

DUC TRUNG INVESTMENT JOINT STOCK COMPANY

Reviewed Interim financial statements
For the 6-month period ended June 30, 2026

TABLE OF CONTENTS

	Page
THE BOARD OF DIRECTORS' REPORT	1 – 2
INDEPENDENT REVIEW REPORT	3 – 4
INTERIM FINANCIAL STATEMENTS	
Interim Financial situation Report	5 – 6
Interim Income statement	7
Interim Cash flow statement	8
Interim Notes to the interim financial statements	9 – 41

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa ward, Ho Chi Minh City, Viet Nam
THE BOARD OF DIRECTORS' REPORT

The Board of Directors of Duc Trung Investment Joint Stock Company (the "Company") has the pleasure in presenting this report and the interim financial statements for the 6-month period ended June 30, 2026.

1. General information

Duc Trung Investment Joint Stock Company (hereinafter referred to as "the Company") was established according to the Certificate of Business Registration No. 0301466299, issued by the Ho Chi Minh City Department of Finance, initially registered on June 22, 1994, and amended for the 27th time on September 8, 2025.

The head office is located at No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam.

The charter capital of the Company under the Certificate of business registration of Joint Stock Company 134,888,000,000 VND, equivalent to 13,488,800 shares, with a par value of 10,000 VND/share.

Duc Trung Investment Joint Stock Company has been listed on UPCOM since January 5, 2018, with the stock code DTI.

2. The Board of Directors, the Board of Management, and the Board of Supervisor

The members of Board of Directors and the Board of Management's members of the Company who held office during the year and to the date of this report are:

Board of Directors

Mr. Tran Dang Quan	Chairman of BOD
Mrs Ta Thi Vui	Member
Mrs Tran Thi Thanh Binh	Member

Board of Supervisors

Mrs Tran Thi Thanh Nhan	Chairman
Mrs Nguyen Thi Kieu Trinh	Member
Mrs Nguyen Thi Trang	Member

Board of Management

Mr. Do Hoang Quan	Director
Mrs Doan Thi Quynh Trang	Chief Accountant

Legal Representative

The legal representative of the Company who held office during the year and to the date of this report are:

1. Mr. Nguyen Hoang Quan Director

Date of birth: 05/08/1988, ethnicity: Kinh, nationality: Vietnamese.

Citizen identity card No. 001088023679, issued on 16/08/2022 by the Police Department on Administrative Management of Social Order.

Permanent address: No. 33 Hang Ngang, Hoan Kiem ward, Hanoi city, Vietnam.

1. Mr. Tran Dang Quan Chairman of the BOD

Date of birth: 20/04/1990, ethnicity: Kinh, nationality: Vietnamese.

Citizen identity card No. 001090018472, issued on 07/05/2022 by the Police Department on Administrative Management of Social Order.

Permanent address: No. 5, Lane 2, Ngoc Ha Street, Ba Dinh ward, Hanoi City, Vietnam.

3. The Company's financial position and operating result

The Company's financial position as at June 30, 2026 and its operating result for the interim period ended same day are presented in the accompanying interim financial statements.

4. Events subsequent to Financial situation Report date

There have been no significant events occurring after the Financial situation Report date which would require adjustments or disclosures to be made in the interim financial statements.

5. Auditor

AFC Vietnam Auditing Co., Ltd – North Branch has been appointed to audit the interim financial statements for the 6-month period ended June 30, 2026.

6. Statement of the Board of Directors' responsibility in respect of the interim financial statements

The Board of Directors is responsible for preparing the interim financial statements for the 6-month period ended June 30, 2026, which gives a true and fair view of the financial position of the Company and of its results and cash flows for the interim period ended same day. In preparing those interim financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim financial statements;
- Prepare the interim financial statements on the going concern basic unless it is inappropriate to presume that the Company will continue in business; and
- Design, and implement the Company's internal control for prevention and detection of fraud and error.

The Board of Directors is responsible for ensuring that the proper accounting records are kept which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the accounting records comply with the Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. The Board of Management is also responsible for controlling the assets of the Company and therefore has taken the appropriate measures for the prevention and detection of fraud and the statutory requirements relating to the preparation and presentation of interim financial statements.

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

7. Approval of the interim financial statements

The Board of Directors hereby approves the accompanying interim financial statements, which give a true and fair view of the financial position of Company as at June 30, 2026 and the results of its operations and cash flows of the Company for the interim period ended June 30, 2026 in accordance with the Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting.

On behalf of The Board of Directors,



Trần Đăng Quan
Chairman of the Board of Directors

Ho Chi Minh City, August 12, 2026



No.: 061/2026/BCSX-PB.00104

INDEPENDENT REVIEW REPORT

To: **The Shareholders, The members of the Board of Directors and the Board of Management of Duc Trung Investment Joint Stock Company**

We have reviewed the accompanying interim financial statements of Duc Trung Investment Joint Stock Company (the "Company"), prepared on August 12, 2026, from page 05 to page 41, including: Interim Financial situation Report as at June 30, 2026, Interim income statement, Interim cash flow statement for the 6-month period ended June 30, 2026 and Notes to the interim financial statements.

Responsibilities of the Board of Directors

The Board of Directors of the Company is responsible for the preparation and fair presentation of the Company's financial statements in accordance with Vietnamese accounting standards, the Vietnamese enterprise accounting system and legal regulations related to the preparation and presentation of financial statements and is responsible for internal control that the Board of Directors determines is necessary to ensure the preparation and presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibilities

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 - Review of interim financial information performed by the Company's independent auditor.

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

Auditor's conclusion

Based on our review, we find no circumstances that would lead us to believe that the interim financial statements do not fairly and reasonably reflect, in all material respects, the financial position of Duc Trung Investment Joint Stock Company as of June 30, 2026, as well as its operating results and cash flow for the six-month accounting period ended June 30, 2026, in accordance with Vietnamese accounting standards, the Vietnamese (enterprise) accounting regime, and relevant legal regulations concerning the preparation and presentation of interim financial statements.

Emphasis of Matter

The bond issued by the Company, code DTIH2223001, with a value of VND 100,000,000,000, matured on November 4, 2025. However, to date, the Company has not fully paid the principal and interest to the bondholder (HD Securities Joint Stock Company), amounting to VND 100,000,000,000 (Explanation 5.14) and VND 25,332,876,713 (Explanation 5.11) respectively. Of this amount, the interest payable recorded as financial expenses for the first six months of 2026 is VND 8,926,027,397, while the interest accrued from the bond's maturity date to June 30, 2026, is VND 10,800,000,000.

The failure to pay the principal and interest on the bonds indicates the existence of material uncertainty that could lead to substantial doubt about the Company's ability to continue as a going concern. The plans of the Board of Directors and Management to progressively address this situation are presented in Note 8.3. Accordingly, the financial statements continue to be prepared on the going concern assumption. Our audit conclusion does not relate to this matter.

Other problems

The six-month accounting period of 2026 marks the first time the Company has applied the Corporate Accounting System under Circular No. 99/2025/TT-BTC dated October 27, 2025, replacing Circular No. 200/2014/TT-BTC dated December 22, 2014. Accordingly, several items on the Financial Statements have been reclassified, renamed, or had their codes changed according to the new regulations. The data in the "01/01/2026" column and the "From 01/01/2025 to 30/06/2025" column on the Financial Statements have been presented again according to the new classification and naming conventions of Circular No. 99/2025/TT-BTC. These changes do not affect the Company's total assets, total liabilities, equity, and after-tax profit. *(Detailed adjustments can be found in Note 8.4 – Comparative data).*



MR. NGUYEN XUAN HUNG

Branch Vice Director

Authorized person

Certificate of Audit Registration

No. 5246-2026-009-1

Authorized person

AFC VIET NAM AUDITING CO.,LTD

Ha Noi, Viet Nam

August 12, 2026

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM FINANCIAL SITUATION REPORT
As at June 30, 2026

Form B01-DN

ASSETS	Code	Note	30/06/2026 VND	01/01/2026 VND
A/ CURRENT ASSETS	100		262,255,206,610	416,694,314,511
I/ Cash and cash equivalents	110	5.1	2,534,670,892	1,730,064,652
1. Cash	111		2,534,670,892	1,730,064,652
II/ Short-term financial investments	120	5.2	209,634,000,000	381,718,000,000
1. Short-term investments held until maturity	123		70,884,000,000	227,468,000,000
2. Other short-term investments	125		138,750,000,000	154,250,000,000
III/ Short-term receivables	130		49,513,466,276	32,654,491,090
1. Short-term trade receivables	131	5.3	11,060,904,507	8,703,979,779
2. Short-term advances to suppliers	132	5.4	17,373,838,755	11,490,688,355
3. Other short-term receivables	135	5.5	21,078,723,014	12,459,822,956
IV/ Inventories	140	5.6	573,069,442	573,069,442
1. Inventories	141		573,069,442	573,069,442
V/ Short-term biological assets	150		-	-
VI/ Other current assets	160		-	18,689,327
1. Deductible VAT	162		-	18,689,327
B/ NON-CURRENT ASSETS	200		88,604,607,220	63,942,027,523
I/ Long-term receivables	210		-	-
II/ Fixed assets	220		488,287,272	558,582,500
1. Tangible fixed assets	221	5.7	488,287,272	558,582,500
- Cost	222		1,124,723,637	1,124,723,637
- Accumulated depreciation	223		(636,436,365)	(566,141,137)
III/ Long-term biological assets	230		-	-
IV/ Investment property	240		-	-
V/ Long-term assets in progress	250		-	-
VI/ Long-term financial investments	260	5.2	87,700,000,000	62,700,000,000
1. Investments in joint ventures and associates	262		52,500,000,000	52,500,000,000
2. Equity investments in other entities	263		35,200,000,000	10,200,000,000
VII/ Other Long-term assets	270		416,319,948	683,445,023
1. Long-term prepaid expenses	271	5.8	416,319,948	683,445,023
TOTAL ASSETS	280		350,859,813,830	480,636,342,034

