected and accepted during the period.

19. OTHER CURRENT PAYABLES

	As at 30 Jun 2026	As at 1 Jan 2026
	VND	VND
Interest payables	22,087,664,653	11,367,342,849
Other payables	1,125,733,363	992,167,623
	23,213,398,016	12,359,510,472

SCG CONSTRUCTION GROUP JOINT STOCK COMPANY
NOTES TO THE FINANCIAL STATEMENTS (Continued)

FORM B 09a-DN/HN

20. SHORT-TERM LOANS

	As at 1 Jan 2026		During the period		As at 30 Jun 2026	
	VND	VND	VND	VND	VND	VND
	Amount	Amount able to be paid off	Increases	Decreases	Amount	Amount able to be paid off
a. Short-term loans						
Vietnam Prosperity Joint Stock Commercial Bank (i)	-	-	81,794,720,726	-	81,794,720,726	81,794,720,726
Kien Long Commercial Joint Stock Bank - Hanoi Branch (ii)	795,879,928,432	795,879,928,432	553,561,207,056	484,478,847,307	864,962,288,181	864,962,288,181
Saigon - Hanoi Commercial Joint Stock Bank (iii)	764,427,729,329	764,427,729,329	1,307,635,702,212	483,227,233,862	1,588,836,197,679	1,588,836,197,679
Military Commercial Joint Stock Bank - Hai Ba Trung Branch (iv)	504,344,288,486	504,344,288,486	238,347,065,855	224,167,010,909	518,524,343,432	518,524,343,432
Vietnam Investment and Development Commercial Bank - Hanoi Branch (v)	198,554,077,055	198,554,077,055	223,454,710,143	-	422,008,787,198	422,008,787,198
	2,263,206,023,302	2,263,206,023,302	2,404,793,405,992	1,191,873,092,078	3,476,126,337,216	3,476,126,337,216
b. Long-term loans due to pay						
Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch (i)	-	-	183,867,766,652	-	183,867,766,652	183,867,766,652
	-	-	183,867,766,652	-	183,867,766,652	183,867,766,652
c. Long-term finance lease liabilities due within 12 months						
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Financial Leasing Company Limited	-	-	3,658,234,284	-	3,658,234,284	3,658,234,284
	-	-	3,658,234,284	-	3,658,234,284	3,658,234,284
Total	2,263,206,023,302	2,263,206,023,302	2,592,319,406,928	1,191,873,092,078	3,663,652,338,152	3,663,652,338,152

- (i) Reflects the short-term loan from Vietnam Prosperity Joint Stock Commercial Bank (VPBank) under Credit Line Agreement No. BCLC-12753-01 dated February 10, 2026, with a credit limit of VND 1,000,000,000. The purpose of the credit facility is to supplement working capital, issue Letters of Credit (L/C), and provide guarantees to support construction and execution activities. The loan term and interest rate are stipulated in the respective Debt Acknowledgement Notes. The maturity of each drawdown under the credit line does not exceed 12 months. The loan is secured by the following security agreements:
- Secured by the pledge of receivables together with goods owned by Sunshine Saigon Group Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-01 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Yamato E&C Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-03 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by FSI Financial Investment Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-02 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Meteor PC Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-04 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Tuan Huy Trading and Service Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-05 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Vicenco Trading Investment Company Limited, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-06 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-07 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-08 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods owned by Marina 1 Joint Stock Company, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-09 dated 10 February 2026.
 - Secured by the pledge of receivables together with goods and payment guarantee provided by the Customer, arising from construction contracts for the execution of the Project, under Security Agreement No. BCLC-12753-HDTC-B4 dated 10 February 2026.

(ii) Represents a short-term loan from Kien Long Commercial Joint Stock Bank - Hanoi Branch - Thang Long transaction office under Credit Limit Agreement No. 060/25/HDTC dated 26 September 2025 with the maximum credit limit of VND 1,000,000,000,000. The purpose of credit granting is specified in each Credit Agreement and/or Disbursement Request Form cum Debt Acknowledgement Agreement. The loan term and interest rate are specified in the Debt Acknowledgement Agreement. The effective term of the credit agreement is 1 year from the date of signing the contract to 26 September 2026. The loan is secured by the following guarantee contracts:

