

BGI GROUP JOINT STOCK COMPANY
REVIEWED INTERIM CONSOLIDATED
FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026



BGI GROUP JOINT STOCK COMPANY

Address: 3rd floor, Vinaconex 7 building, No. 61,
Nguyen Van Giap street, Tu Liem ward, Hanoi, Vietnam

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BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS REPORT

We, members of the Board of Management and Board of General Directors of BGI Group Joint Stock Company (hereinafter referred to as "the Company") present this report together with the Company's reviewed Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026.

Board of Management and Board of General Directors

Members of Board of Management and Board of General Directors who held the Company during the period from 01/01/2026 to 30/6/2026 and to the date of this report, are as follows:

Board of Management

Mr. Hoang Trong Duc	Chairman - Legal representative of the Company
Mr. Bui Viet Anh	Member (Dismissed from 09/6/2026)
Mr. Hoang Anh Tu	Member
Mr. Phi Manh Hau	Member
Mr. Nguyen Ngoc Minh	Independent Member

Board of General Directors

Mr. Bui Viet Anh	General Director (Dismissed from 04/6/2026)
Mr. Hoang Anh Tu	Deputy General Director
Mr. Nguyen Duc Hung	Deputy General Director
Mr. Than Huy Toan	Deputy General Director

Legal representative

Legal representative of the Company during the period and to the date of this report is Mr. Hoang Trong Duc - Chairman of the Board of Management.

Mr. Hoang Anh Tu - Deputy General Director is authorized to sign financial statements and documents related to financial statements pursuant to Letter of Authorization No. 177/2026/UQ-BGI of the Chairman dated August 19, 2026.

Respective responsibilities of Board of Management and Board of General Directors

Board of Management and Board of General Directors of the Company is responsible for preparing Interim Consolidated Financial Statements which give a true and fair view of the financial position, business performance and cash flows of the Company in the year, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Consolidated Financial Statements. In the preparation of these Interim Consolidated Financial Statements, Board of Management and Board of General Directors is required to:

- Select suitable accounting policies and then consistently apply them;
- Make judgments and estimates that are reasonable and prudent;

BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS REPORT
(continued)

- State whether appropriate accounting standards are respected or any application of material misstatements that needs to be disclosed and justified in Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the Interim Consolidated Financial Statements so as to minimize risks and frauds.

The Board of Management and Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the Interim Consolidated Financial Statements comply with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements. Board of Management and Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management and Board of General Directors confirms that the Company has complied with the above requirements in preparing these Interim Consolidated Financial Statements.

For and on behalf of The Board of Management and Board of General Directors,

BGI GROUP JOINT STOCK COMPANY



Hoang Anh Tu
Deputy General Director
Hanoi, August 26, 2026

No. 2708.04-26/BC-TC/VAE

Hanoi, August 27, 2026

**REPORT ON REVIEW
OF INTERIM FINANCIAL INFORMATION**

**To: The Shareholders
 The Board of Management and Board of General Directors
 BGI Group Joint Stock Company**

We have reviewed the accompanying Interim Consolidated Financial Statements of BGI Group Joint Stock Company (hereinafter referred to as "the Company"), *prepared on August 26, 2026, from page 06 to page 53*, which comprises Interim Consolidated Statement of Financial Position as at 30/6/2026, Interim Consolidated Income Statement, Interim Consolidated Cash Flow Statement for the 6 month period then ended and Notes to the Interim Consolidated Financial Statements.

Respective responsibilities of Board of Management and Board of General Directors

Board of Management and Board of General Directors of the Company is responsible for the preparation and true & fair presentation of the Interim Consolidated Financial Statements of Company in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements and for such internal control as Board of Management and Board of General Directors determines is necessary to enable the presentation of Interim Consolidated Financial Statements that are free from material misstatements whether due to fraud or error.

Respective responsibilities of Auditor's

Our responsibility is to express a conclusion on these Interim Separate Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagement (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

The review of interim financial information involves conducting interviews, primarily with those responsible for financial and accounting matters, as well as performing analytical procedures and other review procedures. A review is substantially narrower in scope than an audit conducted in accordance with Vietnamese Standards on Auditing, and therefore 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not present fairly, in all material respects, the interim consolidated financial position of the Company as at 30/6/2026, and its interim consolidated results of operations and interim consolidated cash flows for the 6 month period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises, and legal regulations relating to the preparation and presentation of the Interim Consolidated Financial Statements.