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM FINANCIAL SITUATION REPORT
As at June 30, 2026

Form B01-DN

EQUITY	Code	Note	30/06/2026 VND	01/01/2026 VND
C/ LIABILITIES	300		214,792,530,347	344,692,134,795
I/ Current liabilities	310		213,375,162,347	343,274,766,795
1. Short-term trade payables	311	5.9	20,492,603,928	11,595,962,809
2. Short-term advances from customers	312	5.10	208,608,447	208,608,447
3. Short-term taxes and other payables to the State	314	5.13	138,535,239	135,201,784
4. Payables to employees	315		39,870,000	33,138,000
5. Short-term accrued expenses	316	5.11	26,109,863,881	17,303,586,457
6. Other short-term payables	320	5.12	218,680,834	164,269,282
7. Short-term borrowings and finance lease liabilities	321	5.14	166,167,000,018	313,834,000,016
II/ Long-term liabilities	330		1,417,368,000	1,417,368,000
1. Long-term borrowings and finance lease liabilities	339	5.14	1,417,368,000	1,417,368,000
D/ OWNER'S EQUITY	400	5.15	136,067,283,483	135,944,207,239
1. Owner's contributed capital	411		134,888,000,000	134,888,000,000
- Voting common shares	411a		134,888,000,000	134,888,000,000
2. Undistributed post-tax profit	420		1,179,283,483	1,056,207,239
- Accumulated undistributed post-tax profit up to the end of last period	420a		1,056,207,239	837,967,551
- Undistributed post-tax profit of this period	420b		123,076,244	218,239,688
TOTAL EQUITY	440		350,859,813,830	480,636,342,034



Tran Dang Quan
Chairman of the Board of Directors
Ho Chi Minh City, August 12, 2026

Doan Thi Quynh Trang
Chief Accountant

Le Thi Van Anh
Prepared by

Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

For the 6-month period ended June 30, 2026

Item	Code	Note	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
1. Revenue from sales and provision of services	01	6.1	285,571,001,795	346,591,843,970
2. Revenue deductions	02		-	-
3. Net revenue from sales and provision of services	10		285,571,001,795	346,591,843,970
4. Cost of goods sold	11	6.2	285,179,500,114	346,342,582,661
5. Gross profit from sales and provision of services	20		391,501,681	249,261,309
6. Gain/loss from sale or disposal of investment property	21		-	-
7. Financial income	22	6.3	13,640,099,052	7,412,258,671
8. Financial expenses	23	6.4	13,364,477,988	7,032,134,556
<i>In which: Interest expenses</i>	24		<i>13,364,477,988</i>	<i>6,932,134,556</i>
9. Selling expenses	25	6.5	-	-
10. General and administrative expenses	26	6.6	483,722,948	420,803,858
11. Net operating profit	30		183,399,797	208,581,566
12. Other income	31	6.7	-	-
13. Other expenses	32	6.8	23,643,594	24,248,707
14. Other profit/loss	40		(23,643,594)	(24,248,707)
15. Total accounting profit before tax	50		159,756,203	184,332,859
16. Current corporate income tax expense	51	6.9	36,679,959	41,716,313
17. Deferred corporate income tax expense	52		-	-
18. Profit after corporate income tax	60		123,076,244	142,616,546
19. Basic earnings per share	70	6.10	9	11
20. Diluted earnings per share	71	6.11	9	11



Tran Dang Quan
Chairman of the Board of Directors
Ho Chi Minh City, August 12, 2026

Doan Thi Quynh Trang
Chief Accountant

Le Thi Van Anh
Prepared by

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM CASH FLOW STATEMENT (by indirect method)
For the 6-month period ended June 30, 2026

Form B03-DN

ITEM	Code	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
I. Cash flows from operating activities			
1. Profit before tax	01	159,756,203	184,332,859
2. Adjustments for			
- Depreciation of fixed assets and investment property	02	70,295,228	70,295,228
- Gain/loss from investing and financing activities	05	(13,640,099,052)	(7,412,258,671)
- Interest expenses	06	13,364,477,988	6,932,134,556
- Other adjustments	07	-	-
Operating profit before changes in working capital	08	(45,569,633)	(225,496,028)
- Increase/decrease in receivables	09	(8,249,245,801)	(22,183,330,195)
- Increase/decrease in inventories	10	-	-
- Increase/decrease in payables (excluding interest and CIT payables)	11	8,985,585,156	(827,858,490)
- Increase/decrease in prepaid expenses	12	267,125,075	356,635,530
- Increase/decrease in trading securities	13	-	-
- Interest paid	14	(4,558,200,564)	(9,939,278,072)
- Corporate income tax paid	15	(61,146,989)	-
Net cash flows from operating activities	20	(3,661,452,756)	(32,819,327,255)
II. Cash flows from investing activities			
1. Cash paid for loans and purchase of debt instruments of other entities	23	(36,705,000,000)	(103,480,000,000)
2. Proceeds from loan recovery and resale of debt instruments from other entities	24	193,289,000,000	-
3. Cash paid for equity investments in other entities	25	(25,000,000,000)	-
4. Cash received from recovery of equity investments in other entities	26	15,500,000,000	-
5. Cash received from interest, dividends and distributed profits	27	5,049,058,994	14,213,723,816
Net cash flows from investing activities	30	152,133,058,994	(89,266,276,184)
III. Cash flows from financing activities			
1. Cash received from borrowings	33	32,205,000,000	133,135,000,000
2. Cash paid for principal repayment	34	(179,871,999,998)	(9,787,999,998)
Net cash flows from financing activities	40	(147,666,999,998)	123,347,000,002
Net cash flows during the period	50	804,606,240	1,261,396,563
Cash and cash equivalents at the beginning of the period	60	1,730,064,652	783,941,924
Effect of foreign exchange rate changes	61	-	-
Cash and cash equivalents at the end of the period	70	2,534,670,892	2,045,338,487



Tran Dang Quan
Chairman of the Board of Directors
Ho Chi Minh City, August 12, 2026

Doan Thi Quynh Trang
Chief Accountant

Le Thi Van Anh
Prepared by

INTERIM NOTES TO FINANCIAL STATEMENT

For the 6-month period ended June 30, 2026

Form B09-DN

These notes form an integral part of and should be read along with the accompanying interim financial statements.

1. GENERAL INFORMATION

1.1 Ownership

Duc Trung Investment Joint Stock Company (hereinafter referred to as "the Company") was established according to the Certificate of Business Registration No. 0301466299, issued by the Ho Chi Minh City Department of Finance, initially registered on June 22, 1994, and amended for the 27th time on September 8, 2025.

The head office is located at No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam.

The charter capital of the Company under the Certificate of business registration of Joint Stock Company 134,888,000,000 VND, equivalent to 13,488,800 shares, with a par value of 10,000 VND/share.

Duc Trung Investment Joint Stock Company has been listed on UPCOM since January 5, 2018, with the stock code DTI.

1.2 Business field

The company operates in the field of office leasing and real estate brokerage.

1.3 Line of business

The Company's business lines are:

- Trading in real estate, land use rights owned by the owner, user or lessee; Renting houses and construction works for sublease; For land leased by the State, it is allowed to invest in building houses for rent, investing in building houses and construction works other than houses for sale, lease, or lease-purchase; Receiving the transfer of all or part of the real estate project of the investor to build houses and construction works for sale, lease, or lease-purchase; For land allocated by the State, it is allowed to invest in building houses for sale, lease, or lease-purchase; For land leased in industrial parks, industrial clusters, export processing zones, high-tech zones, and economic zones, it is allowed to invest in building houses and construction works for business in accordance with the purpose of land use.
- Wholesale of metals and metal ores
- Wholesale of metal ores; wholesale of iron and steel; Wholesale of other metals; Goods inspection and weighing services;
- Wholesale of other construction materials and installation equipment
- Details: Buying and selling interior decoration products. Wholesale of bamboo, rattan, wood and processed wood. Wholesale of cement. Wholesale of tiles and sanitary equipment. Wholesale of hardware (not operating at the headquarters); Air, sea and road freight forwarding services;
- Other specialized wholesale not elsewhere classified
- Wholesale of plastics in primary forms (granules, powders, pastes, plastic beads, etc.); Wholesale of silk, fibers, textile yarns. Wholesale of garment and footwear accessories; Wholesale of scrap, metal and non-metal waste, Customs clearance agents.

1.4 Business cycle

Business cycle of the Company is not exceeding 12 months.