- Mortgage Contract of property rights No. 105/24/HDTC dated 13 September 2024, No. 110/24/HDTC dated 02 October 2024 and No. 001/25/HDTC dated 09 January 2025 between Thuan Phu Lang Co Investment and Development Joint Stock Company (the Owner of Collateral), Kien Long Commercial Joint Stock Bank, Hanoi Branch (the Mortgagee), and the Company (the Secured Party). The collateral is the entire property rights arising from the development, exploitation and business of the: "Sea Hotel Area with an area of 17,400 m²", "Lakeside Villa Area with an area of 110,400 m²" and "Golf Practice Area with an area of 21,200 m²" within the Lang Co Tourist Resort and Golf Course Investment Project in Loc Vinh Commune, Phu Loc District, Thua Thien Hue Province according to Investment Registration Certificate No. 7475206665 issued by the Management Board of the Economic and Industrial Zones of Thua Thien Hue Province.
- The Company's receivable right arises from Construction Contract No. 0905/HBTC/JH-SCG dated May 9, 2024, executed between the Company and JH Co., Ltd., in relation to the high-rise residential building combined with commercial services and low-rise housing project at land lot CT01, Nam Thăng Long Urban Area, Phase III, Phu Thuong Ward, Hanoi, as stated in Note 07.
- The Company's receivable right arises from Construction Contract No. 222/2024/HBTC/River Wind-SCG dated June 6, 2024, executed between the Company and River Wind Investment Co., Ltd., in relation to the inter-level school project at land lot coded THLC under the Nam Thang Long Urban Area Project, Phase II, in Dong Ngac Ward and Phu Thuong Ward, Hanoi, as stated in Note 07.

(iii) Represents a short-term loan from Saigon - Hanoi Commercial Joint Stock Bank under Credit Limit Agreement:

- Agreement No. 0170/2025/HDHM-PN/SBH.110100 dated 26 May 2025, with a maximum credit limit of VND 2,000,000,000,000. The purpose of the credit is to supplement working capital for business operations. The loan term and interest rate are stipulated in the loan agreements, but the maximum term is 9 months from the day following the disbursement date. The loan agreement is valid for one year from the date of signing until 26 May 2026. The loan is secured by property rights arising from the investment, business, and exploitation of adjacent land plots within Zone 1, Zone 3, and Zone 4 of the Sunshine Grand Capital New Life Urban Area Project, part of the Southwest New Urban Area Project in Tan Lap Commune, Dan Phuong District, developed by DIA Investment Joint Stock Company and Tan Cuong Consulting, Investment and Trading Joint Stock Company (related parties of the Company) as the investor, according to Investment Policy Decision No. 984/QD-UBND issued by the Hanoi People's Committee on 02 March 2018 (amended for the second time by Decision No. 6555/QD-UBND issued by the Hanoi People's Committee on 25 December 2013).
- Agreement No. 0446/2025/HDHM-PN/SBH.110100 dated 24 September 2025, with a maximum credit limit of VND 1,130,000,000,000. The purpose of this credit is to finance the construction and supply of materials for the following items: Completion of technical infrastructure, construction of all low-rise townhouses and villas (rough construction and exterior finishing) within the Modus Urban Area project, with Bach Giang Construction Investment Development Joint Stock Company - DCI as the investor. The loan term and interest rate are stipulated in the loan agreements, but are a maximum of 9 months from the day following the disbursement date. The credit agreement is valid for one year from the date of signing until 24 September 2026. The loan is secured by all claims arising from Construction Contract No. 309/HBTC/MODUS/DCI-SCG dated 20 July 2025, between the Company and Bach Giang Construction Investment Development Joint Stock Company - DCI, and its Appendices/amendments, including the termination of the economic contract for any reason as stated in Note 07.