**REPORT ON REVIEW
OF INTERIM FINANCIAL INFORMATION**

(continued)

Emphasis of Matter

We draw the attention of readers to Note No. V.11 of the Notes to the Interim Consolidated Financial Statements, the Company is currently mortgaging a part of the Investment Real Estate "3rd Floor Kindergarten" of the Public Service, Office and Housing Complex Building at No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi to mortgage for the loan of BGI Construction Materials Joint Stock Company at the Vietnam Joint Stock Commercial Bank for Investment and Development. Our conclusion is not modified in respect of this matter.



Nguyen Thi Hong Van
Deputy General Director - Audit Director
Audit Practising Registration Certificate No. 0946-2023-034-1
For and on behalf of
VIETNAM AUDITING AND EVALUATION CO., LTD



INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Codes	Notes	30/6/2026	01/01/2026 (Restated)
A. CURRENT ASSETS	100		2,248,850,998,144	620,471,427,033
I. Cash and cash equivalents	110	V.1.	214,606,335,650	33,028,039,034
1. Cash	111		54,606,335,650	16,599,740,536
2. Cash equivalents	112		160,000,000,000	16,428,298,498
II. Short-term financial investments	120	V.2.	30,654,328,260	20,182,333,590
1. Short-term held-to-maturity investments	123		30,654,328,260	20,182,333,590
III. Short-term receivables	130		288,622,414,481	522,420,550,931
1. Short-term trade receivables	131	V.3.	153,728,021,617	188,836,995,680
2. Short-term advances to suppliers	132	V.4.	23,603,212,892	6,704,356,871
3. Other short-term receivables	135	V.5.	126,775,037,472	345,191,566,653
4. Provision for short-term doubtful debts	136		(15,483,857,500)	(18,312,368,273)
IV. Inventories	140		1,544,131,616,312	42,184,536,802
1. Inventories	141	V.7.	1,544,131,616,312	42,184,536,802
V. Short-term biological assets	150		-	-
VI. Other current assets	160		170,836,303,441	2,655,966,676
1. Short-term deferred expenses	161	V.13.	143,292,762,116	260,177,337
2. Value added tax deductibles	162		27,543,541,325	2,395,789,339
B. NON-CURRENT ASSETS	200		1,199,829,133,998	1,114,992,631,192
I. Other long-term receivables	210		722,428,316,000	680,356,420,000
1. Other long-term receivables	216	V.5.	722,428,316,000	680,356,420,000
II. Fixed assets	220		61,139,857,276	34,793,670,043
1. Tangible fixed assets	221	V.8.	34,062,503,346	34,793,670,043
- Historical cost	222		74,379,654,523	76,699,834,381
- Accumulated depreciation	223		(40,317,151,177)	(41,906,164,338)
2. Finance lease assets	224	V.9.	27,077,353,930	-
- Historical cost	225		27,869,485,559	-
- Accumulated depreciation	226		(792,131,629)	-
3. Intangible fixed assets	227	V.10.	-	-
- Historical cost	228		516,767,278	516,767,278
- Accumulated amortization	229		(516,767,278)	(516,767,278)
III. Long-term biological assets	230		-	-
IV. Investment property	240	V.11.	33,175,109,238	34,300,238,028
- Historical cost	241		56,256,439,778	56,256,439,778
- Accumulated depreciation	242		(23,081,330,540)	(21,956,201,750)
V. Long-term assets in progress	250	V.12.	10,279,177,440	4,591,212,994
1. Construction in progress	252		10,279,177,440	4,591,212,994
VI. Long-term financial investments	260	V.2.	359,483,337,811	357,943,012,448
1. Investments into joint-venture, associates	262		359,483,337,811	357,943,012,448
2. Investments into other entities	263		300,000,000	300,000,000
3. Provision for long-term financial investments	264		(300,000,000)	(300,000,000)
VII. Other non-current assets	270		13,323,336,233	3,008,077,679
1. Long-term deferred expenses	271	V.13.	3,575,113,881	2,988,883,786
2. Deferred income tax assets	272	V.21.	776,442,859	19,193,893
3. Goodwill	279		8,971,779,493	-
TOTAL ASSETS (280 = 100 + 200)	280		3,448,680,132,142	1,735,464,058,225

(Notes from page 11 to page 53 are an integral part of these Interim Consolidated Financial Statements)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

(continued)