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM CASH FLOW STATEMENT (by indirect method)
For the 6-month period ended June 30, 2026

Form B03-DN

1.5 Structure of the Company

Associate company

<i>Company</i>	<i>Head office</i>	<i>Main business activity</i>	<i>The proportion of contributions</i>	<i>The proportion of voting rights</i>	<i>The proportion of benefits</i>
An Binh Long Xuyen Investment Cooperation Co., Ltd.	10/4B Dong Thanh A Street, My Thoi Ward, An Giang Province, Viet Nam	Construction	35%	35%	35%

1.6 Employee

As at June 30, 2026, total employee of the Company is 05 employees (as at December 31, 2025 is 05 employees).

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 The interim period

The financial year of the Company is from January 01 to December 31 annually.

2.2 Accounting currency

The Company maintains its accounting records in Vietnamese Dong (VND) due to the revenues and expenditures are made primarily by currency VND.

3. APPLICABLE ACCOUNTING STANDARDS AND REGIMES

3.1 Applicable accounting standards and regimes

The company applies Vietnamese accounting standards, the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 ("Circular 99"), and other circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation and presentation of financial statements.

3.2 Comply with Vietnamese Accounting Standard and Accounting Regime

The Board of Directors assures that it has complied with the requirements of accounting standards, the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 ("Circular 99"), as well as the circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation of financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Basis of preparation the financial statement

The interim financial statements are prepared on the accrual basis (except for information relating to cash flows).

4.2 Types of exchange rates applied in accounting

Transactions arising in foreign currencies are converted by the exchange rate at the date of the transaction. The balances of monetary items denominated in foreign currencies at the interim period end date are converted by the exchange rate at that date.

INTERIM CASH FLOW STATEMENT (by indirect method)

For the 6-month period ended June 30, 2026

Form B03-DN

Exchange differences arising from transactions in foreign currencies are recognized in the financial income or financial expense. Exchange differences arising from revaluation of monetary items denominated in foreign currencies at the Financial situation Report date after off-setting the differences is recognized in the financial income or financial expense.

4.3 Cash and cash equivalents

Cash includes cash on hand, demand deposits in banks, and cash in transit. Cash equivalents are short-term investments with a recovery period of no more than 3 months from the date of investment (from the date of purchase to the maturity date), which are easily convertible into a defined amount of cash and do not pose significant risk in converting to cash at the time of reporting. Cash and cash equivalents with restricted use are not presented under this item but are presented under "Other short-term assets" or "Other long-term assets" depending on the duration of the restriction.

4.4 Investment

Held to maturity investments

Investments are classified as held to maturity when the Company has the intent and to be ability to hold to maturity. Held to maturity investments include term deposits (including treasury bills, promissory notes), bonds, preference shares which the issuer is required to re-buy them in a certain time in the future and held to maturity loans to earn profits periodically and other held to maturity investments.

Held to maturity investments are initially recognized at cost including purchase price and the expenses related to the purchase of the investments. After initial recognition, these investments are recorded at their recoverable value. Interest income from held to maturity investments after the acquisition date is recognized in income statement on an estimates basis. Income before Company owns is deducted into the cost at acquisition.

When there is evidence surely about a part or all of the investment may be not recoverable and having damage can be measured reliably, the loss is recognized in financial expenses in the year and reduced direct investment values.

Investments in Associates

Associates

An associate is an entity over which the Company has significant influence and that is neither a subsidiary nor an interest in joint venture. Significant influence is the power to participate in the financial and operating policy decisions of the investee enterprise but not control or joint control over those policies.

Investments in subsidiaries, joint-ventures and associates are initially recognized at initial cost, including purchase price or capital contributions plus costs directly attributable to the acquisition. In case of investment in non-monetary assets, the cost of the investment is recognized at the fair value of non-monetary assets at arise.

Dividends and profits from previous periods of the investments before purchase are accounted for the decrease in value of the investments. Dividends and profits of the following period are after purchase is recognized in revenue. Dividends received by shares are only followed up by the number of shares increases without recognizing the value of shares/and recorded at par value.

Provision for diminution in value of long-term investments in subsidiaries, joint-ventures and associates are made when a subsidiary, joint venture, associate get loss at the level of appropriation equivalent to the difference between on subsidiaries, joint ventures, associates actual investment capital at economic organization and actual equity capital of economic organization multiplying the capital contribution rate of the

INTERIM CASH FLOW STATEMENT (by indirect method)

For the 6-month period ended June 30, 2026

Form B03-DN

Company in comparison with in subsidiaries, joint ventures, associates' actual investment capital at economic organization. If the subsidiaries, joint ventures and associates are the object up to present the consolidated interim financial statements, the basis for determining loss is the consolidated interim financial statements.

Increase or decrease in provision for diminution in value of investments in subsidiaries, joint ventures, and associates have recorded at the closing day, and is recognized in the financial cost.

Investments in equity of other companies

Investments in equity instruments of other entities include investments in equity instruments where the Company does not have control, co-control, or significant influence over the investee, and BCC (Business Cooperation Contract) investment agreements.

Investments in equity of other companies are initially recorded at cost, including purchase price or capital contributions plus the costs directly related to investment. Dividends and profits from previous periods of the investments before being purchased are accounted for the decrease in value of the investments. Dividends and profits of the following period are after being purchased is recognized in revenue. Dividends which received by shares are only followed up by the number of shares increases without recognizing the value of shares/and recorded at par value.

Investments under BCC (Business Cooperation Contract) agreements are recorded at the actual investment value of each contract.

Provision for diminution in value of long-term investments in equity of other companies is appropriated as follows:

For investments in listed shares or the fair value of the investments is determined reliably, the provision is based on the market value of shares.

For investments have not determined the fair value at the time of reporting, the provision are made based on the loss of the investment at the rate equal to the difference between actual capital companies in other company and the equity ratio multiplied with the Company's capital contribution to the total actual capital contributions of all parties in other investee enterprise.

Increase or decrease in provision for diminution in value of long-term investments have recorded at the closing day, and is recognized in the financial expenses.

4.5 Receivables

Trade and other receivables are stated at cost less provision for doubtful debts.

The classification of receivables is trade receivables, internal receivables and other receivables, which is complied with the following principles:

- Having withdraw or settlement less than 1 year or in a business cycle is classified as short-term assets.
- Having withdraw or settlement more than 1 year or per business cycle is classified as long-term assets.

Provision for doubtful debts

The provision for doubtful debts represents the estimated loss value of receivables that are likely to be non-collectible by customers for receivables at the time of preparing the Financial Statements.

Provisions for doubtful receivables are established for each doubtful receivable based on the age of the overdue debt or the projected potential loss.

For overdue accounts receivable, the following guidelines from the Ministry of Finance's tax and accounting regulations apply:

- + 30% of the value for accounts receivable overdue from more than 6 months to less than 1 year.

- + 50% of the value for accounts receivable overdue from 1 year to less than 2 years.
- + 70% of the value for accounts receivable overdue from 2 years to less than 3 years.
- + 100% of the value for accounts receivable overdue for 3 years or more.

Increases and decreases in the balance of the provision for doubtful debts that must be set up at the end of the fiscal year are recorded in business administration expenses.

4.6 Inventories

Inventories are presented at the lower of cost and net realizable value.

The cost of inventories is determined as follows:

- Materials and goods: comprising all costs of purchase and related expenses directly incurred in bringing the inventories to their present location and condition.
- Cost of production and business in progress: Including raw material costs, labor costs and other directly related costs.

Net realizable value represents the estimated selling price of inventory during the normal production and business minus the estimated costs to completion and the estimated costs necessary to consume them.

Cost is determined on monthly a weighted average method identification method and the perpetual method is used to record inventories.

Provision for decline inventories is made for each inventory with the cost greater than the net value realizable. For service in progress, the provision for impairment is calculated for each type of service has a separate price. Increase or decrease in the balance of provision for decline inventories should be set aside at the interim period end and is recognized in cost of goods sold.

4.7 Prepaid expenses

Prepaid expenses is used to record expenses actually incurred but they are related to operation output of many accounting period. Prepaid expenses include:

Tools and supplies

The tools and supplies have been put into use and are amortized to expense under the straight-line method to time allocation not more than 03 years.

Other expenses

Other expenses are expenses for car insurance and accident insurance for employees. These expenses are amortized on a straight-line basis over the period of time corresponding to each expense.

4.8 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use. Expenditures for additions, improvements and renewals are capitalised on fixed assets accounts, expenditures for maintenance and repairs are charged to the income statement.

When assets are sold or retired, their cost and accumulated depreciation are removed from the Financial situation Report and any gain or loss resulting from their disposal is included in the income statement.

Depreciation of tangible fixed assets is calculated on a straight-line basis over the estimated useful life of these assets, which are as follows:

<u>Fixed assets</u>	<u>Years</u>
Vehicles	07-10

4.9 Account payables and accrued expenses

Payables to suppliers, internal payables, other payables, loans at the time of reporting if:

- Having maturity less than 1 year or in a business cycle is classified as short-term debt.
- Having maturity more than one year or per business cycle is classified as long-term debt.