- Agreement No. 0653/2025/HDHM-PN/SBH.110100 dated 15 December 2025, with a maximum limit of VND 1,500,000,000,000. The purpose of this credit is to supplement working capital for the construction of high-rise residential buildings on plots CT-01, CT-02, and CT-03 of the Modus Urban Area project, developed by Bach Giang Construction Investment Development Joint Stock Company - DCL. The loan term and interest rate are stipulated in the loan agreements, but the maximum term is 9 months from the day following the disbursement date. The credit agreement is valid for one year, from 26 December 2025 to 26 December 2026. The loan is secured by all future claims arising from Appendix K.1 dated 10 October 2025 and Appendix K.2 dated 22 December 2025 to Construction Contract No. 2011/2025/HĐTC/LH-SCG dated 10 October 2025 between the Company and Light Home Vietnam Co., Ltd. and its Appendices/amendments, including in the event of termination of the economic contract for any reason as stated in Note 07.
- (iv) Represents a short-term loan from Military Commercial Joint Stock Bank, Hai Ba Trung Branch under Credit Limit Agreement No. 318848.25.065.5083600.TD dated 10 July 2025 with the maximum credit limit of VND 1,000,000,000,000. The purpose of credit granting is to support the Customer's construction business activities. The loan term is 09 months, details of the loan term and interest rate are specified in the Debt Acknowledgement Agreement for each disbursement. The effective term of the credit agreement is 1 year from the date of signing the contract to 07 July 2026. The loan is secured by the following guarantee contracts:
 - Mortgage Contract of property rights No. 322918.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 02/2024/HDTC/CT5CT6/AB-SCG dated 25 December 2024 signed between the Company and An Binh Investment and Trading Company Limited relating to the construction investment project of high-rise residential buildings for sale at land plots with symbols B3/CT5 and B4/CT6 within planning zone C14, Phuc Dong Ward, Long Bien District (Noble Crystal Long Bien Project) as stated in Note 07.
 - Mortgage Contract of property rights No. 322902.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 225/2024/HDTC/HNVN-SCG dated 10 December 2024 signed between the Company and Huong Nguyen Vietnam Investment Trading Company Limited relating to the construction of low-rise building structures, Zone 2 of the New Life Urban Area Construction Investment Project, Sunshine Grand Capital in Tan Lap Commune, Dan Phuong District and Duc Giang and Duc Thuong Communes, Hoai Duc District, Hanoi as stated in Note 07.
 - Mortgage Contract of property rights No. 322922.25.065.5083600.BD dated 28 July 2025. The collateral is the Company's receivables arising from Construction Contract No. 1907/2023/E&C-SCG/HDTC dated 19 July 2023 between the Company and Sunshine E&C Construction Joint Stock Company; Contract No. 2107/2023/SR-SCG/HDTC dated 21 July 2023 and Contract No. 111a/HD/SR-SCG dated 05 June 2024 between the Company and Sunrise Vietnam Investment and Construction Joint Stock Company relating to the construction investment project at land plots TT-01 to TT-09 and CXX-01 to CX-04 (Royal Capital Project) as stated in Note 07.
- (v) Represents a short-term loan from Vietnam Joint Stock Commercial Bank for Investment and Development under Credit Limit Contract No. 01/2025/14194519/HĐTD dated 28 August 2025, with a maximum credit limit of VND 1,000,000,000,000. The purpose is to supplement working capital, issue guarantees and open L/Cs to support the client's construction and business activities. The credit limit is valid until 15 August 2026, with interest rates determined for each specific credit contract according to the Bank's interest rate regime during each period. The loan is secured by the following guarantee contracts:
 - Mortgage Contract of real estate to secure obligations for others No. 05/2025/14194519/HĐBĐ and No. 06/2025/14194519/HĐBĐ dated 31 December 2025 between Duong Van One Member Company Limited (the Mortgagee) and Vietnam Joint Stock Commercial Bank for Investment and Development, Hanoi Branch (the Mortgagee). The collateral comprises assets attached to land including apartment SH02-05 (commercial and service) and SH02-01 (commercial and service) located at the mixed-use residential and commercial building Sunshine Riverside, land plot CT2, land lot CT03A-CT within block CT03 of Nam Thang Long Urban Area Phase 3, Phu Thuong Ward, Hanoi.

- Mortgage Contract of real estate to secure obligations for others No. 01/2025/14194519/HĐBĐ, No. 02/2025/14194519/HĐBĐ and No. 03/2025/14194519/HĐBĐ dated 06 January 2026 between Thu Duc Infrastructure Development Investment Joint Stock Company (the Mortgagee) and Vietnam Joint Stock Commercial Bank for Investment and Development, Hanoi Branch (the Mortgagee). The collateral includes the land use rights of the Mortgagee for land parcels under the Land Use Rights Certificate and Ownership of Assets Attached to Land No. AA 04667146, AA 04667058, AA 01301700 and AA 04485667 under the low-rise housing construction investment project for sale at land plot A4/TT1 within planning block C12, Viet Hung Ward, Hanoi City.