Unit: VND

RESOURCES	Codes	Notes	30/6/2026	01/01/2026 (Restated)
C. LIABILITIES	300		2,252,585,570,165	661,796,372,733
I. Current liabilities	310		1,973,329,473,753	555,102,419,975
1. Short-term trade payables	311	V.14.	150,684,289,753	95,569,283,500
2. Short-term advances from customers	312	V.15.	497,575,761,787	163,833,153,185
3. Dividends and profit payables	313	V.16.	48,045,270,000	-
4. Taxes and amounts payables to the State Budget	314	V.17.	1,779,275,676	3,685,758,314
5. Payables to employees	315		3,524,727,923	4,198,625,309
6. Short-term accrued expenses	316	V.18.	19,846,920,935	10,990,350,124
7. Other short-term payables	320	V.20.	563,638,799,592	30,924,958,826
8. Short-term loans and obligations under finance lease	321	V.19.	671,401,101,952	228,827,964,582
9. Welfare and bonus fund	323		16,833,326,135	17,072,326,135
II. Non-current liabilities	330		279,256,096,412	106,693,952,758
1. Long-term trade payables	331	V.14.	16,801,517,849	16,801,517,849
2. Long-term accrued expenses	334	V.18.	29,754,090,909	29,754,090,909
3. Other long-term payables	338	V.20.	2,531,138,000	2,369,179,000
4. Long-term loans and obligations under finance lease	339	V.19.	230,169,349,654	57,769,165,000
D. EQUITY	400	V.22.	1,196,094,561,977	1,073,667,685,492
1. Owner's contributed capital	411		960,908,700,000	960,908,700,000
- Ordinary shares carrying voting rights	411a		960,908,700,000	960,908,700,000
2. Share premium	412		2,774,961,158	2,774,961,158
3. Treasury shares	415		(3,141,000)	(3,141,000)
4. Investment and development fund	418		7,724,293,614	7,724,293,614
5. Retained earnings	420		52,356,026,995	93,389,788,016
- Retained earnings accumulated to the prior year end	420a		45,344,518,016	67,737,602,714
- Retained earnings of this period	420b		7,011,508,979	25,652,185,302
6. Non-controlling interests	429		172,333,721,210	8,873,083,704
TOTAL RESOURCES (440=300 + 400)	440		3,448,680,132,142	1,735,464,058,225

Approved, August 26, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Tran Quang Trung



Tran Quang Trung



Hoang Anh Tu

INTERIM CONSOLIDATED INCOME STATEMENT

For the period from 01/01/2026 to 30/6/2026

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
1. Gross revenue from goods sold and services rendered	01	VI.1.	286,430,401,598	200,499,487,043
2. Revenue deductions	02		-	-
3. Net revenue from goods sold and services rendered (10 = 01 - 02)	10		286,430,401,598	200,499,487,043
4. Cost of sales	11	VI.2.	212,954,105,618	171,764,941,205
5. Gross profit from goods sold and services rendered (20 = 10 - 11)	20		73,476,295,980	28,734,545,838
6. Gain/Loss from the sale, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3.	1,653,797,799	505,944,517
8. Financial expenses	23	VI.4.	30,358,111,078	5,284,171,782
- In which: Borrowing costs	24		30,358,111,078	5,284,171,782
9. Selling expenses	25	VI.7.	18,190,889,332	924,171,271
10. General and administration expenses	26	VI.7.	12,439,654,793	10,100,971,014
11. Profit/(loss) from associates, joint ventures	27		1,540,325,363	2,701,673,318
12. Operating profit {30 = 20 + 21 + (22 - 23) - (25 + 26) + 27}	30		15,681,763,939	15,632,849,606
13. Other income	31	VI.5.	1,990,956,084	433,982,393
14. Other expenses	32	VI.6.	1,573,972,673	2,432,664,356
15. Profit from other activities (40 = 31 - 32)	40		416,983,411	(1,998,681,963)
16. Accounting profit before tax (50 = 30 + 40)	50		16,098,747,350	13,634,167,643
17. Current corporate income tax expenses	51	VI.9.	4,207,086,070	1,163,340,507
18. Deferred corporate income tax expenses	52	VI.10.	(757,248,966)	8,613,334
19. Net profit after corporate income tax (60 = 50 - 51 - 52)	60		12,648,910,246	12,462,213,802
20. The Parent company's net profit after tax	61		7,011,508,979	13,713,551,255
21. The non-controlling interests shareholders' net profit after tax	62		5,637,401,267	(1,251,337,453)
22. Basic earnings per share	70	VI.11.	73	143

Approved, August 26, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Tran Quang Trung



Tran Quang Trung



Hoang Anh Tu

(Notes from page 11 to page 53 are an integral part of these Interim Consolidated Financial Statements)