Accrued expenses include actual expenses not yet incurred but accrued to production and business expenses in the period so as to ensure that actual expenses do not cause a surge in production and business expenses. The basis for ensuring the principle of consistency between revenue and costs. When those expenses arise, if there is any difference with the deducted amount, the accountants shall record the addition or reduction of expenses corresponding to the difference.

4.10 Loans and financial lease

Debts including loans, financial lease liabilities, except for the loans in the form of issuing bonds or preferred stocks with provisions that require the issuers to buy back at a certain time in the future .

The company tracks loans and finance lease loans in detail by each type of debt and short-term and long-term classification according to the repayment period.

Costs directly related to the loan are recognized into financial expenses, except for expenses incurred from a separate loan for the purpose of investment, construction or production of uncompleted assets, which are capitalized according to Accounting Standard: Borrowing costs.

4.11 Bond

The carrying value of the bonds is reflected on a net basis in the value of bonds at par value plus minus bond issuance cost.

Bond issuance costs are distributed evenly over the term of the bond.

4.12 Owner's equity

Owner's equity

Equity is recorded according to the amount actually invested.

Retained earnings

Retained earning reflects the accumulated after-tax business results of the Company after distributing profits at the time of reporting.

4.13 Distribution of net profit

Profit after tax is distributed to shareholders after funds have been appropriated according to the Company's Charter as well as legal regulations and approved by the General Meeting of Shareholders.

The distribution of profits to shareholders takes into account non-monetary items in undistributed after-tax profits that may affect cash flow and the ability to pay dividends such as interest due to profits from revaluation of capital contributed assets, and profits due to revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recorded as liabilities at the shareholder's rights date.

4.14 Revenue

Revenue from sales of goods

Sales of merchandise shall be recognized if it simultaneously meets the following five conditions:

- The enterprise has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The enterprise no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
- Turnover has been determined with relative certainty;
- The enterprise has gained or will gain economic benefits from the good sale transaction; and
- It is possible to determine the costs related to the goods sale transaction.

Revenue from sales of service rendered

Revenue of a transaction involving the rendering of services is recognised when the outcome of such transactions can be measured reliably. In case that a transaction involves 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 interim Financial situation Report date of that period. The outcome of a transaction can be measured reliably when all four following conditions are satisfied:

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the company;
- The percentage of completion of the transaction at the year-end Financial situation Report date can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Interest

Interest is recognized on an accrual basis, are determined on the balance of cash in bank and the actual interest rate for each period.

Other income

Reflects other incomes outside the production and business activities of the enterprise, including:

- Income from the sale and liquidation of fixed assets;
- Income from the sale and leaseback of assets;
- Taxes payable when selling goods and providing services but then reduced or refunded (export tax refunded, VAT, special consumption tax, environmental protection tax payable but then reduced);
- Compensation collected from third parties to compensate for lost assets (for example, insurance compensation, compensation for relocation of business premises and similar amounts);
- Fines collected from customers for breach of contract;
- Other incomes other than those mentioned above.

4.15 Cost of goods sold

Reflects the cost of products, goods and services sold during the period.

The provision for inventory price reduction is included in the cost of goods sold based on the quantity of inventory and the difference between the net realizable value being less than the original price of inventory.

For the value of inventory loss or damage, the accountant immediately includes it in the cost of goods sold (after deducting compensation, if any).

For the cost of direct materials consumed in excess of the normal level, labor costs, and fixed general production costs not allocated to the value of products in stock, the accountant immediately includes it in the

cost of goods sold (after deducting compensation, if any) even when the products and goods have not been determined to be consumed.

Cost of goods sold expenses are not considered as expenses for calculating corporate income tax according to the provisions of the Tax Law but have full invoices and documents and have been accounted for correctly according to the Company's accounting regime. Accounting expenses are not recorded as a reduction but only adjusted in the corporate income tax settlement to increase the amount of corporate income tax payable.

4.16 Financial expenses

Reflects financial operating expenses including expenses or losses related to financial investment activities, lending and borrowing costs, costs of contributing capital to joint ventures and associations, short-term securities transfer losses, securities transaction costs; Provision for devaluation of trading securities, provision for investment losses in other entities, losses arising from selling foreign currencies, exchange rate losses, etc.

Financial expenses are not considered expenses for calculating corporate income tax according to the provisions of the Tax Law but have full invoices and documents and have been accounted for correctly according to the Company's accounting regime. The Company does not reduce accounting expenses but only adjusts them in the corporate income tax finalization to increase the amount of corporate income tax payable.

4.17 Sellings expenses, anh administratives expenses

Expenses recorded as selling expenses include: Actual expenses incurred in the process of selling products, goods, and providing services, including costs of offering, introducing products, advertising products, sales commissions, product and goods warranty costs, preservation, packaging, transportation costs, etc.

Expenses recorded as business management expenses include: Expenses for salaries of employees in the business management department (salaries, wages, allowances, etc.); social insurance, health insurance, union fees, unemployment insurance for business management employees; expenses for office materials, labor tools, depreciation of fixed assets used for business management; land rent, business license tax; provision for bad debts; outsourced services (electricity, water, telephone, fax, property insurance, fire and explosion insurance, etc.); Other cash expenses (entertainment, customer conferences, etc.)

Sellings expenses and business management expenses are not considered expenses for calculating corporate income tax according to the provisions of the Tax Law but have full invoices and documents and have been accounted for correctly according to the Company's accounting regime. The Company does not reduce accounting expenses but only adjusts them in the corporate income tax settlement to increase the amount of corporate income tax payable.

4.18 Corporate income tax

Current income tax

Current income tax is the tax amount is calculated on taxable income. Taxable income is different from accounting profit due to the adjustments of temporary differences between accounting and tax, non-deductible expenses as well as non taxable income and losses are transferred.

Tax settlement of the Company will be assessed by the Tax Department. Due to the application of laws and regulations on taxes for different incurred transactions which can be explained in many different ways, tax payable presented in the interim financial statements can be immediately changed according to the decision of the tax authorities.

4.19 Financial nstruments

Financial assets

DUC TRUNG INVESTMENT JOINT STOCK COMPANY

Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

INTERIM CASH FLOW STATEMENT (by indirect method)

For the 6-month period ended June 30, 2026

Form B03-DN

Financial assets classified in an appropriate way for the purposes of disclosures in the interim financial statements include: the financial assets are recognized according to fair value based on the income statement, the investments held to maturity, loans and receivables, financial assets available for sale. The classification of financial assets depends on the nature and purpose of the financial assets and is determined at the time of initial recognition.

At the time of initial recognition, financial assets are determined at cost plus any costs directly acquisition, issuance of such financial assets.

Financial Liabilities

Financial liabilities classified in an appropriate for the purposes of disclosures in the interim financial statements include: the financial liabilities are recorded carried at fair value based on the income statement, the financial liabilities are determined according to the amortized cost. The classification of financial liabilities depends on the nature and purpose of the financial liabilities and is determined at the time of initial recognition.

At the time of initial recognition, financial liabilities are determined at cost plus costs directly issuance of such financial liabilities.

4.20 Related parties

Parties are considered as a related party of the Company in case that party is able to control the company or to cause material effects on the financial decisions as well as operations of the Company. Parties are also considered to be related if they are jointly controlled or have significant influence.

In considering the relationship of stakeholders, the nature of the relationship is more focused than on the legal form

Related parties	Relationship
IPC Vietnam Plastic Co., Ltd.	<i>Mr. Nguyen Hoang Quan - Director at two companies simultaneously</i>
MST Investment Joint Stock Company	<i>Ms. Ta Thi Dinh is the older sister of Ms. Ta Thi Vui, who has been a</i>
Truong Xuan Loc Trading and Construction Joint Stock Company	<i>Ms. Ta Thi Vui is also a member of the Boards of Directors of two</i>
COSMOS VIETNAM Trading and Service Co., Ltd	<i>Ms. Tran Thi Thanh Binh, a member of the Board of Directors, is the Director of Cosmos</i>

5. ADDITIONAL INFORMATION TO ITEMS IN FINANCIAL SITUATION REPORT**5.1 Cash and cash equivalents**

	30/06/2026	01/01/2026
	VND	VND
Cash	2,361,085,931	1,653,200,593
Demand deposit	173,584,961	76,864,059
VND deposits	173,584,961	76,864,059
Total	2,534,670,892	1,730,064,652

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.2 Financial investment

5.2.1 Short-term financial investments

	30/06/2026				01/01/2026			
	Original price	Recoverable value	Reserve value	VND	Original price	Recoverable value	Reserve value	VND
	VND	VND	VND		VND	VND	VND	
Short term	209,634,000,000	209,634,000,000	-	-	381,718,000,000	381,718,000,000	-	-
Investment held until maturity	70,884,000,000	70,884,000,000	-	-	227,468,000,000	227,468,000,000	-	-
- Time deposits (i)	66,084,000,000	66,084,000,000	-	-	213,668,000,000	213,668,000,000	-	-
- Loans must be collected (ii)	4,800,000,000	4,800,000,000	-	-	13,800,000,000	13,800,000,000	-	-
Other short-term investment	138,750,000,000	138,750,000,000	-	-	154,250,000,000	154,250,000,000	-	-
- BCC Cooperation Agreement - District 3 Import Export Trading Company Limited (iii)	100,000,000,000	100,000,000,000	-	-	100,000,000,000	100,000,000,000	-	-
- BCC Cooperation Agreement - TQI Construction Investment and Trading Consulting Joint Stock Company (iv)	38,750,000,000	38,750,000,000	-	-	54,250,000,000	54,250,000,000	-	-
Total	209,634,000,000	209,634,000,000	-	-	381,718,000,000	381,718,000,000	-	-

DUC TRUNG INVESTMENT JOINT STOCK COMPANY

Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

INTERIM NOTES TO FINANCIAL STATEMENT

For the 6-month period ended June 30, 2026

Form B09-DN

(i) Time deposits include: 09 time deposit contracts of 6 months and 12 months at Vietnam Investment and Development Bank - Thai Ha Branch with a total deposit value of VND 66,084,000,000, interest rates ranging from 4.85% to 7.1%. These deposit contracts are pledged as collateral to secure the Bank's overdraft limit contracts.