20. LONG-TERM LOANS

	As at 1 Jan 2026		During the period		As at 30 Jun 2026	
	VND		VND		VND	
	Amount	Amount able to be paid off	Increases	Decreases	Amount	Amount able to be paid off
Long-term borrowing						
Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch (i)	183,867,766,652	183,867,766,652	132,388,018,774	-	316,255,785,426	316,255,785,426
Total	183,867,766,652	183,867,766,652	132,388,018,774	-	316,255,785,426	316,255,785,426
Long-term finance lease liabilities						
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Financial Leasing Company Limited (ii)	-	-	-	-	-	-
Total	183,867,766,652	183,867,766,652	132,388,018,774	-	316,255,785,426	316,255,785,426

(i) Reflects the long-term loan from Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch - Hai Phong City dated September 29, 2025, with a maximum credit limit of VND 660,000,000. The purpose of using the loan is to supplement capital to perform the contract signed with Nhat An International Trading Company Limited or is specifically stipulated in each Debt Acknowledgment Agreement. The loan term is 18 months, details of the loan term and interest are stipulated in the Debt Acknowledgment Agreement for each disbursement. The effective term of the Contract is 18 months from the date of signing the contract. The loan is secured by the following guarantee contracts:

- Property rights mortgage contract 14480/25MB/HĐBĐ dated September 29, 2025, the Company's debt collection rights arising from construction contract No. 2108/HĐTC/NA-SCG signed on August 21, 2025 between the Company and Nhat An International Trading Company Limited related to the investment project to build high-rise housing combined with commercial services and low-rise housing at land lot CT01, Nam Thang Long urban area, phase III, Phu Thuong ward, Tay Ho district.

(ii) Reflects the long-term finance lease obligation to the Finance Leasing Company Limited – Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), under finance lease contract No. 111.26.18/CTTC dated June 6, 2026. The leased asset is used for the enterprise's production and business operations. The lease term is 60 months.

21. OWNERS' EQUITY

Movement in owners' equity

	Owners' contributed capital	Capital surplus	Retained earnings	Non-controlling interest	Total
	VND	VND	VND	VND	VND
For the financial year ended 31 December 2025					
At 01 Jan 2025	850,000,000,000	(149,600,000)	496,468,697,981	13,222,685,090	1,359,541,783,071
Profit for the year	-	-	323,103,054,030	(38,883,630)	323,064,170,400
At 31 Dec 2025	850,000,000,000	(149,600,000)	819,571,752,011	13,183,801,460	1,682,605,953,471
For the financial year ended 30 Jun 2026					
At 01 Jan 2026	850,000,000,000	(149,600,000)	819,571,752,011	13,183,801,460	1,682,605,953,471
Profit for the period	-	-	45,866,735,210	(40,143,225)	45,826,591,985
At 30 Jun 2026	850,000,000,000	(149,600,000)	865,438,487,221	13,143,658,235	1,728,432,545,456

Charter capital

According to the Enterprise Registration Certificate No. 0108704763 dated 17 April 2019, the 11th amendment dated 19 January 2026, the Company's charter capital is VND 850,000,000,000. As at 30 Jun 2026, the charter capital has been fully contributed by the owners as follow:

	Contributed capital			
	As at 30 Jun 2026		As at 1 Jan 2026	
	VND	(%)	VND	(%)
Mr. Do Anh Tuan	195,425,000,000	22.99	195,425,000,000	22.99
Mr. Do Van Truong	85,000,000,000	10.00	85,000,000,000	10.00
Other shareholders	569,575,000,000	67.01	569,575,000,000	67.01
	850,000,000,000	100.00	850,000,000,000	100.00

Shares

	As at 30 Jun 2026	As at 1 Jan 2026
Number of shares issued	85,000,000	85,000,000
Ordinary shares (shares)	85,000,000	85,000,000
Par value (VND)	10,000	10,000
Number of outstanding shares in circulation	85,000,000	85,000,000
Ordinary shares (shares)	85,000,000	85,000,000

22. REVENUE FROM GOODS SOLD AND SERVICES RENDERED

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Construction contract revenue	1,557,310,573,997	1,661,598,526,585
Revenue from sales of furniture, construction materials	26,983,803,949	83,407,101,273
Real estate sales revenue	108,967,079,553	-
Revenue from interior design and installation	18,158,396,820	20,873,885,081
Other revenue	29,341,307,443	9,180,698,915
	1,740,761,161,762	1,775,060,211,854
In which: Revenue from major related parties (Details stated in Note 30)	601,395,685,804	596,425,172,770