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025 (Restated)
I. Cash flows from operating activities				
1. Profit before tax	01		16,098,747,350	13,634,167,643
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		5,596,036,761	4,995,566,177
- Provisions	03		(2,828,510,773)	(636,314,000)
- Gains and losses from investing and financing activities	05		(1,364,879,170)	(494,508,291)
- Borrowing costs	06		30,358,111,078	5,284,171,782
3. Operating profit before movements in working capital	08		47,859,505,246	22,783,083,311
- Increase, decrease in receivables	09		(12,963,913,529)	(114,127,349,147)
- Increase, decrease in inventories	10		(25,096,908,171)	(14,639,806,120)
- Increase, decrease in payables (Excluding interest payable and corporate income tax payable)	11		290,754,612,913	27,681,886,410
- Increase, decrease in deferred expenses	12		(34,064,372,340)	(137,631,674)
- Borrowing costs paid	14		(30,166,559,086)	(5,007,756,619)
- Corporate income tax paid	15		(430,679,396)	(150,000,000)
- Other cash outflows	17		(239,000,000)	(297,000,000)
Net cash flows from operating activities	20		235,652,685,637	(83,894,573,839)
II. Cash flows from investing activities				
1. Acquisition and construction of fixed assets and other non-current assets	21		(6,456,800,795)	(1,560,604,595)
2. Proceeds from sale, disposal of fixed assets and other non-current assets	22		3,995,791,245	-
3. Cash outflows for lending, buying debt instruments of other entities	23		(6,471,994,670)	(25,856,888,888)
4. Cash recovered from lending, selling debt instruments of other entities	24		1,000,000,000	5,580,000,000
5. Investment capital contributions to other entities	25		156,736,644,808	-
6. Interest earned, dividends and profits received	27		773,664,883	560,796,549
Net cash flow from investing activities	30		149,577,305,471	(21,276,696,934)
III. Cash flow from financial activities				
1. Proceeds from borrowing	33		173,548,849,140	216,303,369,262
2. Repayment of borrowing	34		(368,116,940,570)	(123,081,445,924)
3. Repayment of finance lease obligations	35		(9,083,603,062)	-
Net cash flow from financial activities	40		(203,651,694,492)	93,221,923,338

(Notes from page 11 to page 53 are an integral part of these Interim Consolidated Financial Statements)

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

(continued)

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025 (Restated)
Net cash flow in the period (50 = 20+30+40)	50		181,578,296,616	(11,949,347,435)
Cash and cash equivalents at the beginning of	60		33,028,039,034	16,556,791,348
Effect of changes in foreign exchange rates	61		-	-
Cash and cash equivalents at the end of the period (70=50+60+61)	70	V.1.	214,606,335,650	4,607,443,913

Approved, August 26, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Tran Quang Trung



Tran Quang Trung



Hoang Anh Tu

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

I. Operational characteristics of enterprise**1. Structure of ownership**

BGI Group Joint Stock Company (hereinafter referred to as “Company”), formerly No.7 Construction Joint Stock Company, established and operated under the Business Registration Certificate No. 0100105743 dated 19/02/2002 issued by Hanoi Authority for Planning and Investment. The Company has made 23 times of changes in its Business Registration Certificate.

Under the 23rd amended Business Registration Certificate dated 26/12/2023 due to the change of Charter capital, the Charter capital is **VND 960,908,700,000** *(In words: Nine hundred and sixty billion, nine hundred and eight million, seven hundred thousand Vietnamese Dongs).*

Shares of the Company are listed on the Hanoi Stock Exchange (HNX) under securities code of VC7.

2. Business domain

The company operates in the field of construction and real estate business.

3. Business lines

- Undertaking construction contracts for civil, industrial, postal, irrigation, road traffic works at all levels, airports, ports, bridges, urban and industrial park infrastructure works, power lines, 110KV transformer stations;
- Construction of foundation leveling, weak soil treatment for water supply and drainage construction works;
- Installation of technological and pressure pipes for refrigeration, interior decoration;
- Real estate business;
- Production and trade of purified water;
- Production, installation of concrete components, steel structures, and engineering systems;
- Buying - selling all kinds of machinery and equipment (elevators, air conditioners, ventilation, fire protection, water supply and drainage) and completing construction works.

The Company's Head Office: 3rd floor, Vinaconex 7 building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam.