(ii) Short-term loans include:

(1) Loan agreement No. 02/2021/HĐCV/DTI-XDHY dated November 30, 2021, loan agreement appendix No. PL03.02/2021/HĐCV/DTI-NKH dated November 20, 2025 between Duc Trung Investment Joint Stock Company and Hung Yen Petroleum Joint Stock Company

- Loan limit: VND 1,000,000,000
- Loan purpose: To supplement working capital
- Loan term: 1 year from November 20, 2025
- Interest rate: 8%/year
- Outstanding principal balance as of June 30, 2026 is VND 300 million

(2) Loan Agreement No. 02/2026/HĐCV/DTI-HTH dated June 29, 2026: Duc Trung Investment Joint Stock Company lends Ms. Hoang Thi Hao the amount of VND 2.5 billion at an interest rate of 7% per annum for a term of 12 months.

(3) Loan Agreement No. 01/2026/HĐCV/DTI-HTQ dated June 29, 2026: Duc Trung Investment Joint Stock Company lends Ms. Hoang Thi Quynh the amount of VND 2 billion at an interest rate of 7% per annum for a term of 12 months.

(iii) Short-term BCC investment cooperation contract is an investment cooperation under Board of Directors Resolution No. 07/2022/NQ-HĐQT dated October 12, 2022, on approving the capital contribution plan for investment cooperation with District 3 Import-Export Production and Business Company Limited.

Investment cooperation contract No. 01/2022/TRILIMEX – DTI dated October 12, 2022, between Duc Trung Investment Joint Stock Company and District 3 Import-Export Production and Business Company Limited regarding investment cooperation in repairing and renovating the office building at 487-489 Dien Bien Phu Street, Ban Co Ward, Ho Chi Minh City, and implementing a project to supply equipment and construction materials to customers under long-term contracts:

- Purpose: To supplement capital for the above-mentioned investment cooperation project.

- Total additional investment capital excluding interest: VND 100,000,000,000, equivalent to 60% of the total investment capital.

- Cooperation period: 12 months

- Distribution of investment cooperation results: Based on investment results, the parties will agree on the proportion of capital contributed to share profits, losses, and risks.

According to the Investment Cooperation Agreement dated October 15, 2025, between Duc Trung Investment Joint Stock Company and District 3 Import-Export Production and Business Company Limited, the two parties agreed to extend the investment cooperation until October 11, 2026. The investment cooperation profit will be paid by District 3 Import-Export Production and Business Company Limited in 2026. The profit recorded as of April 15, 2026, is VND 9 billion. The accrued profit recognized from the start of the cooperation up to June 30, 2026, is VND 21 billion.

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

- (iv) Short-term BCC investment cooperation contracts are investment cooperation under the Business Cooperation Contracts between Duc Trung Investment Joint Stock Company and TQI Construction and Trading Investment Consulting Joint Stock Company regarding the cooperation in contributing capital to invest in real estate products belonging to the Commercial Street Project along the extended 3rd of February Street in Tay Ninh province (Imperia Grand Plaza Duc Hoa).
- As of June 30, 2026, Duc Trung Investment Joint Stock Company contributed capital of VND 38,750,000,000 corresponding to 05 cooperation contracts.
- Duc Trung Investment Joint Stock Company is entitled to 95% of the profit from the business cooperation activities. TQI, as the investment management unit, is entitled to 5% of the profit..

5.2.2 Long-term financial investments

	30/06/2026				01/01/2026	
	Original price	Recoverable value	Reserve value		Original price	Reserve value
	VND	VND	VND		VND	VND
Invest in joint ventures and affiliated companies	52,500,000,000	52,500,000,000	-		52,500,000,000	52,500,000,000
An Binh Long Xuyen Investment Cooperation Co., Ltd	52,500,000,000	52,500,000,000	-		52,500,000,000	52,500,000,000
Invest in another entity	10,200,000,000	10,200,000,000	-		10,200,000,000	10,200,000,000
A Group Investment Corporation	10,200,000,000	10,200,000,000	-		10,200,000,000	10,200,000,000
Long-term BCC cooperation agreement	25,000,000,000	25,000,000,000	-		-	-
- BCC Cooperation Agreement - Unischool Hoa Lac Education Joint Stock Company (i)	25,000,000,000	25,000,000,000	-		-	-
Total	87,700,000,000	87,700,000,000	-		62,700,000,000	62,700,000,000

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

Details of investments in other companies are as follows:

	30/06/2026			01/01/2026		
	Number of Shares	Voting ratio	Benefit rate	Number of Shares	Voting ratio	Benefit rate
<i>Invest in joint ventures and affiliated companies</i>						
An Binh Long Xuyen Investment Cooperation Co.,Ltd		35%	35%		35%	35%
<i>Invest in another entity</i>						
A Group Investment Corporation	1,200,000	10%	10%	1,200,000	10%	10%

(i) The long-term BCC investment cooperation contract is a business cooperation agreement under Investment Cooperation Contract No. 0906/2026/HĐHTKD/DTI-UNI signed on June 9, 2026, between Duc Trung Investment Joint Stock Company (Investor) and Unischool Hoa Lac Education Joint Stock Company (Investee) regarding investment cooperation to implement the Unischool Hoa Lac Inter-level School project development contract. The investment objective is: To invest in the construction of facilities and organize educational activities to provide high-quality educational services, in line with the orientation of modern and sustainable educational development.

The total investment capital of the project is VND 170 billion, of which Duc Trung Company contributes VND 25 billion, equivalent to owning 15% of the project value and is entitled to 15% of the profit based on the actual business results of the Project; Unischool Hoa Lac Education Joint Stock Company contributed VND 145 billion, equivalent to 85% of the project value.

As of June 30, 2026, Duc Trung Investment Joint Stock Company contributed VND 25,000,000,000.

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.3 Short - term receivables from customers

	30/06/2026		01/01/2026	
	Book value VND	Reserve value VND	Book value VND	Reserve value VND
Receivable from related parties	-	-	-	-
Receivable from other customers	11,060,904,507	-	8,703,979,779	-
Do Thanh Real Estate Investment and Development JSC	1,632,280,947	-	8,632,280,947	-
Stavian Chemical Joint Stock Company	9,428,623,560	-	-	-
Other customers	-	-	71,698,832	-
Total	11,060,904,507	-	8,703,979,779	-

5.4 Short-term prepaid to suppliers

	30/06/2026		01/01/2026	
	Book value VND	Reserve value VND	Book value VND	Reserve value VND
Prepayment to related parties				
Prepay other customers	17,373,838,755	-	11,490,688,355	-
Xuan Loc Holdings Real Estate Investment JSC	264,338,755	-	264,338,755	-
Thanh Phat Trading and Construction Investment Co.,Ltd	3,500,000,000	-	3,500,000,000	-
Bao Thang Metal Materials Import and Export Trading Co.,Ltd	3,500,000,000	-	7,500,000,000	-
Viet Nhat Construction and Technology and Environment JSC	5,904,000,000	-	-	-
Thai Hung Construction Investment and Development JSC	4,200,000,000	-	-	-
Other subjects	5,500,000	-	226,349,600	-
Total	17,373,838,755	-	11,490,688,355	-

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.5 Other short-term receivables

	30/06/2026		01/01/2026	
	Book value VND	Reserve value VND	Book value VND	Reserve value VND
Other subjects must be collected				
Deposit, collateral	5,000,000	-	5,000,000	-
Other receivables	21,073,723,014	-	12,454,822,956	-
- District 3 Import-Export Trading and Manufacturing Company Limited - Profit from BCC Investment Cooperation (i)	21,000,000,000	-	12,000,000,000	-
- Interest must be collected on deposits and loans	24,863,014	-	433,822,956	-
- Other receivables	48,860,000	-	21,000,000	-
Total	21,078,723,014	-	12,459,822,956	-

(i) The short-term BCC investment cooperation contract is an investment cooperation under Board of Directors Resolution No. 07/2022/NQ-HĐQT dated October 12, 2022, on approving the capital contribution plan for investment cooperation with District 3 Import-Export Production and Business Company Limited. Investment cooperation contract No. 01/2022/TRILIMEX – DTI dated October 12, 2022, between Duc Trung Investment Joint Stock Company and District 3 Import-Export Production and Business Company Limited, on investment cooperation for the repair and renovation of the office building at 487-489 Dien Bien Phu Street, Ban Co Ward, Ho Chi Minh City, and the implementation of a project to supply equipment and construction materials to customers under long-term contracts:

- Purpose: To supplement capital for the above-mentioned investment cooperation project.
- Total additional investment capital excluding interest: VND 100,000,000,000, equivalent to 60% of the total investment capital.
- Cooperation period: 12 months
- Distribution of investment cooperation results: Based on investment results, the parties will agree on the proportion of capital contributed to share profits, losses, and risks.