23. COST OF SALES

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Cost of construction contract	1,434,196,042,814	1,497,629,569,147
Cost of furniture, construction materials	25,494,463,299	82,992,252,611
Cost of real estate	116,404,454,672	-
Cost of interior design and installation	12,689,877,774	19,858,735,774
Cost of other activities	29,341,307,443	9,180,698,915
	1,618,126,146,002	1,609,661,256,447

24. PRODUCTION COST BY NATURE

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Raw materials and consumables	318,538,551,615	523,333,553,950
Labour	61,205,962,754	98,237,063,078
Depreciation and amortisation	641,126,025	678,518,711
Out-sourced services	1,529,229,558,563	1,567,218,189,228
Other expenses	15,031,631,900	42,053,583,845
	1,924,646,830,857	2,231,520,908,812

25. FINANCIAL INCOME

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Contract advance interest	18,539,852,056	57,182,278,082
Loan and deposits interest	8,545,438,723	16,461,443,238
	27,085,290,779	73,643,721,320
In which: Financial income with major related parties (Details stated in Note 30)	-	31,052,563,014

26. FINANCIAL EXPENSE

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Bond interest	-	32,067,936,346
Loan interest	95,997,828,446	64,452,875,285
Other financial expenses	1,719,999,999	-
Amortization of bond issue costs	-	188,261,229
Depository and collateral management fees	-	554,696,000
Exchange rate difference revaluation at end of period	5,922,000	159,525,000
	97,723,750,445	97,423,293,860
In which: Financial expenses with major related parties	-	8,801,878,496
(Details stated in Note 30)		

27. SELLING EXPENSES AND ADMINISTRATION EXPENSES

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Selling expenses incurred during the period	10,909,000	-
Bonus and agent commission costs	8,872,440,888	-
Interest subsidy costs	620,653,623	-
Other selling expenses	10,909,000	-
General and Administration expenses during the period	24,626,607,665	20,819,763,184
Labour	16,331,737,049	14,885,606,453
Out-sourced services	6,726,086,915	3,821,601,520
Tool and equipment costs and appropriations	760,317,122	996,476,177
Depreciation and amortisation of assets	233,412,513	208,937,494
Other expenses	575,054,066	907,141,540
	24,626,607,665	20,819,763,184

28. CURRENT CORPORATE INCOME TAX EXPENSE

	For the Second Quarter of 2026	For the Second Quarter of 2025
	VND	VND
Current corporate income tax expense		
Corporate income tax expense based on taxable profit in the current period	11,991,905,265	25,051,116,633
Total current corporate income tax expense	11,991,905,265	25,051,116,633

29. BASIC EARNINGS PER SHARE

The calculation of the basic earnings per share of the Company is made on the basis of the following data:

	For the Second Quarter of 2026	For the Second Quarter of 2025	Accumulated 30 Jun 2026	Accumulated 01 Jan 2026
	VND	VND	VND	VND
Accounting profit after corporate income tax				
Profit after corporate income tax attributable to ordinary shareholders (VND)	5,015,723,550	95,181,211,068	45,866,735,210	105,932,526,864
Average ordinary shares in circulation for the year (Share)	85,000,000	85,000,000	85,000,000	85,000,000
Basic earnings per share (VND/share)	59	1,120	540	1,246

30. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties with significant transactions and balances for the period:

No	Related parties	Relationship
1	Saigon Sunshine Group Joint Stock Company	Same major shareholders/key management members
2	Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	Same major shareholders/key management members
3	Sunshine Homes Development Joint Stock Company	Same major shareholders/key management members
4	Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	Same major shareholders/key management members
5	Sunshine Mart Trading and Service Company Limited	Same major shareholders/key management members
6	S-HOMES Real Estate Business Investment Joint Stock Company	Same major shareholders/key management members
7	Marina 3 Joint Stock Company	Same major shareholders
8	Sunshine Sky Villa Joint Stock Company	Same key management members
9	Sunshine E&C Construction Joint Stock Company	Same key management members
10	Sunshine Marina Nha Trang Joint Stock Company	Same key management members
11	Unicloud Technology Group Joint Stock Company	Same key management members
12	Unicloud Technology Investment Joint Stock Company	Same key management members
13	Nanochip Technology Joint Stock Company	Same key management members
14	KS Group Joint Stock Company	Same key management members