According to the Investment Cooperation Agreement dated October 15, 2025, between Duc Trung Investment Joint Stock Company and District 3 Import-Export Production and Business Company Limited, both parties agree to extend the investment cooperation until October 11, 2026. The investment cooperation profit will be paid by District 3 Import-Export Production and Business Company Limited in 2026. The profit recorded as of April 15, 2026, is VND 9 billion, and the profit recorded from the start of the cooperation until June 30, 2026, is VND 21 billion.

5.6 Inventories

	30/06/2026		01/01/2026	
	Original price VND	Preventive VND	Original price VND	Preventive VND
Inventory	573,069,442	-	573,069,442	-
Work-in-progress production and business costs (i)	573,069,442	-	573,069,442	-
Total	573,069,442	-	573,069,442	-

(i) This is an expense related to the distribution project of I TOWER QN building.

5.7 Decrease/ Increase of tangible fixed assets

	Transportation and transmission VND	Management equipment and tools VND	Total VND
ORIGINAL PRICE			
Balance at 01/01/2026	1,124,723,637	-	1,124,723,637
Increase during the year	-	-	-
Balance at 30/06/2026	1,124,723,637	-	1,124,723,637
DEPRECIATION VALUE			
Balance at 01/01/2026	566,141,137	-	566,141,137
Depreciation during the year	70,295,228	-	70,295,228
Balance at 30/06/2026	636,436,365	-	636,436,365
REMAINING VALUE			
Balance at 01/01/2026	558,582,500	-	558,582,500
Balance at 30/06/2026	488,287,272	-	488,287,272

The original cost of tangible fixed assets that have been fully depreciated but are still in use:

Balance at 01/01/2026	-	-	-
Balance at 30/06/2026	-	-	-

5.8 Long-term prepaid expenses

	30/06/2026 VND	01/01/2026 VND
Tools and equipment awaiting allocation	307,372,876	256,240,407
Repair costs	108,947,072	427,204,616
Total	416,319,948	683,445,023

5.9 Payables to suppliers

	30/06/2026	01/01/2026
	Value	Value
	VND	VND
Requires payment to relevant parties	-	-
Other suppliers must be paid	20,492,603,928	11,595,962,809
Vina2 Investment and Construction JSC	4,545,772,060	4,608,272,060
DPH Investment and Development JSC	356,345,239	3,421,934,400
Bac Ha Real Estate Services JSC	467,654,890	467,654,890
STAVIAN Industrial Metals JSC	-	2,563,851,818
Thuan Duc ECO Joint Stock Company	9,602,860,230	-
Thuan Duc Joint Stock Company	4,974,827,220	-
Other subjects	545,144,289	534,249,641
Total	20,492,603,928	11,595,962,809

5.10 Short-term prepaid receivables from customers

	30/06/2026	01/01/2026
	Value	Value
	VND	VND
Requires payment to relevant parties	-	-
Other suppliers must be paid	208,608,447	208,608,447
Vina2 Investment and Construction JSC	208,608,447	208,608,447
Total	208,608,447	208,608,447

5.11 Accrued expenses

	30/06/2026	01/01/2026
	VND	VND
Interest expense payable	-	119,749,973
Interest payable on bonds (i)	25,332,876,713	16,406,849,316
Bond renewal advisory fees	400,000,000	400,000,000
Provision for brokerage fees	376,987,168	376,987,168
Total	26,109,863,881	17,303,586,457

(i) Interest payable on the bond issue with code DTIH2223001, valued at VND 100,000,000,000, which matured on November 4, 2025, has not yet been fully paid by the Company to the bondholder (HD Securities Joint Stock Company), amounting to VND 100,000,000,000 and VND 25,332,876,713 respectively. Of this amount, the interest payable recorded in financial expenses for the first six months of 2026 is VND 8,926,027,397, and the interest accrued from the bond maturity date to June 30, 2026 is VND 10,800,000,000.

DUC TRUNG INVESTMENT JOINT STOCK COMPANY

Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

INTERIM NOTES TO FINANCIAL STATEMENT

For the 6-month period ended June 30, 2026

Form B09-DN

5.12 Other short-term payables

	30/06/2026	01/01/2026
	Value	Value
	VND	VND
Requires payment to relevant parties	-	-
Other parties must be paid	218,680,834	164,269,282
Trade union funds	720,000	-
Social insurance	11,520,000	-
Interest must be paid on the loan	206,440,834	164,269,282
Total	218,680,834	164,269,282

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.13 Taxes and payables to State Budget

	Amounts Receivable 30/06/2026	Amount due 30/06/2026	Amount payable during the period	Amount actually paid during the period	Amounts Receivable 01/01/2026	Amount due 01/01/2026
	VND	VND	VND	VND	VND	VND
Value Added Tax	-	4,156,891	7,352,116	3,195,225	-	-
Corporate income tax	-	110,734,754	36,679,959	61,146,989	-	135,201,784
Fees, charges and other charges	-	23,643,594	23,643,594	-	-	-
Total	-	138,535,239	899,569,364	1,007,612,533	-	135,201,784

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.14 Loans and finance lease liabilities	30/06/2026				During the year		01/01/2026	
	Value	Debt repayment value	VND		Increase	Reduce	Value	Debt repayment value
					VND	VND	VND	VND
Short-term loans	166,084,000,000	166,084,000,000			32,205,000,000	179,789,000,000	313,668,000,000	313,668,000,000
Vietnam Investment and Development Commercial Bank - Thai Ha Branch (i)	66,084,000,000	66,084,000,000			32,205,000,000	123,430,000,000	157,309,000,000	157,309,000,000
Military Commercial Joint Stock Bank - Dong Do Branch	-	-			-	56,359,000,000	56,359,000,000	56,359,000,000
Short-term loans	100,083,000,018	100,083,000,018			-	82,999,998	100,166,000,016	100,166,000,016
Original value of issued bonds (iv)	100,000,000,000	100,000,000,000			-	-	100,000,000,000	100,000,000,000
Long-term loans due for	83,000,018	83,000,018			-	82,999,998	166,000,016	166,000,016
Tien Phong Commercial Joint Stock Bank – Bac Tu Liem Branch (ii)	83,000,018	83,000,018			-	82,999,998	166,000,016	166,000,016
Total	166,167,000,018	166,167,000,018			32,205,000,000	179,871,999,998	313,834,000,016	313,834,000,016

5.14.2 Long-term loans and finance lease liabilities

	30/06/2026		During the year		01/01/2026	
	Value	Debt repayment value	Increase	Reduce	Value	Debt repayment value
	VND	VND	VND	VND	VND	VND
Long-term loans	1,417,368,000	1,417,368,000	-	-	1,417,368,000	1,417,368,000
Personal loan - Nguyen Thi Tuyet (iii)	1,417,368,000	1,417,368,000	-	-	1,417,368,000	1,417,368,000
Total	1,417,368,000	1,417,368,000	-	-	1,417,368,000	1,417,368,000

5.14.3 Additional information for loans:

- (i) Including 09 contracts between Duc Trung Investment Joint Stock Company and BIDV - Thai Ha Branch
- Total overdraft limit: 157,309,000,000 VND.
 - Loan purpose: Supplementing working capital for business activities.
 - Term: 12 months.
 - Interest rate: 4.85% - 7.1%/year
 - Collateral as of June 30, 2026, is:: 09 12-month term deposit contracts of the Company at the Bank with a value of VND 66,084,000,000.

- (ii) Long-term loan from TP Bank - Bac Tu Liem branch under the following contracts:

- a) Car mortgage loan contract No. 18/2021/HDTD/TTKD BTL/01 signed on December 22, 2021.
- Loan amount: VND 810,000,000 (In words: Eight hundred and ten million VND)
- Loan purpose: Payment for the purchase of a car according to the sales contract No. 21210998 dated November 1, 2021 between Duc Trung Investment Joint Stock Company and Thang Long Auto Trading Company Limited to serve the customer's travel purposes
- Loan method: Loan per time
- Loan term: 60 months from the next day of the first disbursement date
- Loan interest rate: From 24 December, 2021 to 24 December, 2022, the interest rate is 8%/year, from 25 December, 2022 to 25 December, 2026, the interest rate is adjusted periodically every 3 months

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

INTERIM NOTES TO FINANCIAL STATEMENT

For the 6-month period ended June 30, 2026

Form B09-DN

- Collateral: Black Ford Everest car, license plate 51K-063.46
- b) Single-time loan contract No. 18/2021/HDTD/TTKD BTL/02 signed on 22 December, 2021
 - Loan amount: 20,000,000 VND (In words: Twenty million VND)
 - Loan purpose: Payment of Credit Assurance premium
 - Loan method: Single-time loan
 - Loan term: 60 months from the next day of the first disbursement date

(iii) Loan contract No. 01/2025/HDV/DTL_PTNT dated April 10, 2025: The company borrowed from Ms. Nguyen Thi Tuyet with a maximum loan amount of VND 1,500,000,000, loan interest rate of 6%/year, loan term of 03 years. Loan purpose: additional capital for hotel business activities at No. 96B1/12 + 96B/5/11 Tran Phu, Nha Trang ward, Khanh Hoa province.