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

List of related parties with significant transactions and balances for the period: (continued)

15	SmartMind Securities Joint Stock Company	Same key management members
16	Fulland Real Estate Joint Stock Company	Same key management members
17	Kinh Bac Real Estate Trading Joint Stock Company	Same key management members
18	Xuan La Construction Investment Joint Stock Company	Same key management members
19	Wonderland Real Estate Joint Stock Company	Same key management members
20	Hung Dung Phu Yen Trading & Service Company Limited	Same key management members
21	Long Bien Construction Investment Joint Stock Company	Same key management members
22	S-Service Management and Operation Joint Stock Company	Same key management members
23	Smart Investment and Development Joint Stock Company	Same key management members
24	DIA Investment Joint Stock Company	Same key management members
25	Sunshine Tay Ho Joint Stock Company (i)	Same key management members
26	Smart Investment and Development Joint Stock Company (ii)	Same key management members
27	Dynamic Innovation Company Limited (iii)	Same key management members
28	S.Manpower Human Resources Company Limited (iv)	Same key management members
29	Bach Giang Investment and Construction Development Joint Stock Company - DCI (v)	Same key management members
30	Nhat An International Trading Company Limited (vi)	Same key management members
31	ODE Media and Entertainment Group Joint Stock Company (vii)	Same key management members
32	New Diamond Consultancy, Investment and Trading Joint Stock Company	Same key management members
33	Hemera Real Estate Investment Company Limited	Related to key management members
34	S-Service Saigon Joint Stock Company	Related to key management members
35	Empire MP Investment Joint Stock Company	Related to key management members
36	Members of the Board of Management	Key management members

(i) This company is an affiliated party of the Company as of January 15, 2026.

(ii) This company is no longer an affiliated party of the Company as of February 11, 2026.

(iii) This company is no longer an affiliated party of the Company as of March 02, 2026.

(iv) This company is no longer an affiliated party of the Company as of January 08, 2026.

(v) This company is an affiliated party of the Company as of October 15, 2025.

(vi) This company is an affiliated party of the Company as of May 25, 2026.

(vii) This company is an affiliated party of the Company as of April 24, 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

During the period, the Company entered into the following significant transactions with its related parties:

	For the Second Quarter of 2026 VND	For the Second Quarter of 2025 VND
Sales of goods and services rendered		
Saigon Sunshine Group Joint Stock Company	-	353,248,240,156
Sunshine E&C Construction Joint Stock Company	-	49,936,921,569
Bach Giang Investment and Construction Development Joint Stock Company - DCI	133,700,396,165	-
Marina 3 Joint Stock Company	32,647,684,129	-
Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	60,000,000	-
Xuan La Construction Investment Joint Stock Company	729,493,637	1,139,460,728
Nhat An International Trading Company Limited	113,826,642,461	-
Sunshine Rental Joint Stock Company (Former name: S-HOMES Real Estate Investment and Business Joint Stock Company)	-	536,148,147
Thai Minh Land Investment Joint Stock Company	3,899,740,600	-
Empire MP Investment Joint Stock Company	43,462,086,740	-
Fulland Real Estate Joint Stock Company	-	340,333,333
Wonderland Real Estate Joint Stock Company	-	8,192,561,559
Hemera Real Estate Investment Company Limited	259,309,405,234	178,807,985,856
DIA Investment Joint Stock Company	13,760,236,838	-
Dynamic Innovation Company Limited	-	191,036,321
Long Bien Construction Investment Joint Stock Company	-	4,032,485,101
	601,395,685,804	596,425,172,770
Purchase of goods and services		
Unicloud Technology Group Joint Stock Company	1,524,055,111	562,297,091
Kinh Bac Real Estate Trading Joint Stock Company	107,401,880,275	174,685,713,219
Sunshine Mart Trading and Service Company Limited	1,192,885,402	895,085,202
ODE Media and Entertainment Group Joint Stock Company	352,188,540	-
S-Service Management and Operation Joint Stock Company	2,162,291,467	791,491,698
S-Service Saigon Joint Stock Company	24,181,818	6,666,666
DIA Investment Joint Stock Company	90,000,000	-
Tan Cuong Consulting, Investment and Trading Joint Stock Company	-	(25,000,000)
	112,747,482,613	176,916,253,876

The Company entered into the following significant transactions with its related parties (continued):