(iv) Bonds issued by the company:

- Bond name: Duc Trung Investment Joint Stock Company Bonds
- Issuance volume: 1,000 bonds
- Bond face value: VND 100,000,000 (One hundred million VND)/Bond
- Term: 36 months (according to Agreement No. 01/2023/VBTT/DTI-HDS dated November 30, 2023 between Duc Trung Investment Joint Stock Company and HD Securities Joint Stock Company - the investor holding all bonds issued by Duc Trung Investment Joint Stock Company, the two parties have agreed to adjust the bond term from 12 months and maturity on November 4, 2023 to 36 months and maturity on November 4, 2025)
- Nominal interest rate: 12%/year
- Overdue interest rate: 18%/year (150%)
- Bond type: Non-interest-bearing bond convertible, unsecured, secured.
- Bond form: Book entry

- Issuance purpose: to implement investment cooperation project No. 01/2022/TRILIMEX – DTI dated 12 October, 2022 between Duc Trung Investment Joint Stock Company and Trilimex on investment cooperation in repairing and renovating the office building at 487 – 489 Dien Bien Phu, Ward 3, District 3, Ho Chi Minh City and implementing the project of providing equipment and construction materials to customers under long-term contracts. Secured assets:

- 9,027,000 (nine million, twenty-seven thousand) common shares owned by a third party at Vina2 Investment and Construction Joint Stock Company
- 2,000,000 (two million) common shares owned by a third party at MST Investment Joint Stock Company;
- 120 billion capital contribution of Trainco Investment and Development Joint Stock Company at Trilimex;
- Land use rights and assets on land of lot No. 23 Nguyen Huy Tuong, Thanh Xuan, Hanoi of KTS Tourism and Trading Company Limited guaranteed for Duc Trung Investment Joint Stock Company. The valuation value is 30,200,000,000 VND;

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam

INTERIM NOTES TO FINANCIAL STATEMENT

For the 6-month period ended June 30, 2026

Form B09-DN

- Revenue (Brokerage fee/commission) from Do Thanh Real Estate Joint Stock Company: Duc Trung Investment Joint Stock Company signed a project development cooperation contract and Project Distribution Representative I - Tower Quy Nhon No. 1502/2022/HDHT/DOTHANH-DTI between Do Thanh Real Estate Development Investment Joint Stock Company and Duc Trung Investment Joint Stock Company on 15 February, 2022.

The bond issue matured on November 4, 2025. To date, the Company has not fully paid the principal and interest to the bondholder (HD Securities Joint Stock Company), amounting to VND 100,000,000,000 and VND 25,332,876,713 respectively. Of this amount, the interest payable recorded as financial expenses for the first six months of 2026 is VND 8,926,027,397, while the interest accrued from the bond expiration date to June 30, 2026 is VND 10,800,000,000.

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.15 Owner's Equity ("OE")

5.15.1 The table of equity fluctuation

	Owner's equity contribution	Undistributed Net Profit	Total
	VND	VND	VND
Balance at 01/01/2025	134,888,000,000	837,967,551	135,725,967,551
Profit/loss in the previous year	-	218,239,688	218,239,688
Balance at 31/12/2025	134,888,000,000	1,056,207,239	135,944,207,239
Balance at 01/01/2026	134,888,000,000	1,056,207,239	135,944,207,239
Profit/loss for this period	-	123,076,244	123,076,244
Balance at 30/06/2026	134,888,000,000	1,179,283,483	136,067,283,483

5.15.2 Detail of owner's equity

	30/06/2026		01/01/2026	
	Value	Proportion	Value	Proportion
	VND	%	VND	%
Mr. Tran Dang Quan	11,150,000,000	8.27%	11,150,000,000	8.27%
Other shareholders	123,738,000,000	91.73%	123,738,000,000	91.73%
Total	134,888,000,000	100%	134,888,000,000	100%

5.15.3 Capital transactions with owners and dividend distribution, profit sharing

	January 1, 2026 to June 30, 2026	January 1, 2025 to June 30, 2025
	VND	VND
Owner's investment capital		
Capital contribution at the beginning of the year	134,888,000,000	134,888,000,000
Capital contribution increased during the year	-	-
Capital contributions decreased during the year		
Year-end capital contribution	134,888,000,000	134,888,000,000
Dividends, distributed profits		

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

5.15.4 Shares

	30/06/2026	01/01/2026
	<i>Share</i>	<i>Share</i>
Number of shares registered for issuance	13,488,800	13,488,800
Number of shares sold to the public	13,488,800	13,488,800
Common stock	13,488,800	13,488,800
Preferred stock	-	-
Number of shares repurchased	-	-
Common stock	-	-
Preferred stock	-	-
Number of outstanding shares	13,488,800	13,488,800
Common stock	13,488,800	13,488,800
Preferred stock	-	-
<i>Par value of outstanding shares (VND/Share)</i>	<i>10,000</i>	<i>10,000</i>

6. ADDITIONAL INFORMATION TO ITEMS IN INCOME STATEMENTS

6.1 Revenue

	January 1, 2026 to June 30, 2026	January 1, 2025 to June 30, 2025
	<i>VND</i>	<i>VND</i>
Sales revenue	285,224,399,575	346,363,992,120
Revenue from providing services	346,602,220	227,851,850
Total	285,571,001,795	346,591,843,970

6.2 Cost of goods sold

	January 1, 2026 to June 30, 2026	January 1, 2025 to June 30, 2025
	<i>VND</i>	<i>VND</i>
Cost of goods sold	284,844,685,350	346,010,784,499
Cost of services provided	334,814,764	331,798,162
Total	285,179,500,114	346,342,582,661

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

6.3 Financial income

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Interest on deposits and loans	4,640,099,052	1,412,258,671
Profit from investment cooperation	9,000,000,000	6,000,000,000
Total	13,640,099,052	7,412,258,671

6.4 Financial expenses

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Interest on loans	4,438,450,591	981,449,624
Interest on issued bonds	8,926,027,397	5,950,684,932
Other financial costs	-	100,000,000
Total	13,364,477,988	7,032,134,556

6.5 Administrative expenses

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Management staff costs	310,381,827	231,733,147
Management material costs	17,747,687	7,645,846
Taxes, fees and charges	-	31,632,178
Costs of purchased services	146,800,107	149,792,687
Other cash expenses	8,793,327	-
Total	483,722,948	420,803,858

6.6 Other expenses

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Other items	23,643,594	24,248,707
Total	23,643,594	24,248,707

6.7 Current corporate income tax expenses

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Total accounting profit before tax	159,756,203	184,332,859
Adjustments to accounting profit to determine taxable corporate income	23,643,594	24,248,707
Increasing adjustments	23,643,594	24,248,707
Non-deductible expenses	23,643,594	24,248,707
Losses carried forward	-	-
Taxable corporate income	183,399,797	208,581,566
Corporate income tax rate	20%	20%
Current corporate income tax	36,679,959	41,716,313
Total current corporate income tax expense	36,679,959	41,716,313

6.8 Basic earnings per share

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Net profit after corporate income tax	123,076,244	142,616,546
Profit or (Loss) attributable to common shareholders	123,076,244	142,616,546
Average number of outstanding common shares during the year	13,488,800	13,488,800
Earnings per share	9	11

6.9 Declining earnings per share

	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Net profit after corporate income tax	123,076,244	142,616,546
Profit or (Loss) attributable to common shareholders	123,076,244	142,616,546
Average number of outstanding common shares during the year	13,488,800	13,488,800
Declining earnings per share	9	11

7. FINANCIAL INSTRUMENTS

The Company may has financial assets such as loans, trade receivables and other receivables, cash, short-term deposits and trading securities that arise directly from the operations of the company. Financial liabilities of the Company mainly consist of bonds, loans, trade payables and other payables. The main purpose of these financial liabilities is to gather the financial resources to serve the activities of the Company.

The company incurs from market risk, credit risk and liquidity risk.

Operational risk management is indispensable operations for the entire business operations of the Company. The company has developed control system to ensure balance at a reasonable level between the costs when incurred risk and risk management costs. The Board of Directors continually monitors the risk management process to ensure the right balance between risk and risk control.

Board of Directors considered and uniformly applied policies to manage each of these risks are summarized below:

i. Market risks

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk has four types of risk: interest rate risk, currency risk, goods price risk and other price risk, such as share price risk.

Good price risk

The Company purchases raw materials and goods from domestic suppliers to serve its production and business operations. Therefore, the Company is exposed to risks arising from fluctuations in the prices of raw materials and goods. This risk is managed by sourcing from a large number of different suppliers, as well as maintaining flexibility in negotiations.

ii. Credit risk

Credit risk is the risk that one party of a financial instrument or contract not performing its obligations, resulting in financial losses. The Company has credit risk from its operating activities (primarily for trade receivables account), and from its financial activities, including bank deposits, foreign exchange transactions and the other financial instruments.