Financial income

Sunshine Marina Nha Trang Joint Stock Company	Not yet related party	31,052,563,014
	-	31,052,563,014

Financial expenses

Bond interest expense	-	8,247,182,496
KS Group Joint Stock Company	-	8,247,182,496
Bond custody fees	-	554,696,000
SmartMind Securities Joint Stock Company	-	554,696,000
	-	8,801,878,496

Significant related party balances as at the balance sheet date were as follows:

	As at 30 Jun 2026 VND	As at 1 Jan 2026 VND
Short-term trade receivables		
Saigon Sunshine Group Joint Stock Company	288,036,230,982	444,046,230,982
Sunshine E&C Construction Joint Stock Company	46,912,383,285	84,178,178,852
Sunshine Sky Villa Joint Stock Company	7,214,012,455	7,214,012,455
Bach Giang Investment and Construction Development Joint Stock Company - DCI	157,894,989,217	-
Sunshine Group Joint Stock Company (Formerly known as: Real Tech Group Joint Stock Company)	75,600,000	10,800,000
Empire MP Investment Joint Stock Company	46,753,618,649	27,404,564,970
Sunshine Rental Joint Stock Company (Former name: S-HOMES Real Estate Investment and	439,039,999	439,039,999
Unicloud Technology Group Joint Stock Company	266,634,958	2,568,289,656
Long Bien Construction Investment Joint Stock Company	11,547,304,372	16,717,332,752
DIA Investment Joint Stock Company	28,103,211,542	18,213,338,757
Nhat An International Trading Company Limited	256,088,416,942	-
Fulland Real Estate Joint Stock Company	17,559,999	367,559,999
Sunshine Homes Development Joint Stock Company	1,230,010,557	6,650,010,557
Smart Investment Development Joint Stock Company	-	45,914,253,325
Hemera Real Estate Investment Company Limited	666,164,983,672	394,783,092,518
Xuan La Construction Investment Joint Stock Company	2,658,384,619	1,145,617,586
Thai Minh Land Investment Joint Stock Company	2,761,719,848	-
Công ty Cổ phần Sunshine Marina Nha Trang	-	484,504,069
Hung Dung Phu Yen Trading & Service Company Limited	-	4,257,140,759
Wonderland Real Estate Joint Stock Company	11,287,058,716	10,943,831,067
Marina 3 Joint Stock Company	31,537,350,508	-
	1,558,988,510,320	1,065,337,798,303

Significant related party balances as at the balance sheet date were as follows (continued):

Short-term advances to suppliers

Nanochip Technology Joint Stock Company	317,863,247	317,863,247
DIA Investment Joint Stock Company	345,934,664,128	119,808,024,864
Kinh Bac Real Estate Trading Joint Stock Company	-	76,902,901,496
S.Manpower Human Resources Company Limited	Not yet related party	23,833,408,481
Unicloud Technology Group Joint Stock Company	4,938,122,330	2,429,504,019
	351,190,649,705	223,291,702,107

As at 30 Jun 2026

As at 1 Jan 2026

VND

VND

Other short-term receivables

Contract advance interests

	-	40,945,478,537
Sunshine Marina Nha Trang Joint Stock Company	Not yet related party	40,945,478,537
	-	40,945,478,537

Short-term trade payables

Nanochip Technology Joint Stock Company	4,327,439,983	4,327,439,983
Unicloud Technology Group Joint Stock Company	2,615,954,957	6,030,585,427
Sunshine Mart Trading and Service Company Limited	-	3,257,041,442
S-Service Management and Operation Joint Stock Company	3,503,558,927	1,910,949,372
Kinh Bac Real Estate Trading Joint Stock Company	39,391,569,174	-
DIA Investment Joint Stock Company	30,028,938,875	35,882,161,608
Unicloud Technology Investment Joint Stock Company	219,000,000	219,000,000
Saigon Sunshine Group Joint Stock Company	-	764,500,000
Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	97,702,862	97,702,862
ODE Media and Entertainment Group Joint Stock Company	325,567,026	-
S-Service Saigon Joint Stock Company	131,909,895	226,450,372
	80,641,641,699	52,715,831,066

Short-term advances from customers

Sunshine E&C Construction Joint Stock Company	4,260,869,787	4,260,869,787
Sunshine Group Development Joint Stock Company (Formerly known as: Sunshine Group Joint Stock Company)	899,629,855	899,629,855
Saigon Sunshine Group Joint Stock Company	58,698,085,088	-
Sunshine Marina Nha Trang Joint Stock Company	-	438,670,000,000
Marina 3 Joint Stock Company	-	4,313,813,302
	1,410,000,000	-
	65,268,584,730	448,144,312,944

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

The salary of the Board of Management and other key management during the period is as follows:

		For the Second Quarter of 2026	For the Second Quarter of 2025
		VND	VND
Board of Management	Position		
Mr. Nguyen Xuan Anh	Chief Executive Officer (appointed on 15 Jan 2026)	318,750,000	956,250,000
Mr. Bui Van Tu	Chief Executive Officer resigned on 15 Jan 2026)	-	956,250,000
Mr. Phan Ich Long	Executive Officer (appointed on 21 April 2025)	479,025,000	174,421,079
Mr. Nguyen Thanh Chung	Executive Officer (appointed on 21 April 2025; resigned on 08 Jan 2026)	-	234,750,000
Mrs. Nguyen Thi Thanh Huyen	Executive Officer in charge of operations (appointed on 21 April 2026)	235,350,000	-
Mr. Nguyen Quoc Oanh	Executive Officer (resigned on 25 May 2025)		97,962,963
Mr. Nguyen Khac Trung	Executive Officer (resigned on 25 May 2025)	-	110,365,295
Mr. Vu Anh Phuong	Executive Officer (resigned on 25 May 2025)	-	115,000,000
		<u>1,033,125,000</u>	<u>2,644,999,337</u>

Other key management

		For the Second Quarter of 2026	For the Second Quarter of 2025
		VND	VND
Other key management	Position		
Mr. Do Van Khai	Chief Accountant (appointed on 17 September 2025)	475,788,072	-
Mr. Nguyen Dinh Duc (appointed on 06 Aug 2025)	Chief Accountant (resigned on 06 August 2025)	-	450,000,000
		<u>475,788,072</u>	<u>450,000,000</u>

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Remuneration of members of the Board of Directors and Supervisory Board

		For the Second Quarter of 2026	For the Second Quarter of 2025
		VND	VND
Board of Directors	Position	180,000,000	180,000,000
Mr. Do Van Truong	Chairman	60,000,000	60,000,000
Mr. Do Anh Tuan	Vice chairman (appointed on 13 April 2025)	30,000,000	26,000,000
Mrs. Hoang Thi My Binh	Independent member (appointed on 25 April 2026)	22,000,000	-
Mr. Nguyen Ngoc Son	Independent member (resigned on 25 April 2026)	8,000,000	30,000,000
Mr. Nguyen Quoc Oanh	Members (resigned on 13 April 2025)	-	4,000,000
Mr. Bui Van Tu	Members	30,000,000	30,000,000
Mr. Ho Duc Viet	Members	30,000,000	30,000,000
Board of Supervisors		60,000,000	60,000,000
Mr. Nguyen Van Khoi	Head of the Board of Supervisors (appointed on 13 April 2025)	30,000,000	26,000,000
Ms. Nguyen Thi Thanh Huyen	Member (appointed on 13 April 2025)/Head of the Board of Supervisors (resigned on 13 April 2025)	15,000,000	17,000,000
Ms. Tran Thi Hang	Member	15,000,000	15,000,000
Mr. Ha Huu Thanh	Member (resigned on 13 April 2025)	-	2,000,000
		240,000,000	240,000,000

31. COMPARATIVE FIGURES

As disclosed in Note 2, effective from 01 January 2026, the Company has adopted Circular No. 99/2025/TT-BTC issued by the Minister of Finance on 27 October 2025 ("Circular 99"), which provides guidance on the accounting regime for enterprises. Accordingly, certain figures in the financial statements as at 31 December 2025 have been reclassified to conform with the presentation of the current reporting period due to the adoption of Circular 99, as detailed below:

Items	31/12/2025		
	Previously reported VND	Reclassify VND	After reclassification VND
Short-term held-to-maturity investments	-	1,449,925,000,000	1,449,925,000,000
Short-term loan receivables	1,449,925,000,000	(1,449,925,000,000)	
Other Short-term receivables	73,115,689,241	(73,115,689,241)	



Ngô Minh Doan
Preparer



Đỗ Văn Khai
Chief Accountant



Nguyễn Xuân Anh
Chief Executive Officer

30 July 2026