Trade receivables

The company regularly keeps track of the receivables, which is not yet collected. For big customers, the Company considered the decline in the credit quality of each customer at the reporting date. The company seeks the way to remained the tight control of the receivables and arranging credit control staff to minimize credit risk. On this basis and the trade receivables of the Company related to various customers, credit risk is not significantly concentrated in a certain customer.

Deposit

The company mainly maintained deposit balances at well-know banks in Vietnam. Credit risk of the deposit balances at banks is managed by the treasury department of the Company the company's policies. The maximum credit risk of the Company for the items on the Financial situation Report at the end of the financial year is the value book presented in Note 4.1. The company found that the level of concentration of credit risk on bank deposits is low.

iii. Liquidation risk

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

Liquidity risk is the risk that the Company will encounter difficulties in implementing their financial obligations due to lack of funds. Liquidity risk of the company mainly arises from maturity mismatches of financial assets and financial liabilities.

Company minimizes the liquidity risk by maintaining an amount of cash and cash equivalents and bank loans at a level that the board of directors believes it is sufficient to meet the company's operations and minimize the risks due to the volatility of cash flows.

The table below summarizes the maturity of the financial liabilities of the Company based on expected payments on undiscounted basic contracts:

	One year or less VND	Over 1 year to 5 years VND	Over 5 years VND	Total VND
Financial liabilities				
As of 30/06/2026				
Loans and debts	166,167,000,018	1,417,368,000	-	167,584,368,018
suppliers	20,492,603,928	-	-	20,492,603,928
Accrued expenses	26,109,863,881	-	-	26,109,863,881
Other payables	218,680,834	-	-	218,680,834
Total	212,988,148,661	1,417,368,000	-	214,405,516,661
As of 01/01/2026				
Loans and debts	313,834,000,016	1,417,368,000	-	315,251,368,016
suppliers	11,595,962,809	-	-	11,595,962,809
Accrued expenses	17,303,586,457	-	-	17,303,586,457
Other payables	164,269,282	-	-	164,269,282
Total	342,897,818,564	1,417,368,000	-	344,315,186,564

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

i. Fair value

(1) Fair values versus carrying amounts

The table below presents the carrying amount and fair value of the financial instruments presented in the Company's interim financial statements.

	Book value		Fair value	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026
	Original price VND	Preventive VND	Original price VND	Preventive VND
Financial Assets				
Cash and cash equivalents	2,534,670,892	-	1,730,064,652	-
Accounts receivable	11,060,904,507	-	8,703,979,779	-
Other receivables	21,078,723,014	-	12,459,822,956	-
Financial investments	297,334,000,000	-	444,418,000,000	-
	332,008,298,413	-	467,311,867,387	-
Financial liabilities				
Loans and debts	167,584,368,018	-	315,251,368,016	-
Accounts payable	20,492,603,928	-	11,595,962,809	-
Accrued expenses	26,109,863,881	-	17,303,586,457	-
Other payables	218,680,834	-	164,269,282	-
	214,405,516,661	-	344,315,186,564	-

(2) *Basis for determining fair values*

The fair value of financial assets and financial liabilities is reflected at the amount at which the financial instrument could be exchanged in a current transaction between participating parties, except in a forced sale or liquidation.

The estimation of the fair value of the Company's financial assets and financial liabilities is made as follows:

The fair value of cash, short-term deposits and trade receivables, other receivables as well as trade payables and other short-term liabilities is equivalent to the carrying value of these items because these instruments have short-term maturities.

In addition to the above items, the Company has not assessed the fair value of financial assets and financial liabilities as at June 30, 2026 because Circular 210 and current regulations do not provide specific guidance on determining the fair value of financial assets and financial liabilities. Circular 210 requires the application of International Financial Reporting Standards on the presentation of interim financial statements and disclosure of information for financial instruments but does not provide equivalent guidance for the measurement and recognition of financial instruments including the application of fair value, in order to comply with International Financial Reporting Standards.

8. OTHER INFORMATION

8.1 Transactions and balances with related parties

Related parties with the Company include key management members, the individuals involved with key management members and other related parties.

8.1.1 Transactions and balances with key management members, the individual involved with key management members

Key management members include: members of the Board of Directors, Board of Supervisors and members of the Executive Board (Board of Management, Chief Accountant). The individuals involved with key management members are their families' s members.

Transactions and balances with key management members, the individual involved with key management members

There have been no selling and service transactions between the Company and key management members and individuals related with key management members.

Key management members' income

Key Management Members	Position	January 1, 2026 to June 30, 2026 VND	January 1, 2025 to June 30, 2025 VND
Income of the Board of Directors		52,989,787	81,908,511
Mr Nguyen Hoang Quan	General Director	-	-
Mr Do Cat Luong	General Director (dismissal in March 2025)	-	31,508,511
Ms Doan Thi Quynh Trang	Chief Accountant	52,989,787	50,400,000

8.1.2 Transactions and balances with other related parties

Other related parties to the Company include: Companies and individuals that directly or indirectly have control over the Company or are controlled by the Company, or are under common control with the Company.

Other related parties

List of other related parties is represented in Note 4.20.

Transactions with other related parties

The primary transactions with related companies are as follows:

Related parties	Relationship	Transaction details	Amount
			VND
MST Investment Joint Stock Company	Related party	Car rental revenue	61,111,110

Balances with other related parties are represented in Note 5.

8.2 Department's report

The Company does not prepare segment reports because it does not satisfy one of the three conditions for preparing segment reports by business sector or geographical area as prescribed in Circular No. 20/2006/TT-BTC dated March 20, 2006 of the Ministry of Finance on guiding the implementation of 06 Accounting Standards issued under Decision No. 12/2005/QĐ-BTC dated 15 February 2005 of the Minister of Finance.

8.3 Contingent Liabilities

There are no contingent liabilities arising from past events that may affect the information presented in the Financial Statements that the Company does not control or has not recorded.

8.4 Comparative data

The opening figures in the Statement of Financial Position are taken from the Company's audited financial statements for the fiscal year ending December 31, 2025, by AFC Vietnam Auditing Company Limited – Northern Branch. The comparative figures in the Statement of Income and the Statement of Cash Flows are taken from the Company's audited financial statements for the six-month accounting period ending June 30, 2025, by AFC Vietnam Auditing Company Limited – Northern Branch.

The fiscal year 2026 is the first year the Company applies the Corporate Accounting System according to Circular No. 99/2025/TT-BTC dated October 27, 2025, replacing Circular No. 200/2014/TT-BTC dated December 22, 2014. The Company has applied the retrospective adjustment method to restate the opening balances for the following items: Biological assets and Dividend and profit payables. The impact of applying the new accounting system, changes in accounting policies, and corrections for errors on the comparative figures in the Financial Statements is as follows:

Financial situation Report:

DUC TRUNG INVESTMENT JOINT STOCK COMPANY
Address: No. 213 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City, Viet Nam
INTERIM NOTES TO FINANCIAL STATEMENT
For the 6-month period ended June 30, 2026

Form B09-DN

No.	Presented as of December 31, 2025, in accordance with Circular 200/2014/TT-BTC			Revision as of January 1, 2026, according to Circular 99/2025/TT-BTC			Difference
	Code	Items	Value	Code	Items	Value	VND
1	123	Investment held until maturity	213,668,000,000	123	Investment held until maturity	227,468,000,000	13,800,000,000
	135	Receivables from short-term loans	13,800,000,000				(13,800,000,000)
2	136	Other short-term receivables	166,709,822,956	135	Other short-term receivables	12,459,822,956	(154,250,000,000)
				125	Other short-term investments	154,250,000,000	154,250,000,000

8.5 Going concern

The bond issued by the Company, code DTIH2223001, with a value of VND 100,000,000,000, matured on November 4, 2025. However, to date, the Company has not fully paid the principal and interest to the bondholder (HD Securities Joint Stock Company), amounting to VND 100,000,000,000 (Explanation 5.16) and VND 25,332,876,713 (Explanation 5.13) respectively. Of this amount, the interest payable recorded as financial expenses for the first six months of 2026 is VND 8,926,027,397, while the interest accrued from the bond's maturity date to June 30, 2026, is VND 10,800,000,000.

To ensure the Company's ability to continue as a going concern, the Board of Management and Directors have carefully assessed and developed business plans, also cash flow projections for the upcoming period.

Accordingly, the Board of Management and Directors will implement solutions to maintain and improve revenue and profit from the Company's business operations, and to recover investment cooperation receivables and loan balances in order to generate cash flow.

The Board of Management and Directors believe that the Company will continue to operate effectively in the near future and ensure its ability to meet payment obligations.

Apart from the matter mentioned above, there are no events that cause a great deal of suspicion about the possibility of going concern and the Company has no intention or obligation to cease or significantly reduce the scope of its operations.

8.6 Post Financial situation Report events

There have been no significant events occurring after the Financial situation Report date which would require adjustments or disclosures to be made in the interim financial statements.



Tran Dang Quan
Chairman of the Board of Directors
Ho Chi Minh City, August 12, 2026


Doan Thi Quynh Trang
Chief Accountant


Le Thi Van Anh
Prepared by