4. Normal course of production and business

Normal operating cycle of the Company will last no more than 12 months or more than 12 months, in particular:

- For office rental services not exceeding 12 months;
- For construction and investment cooperation activities over 12 months.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

5. Structure of enterprise

Details of the subsidiaries consolidated into the Company's Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026 are as follows:

- | | | |
|----|--|---|
| 1. | BGI Construction Materials Joint Stock Company | Address: Da Le Craft Village Industrial Park, Thanh Thuy Ward, Hue City, Vietnam
Main operating activities: Manufacture of concrete and products from cement and plaster
Proportion of contribution: 66.27%
Proportion of benefit: 66.27%
Voting right proportion: 66.27% |
| 2. | BGI Construction Joint Stock Company (i) | Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam
Main operating activities: Construction
Proportion of contribution: 89.90%
Proportion of benefit: 89.90%
Voting right proportion: 89.90% |
| 3. | Viet Yen Real Estate Company Limited | Address: Hung Lam 3 Residential Group, Viet Yen Ward, Bac Ninh Province, Vietnam
Main operating activities: Real estate business
Proportion of contribution: 61%
Proportion of benefit: 61%
Voting right proportion: 61% |

(i) On July 20, 2026, the Company completed the procedures for transferring all of its shares in BGI Construction Joint Stock Company. Accordingly, from that date, BGI Construction Joint Stock Company is no longer a subsidiary of the Company.

Details of the significant associates reflected in the Company's consolidated financial statements using the equity method for the period from 01/01/2026 to 30/6/2026 are as follows:

- | | | |
|----|-----------------------------------|---|
| 1. | IUC Group Joint Stock Company | Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam
Main operating activities: Construction, real estate business
Proportion of ownership: 39.47%
Voting right proportion: 39.47% |
| 2. | IUC Hoa Binh Hill Company Limited | Address: Sub-district 3, Luong Son Commune, Phu Tho Province, Vietnam
Main operating activities: Real estate business
Proportion of ownership: 30%
Voting right proportion: 30% |
| 3. | HCL Company Limited | Address: 545 Ba Trieu Street, Dong Kinh Ward, Lang Son Province, Vietnam
Main operating activities: Real estate business
Proportion of ownership: 20%
Voting right proportion: 20% |

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

6. Number of employees

Number of employees of the Parent Company and its subsidiaries as at 30/6/2026 is 154 people (As at 31/12/2025: 123 people).

7. Comparability of information on the Interim Consolidated Financial Statements

The comparative figures are taken from the Consolidated Financial Statements for the fiscal year ended 31/12/2025 and the Interim Consolidated Financial Statements for the period from 01/01/2025 to 30/6/2025 of BGI Group Joint Stock which have been audited and reviewed by Vietnam Auditing and Evaluation Co., Ltd. Certain figures of the previous reporting period have been restated to ensure comparability with the figures of this period, as presented in Note VIII.4 of the Notes to the Interim Consolidated Financial Statement.

II. Accounting period, currency used in accounting**1. Accounting period**

The Company's accounting period begins on 01/01 and ends on 31/12.

These Interim Consolidated Financial Statements are prepared for the period from 01/01/2026 to 30/6/2026.

2. Currency used in accounting

The currency used in accounting is Vietnam dong ("VND") accounted under the principle of historical cost, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and the legal regulations related to the preparation and presentation of Interim Consolidated Financial Statements.

The accompanying Interim Consolidated Financial Statements are not intended to reflect the interim consolidated financial position, interim consolidated operating results, and interim consolidated cash flows in accordance with the accounting principles and practices generally accepted in countries other than Vietnam.

III. Applied accounting regime and standards**1. Applied accounting standards**

The Company applies the Vietnamese Accounting Standards, the Accounting Regime for enterprises promulgated under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Ministry of Finance guiding the accounting regime for enterprises and Circular No. 202/2014/TT-BTC dated December 22, 2014 by Ministry of Finance guidance on the method for preparing and presenting Consolidated Financial Statements, Circular No. 43/2026/TT-BTC dated April 20, 2026, of the Ministry of Finance, amending a number of articles of Circular No. 202/2014/TT-BTC dated December 22, 2014.

2. Statement on the compliance to Accounting Standards and Accounting regime

The Company's Interim Consolidated Financial Statements are prepared and presented in accordance with Vietnamese Accounting Standards and current Vietnamese Accounting regime for enterprises and the laws and regulations in relation to the preparation and presentation of Interim Consolidated Financial Statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

3. Application of new accounting guidance

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC (“Circular 99”) providing guidance on the accounting regime for enterprises. This Circular is effective for fiscal years beginning on or after January 01, 2026. Circular 99 replaces the regulations on the accounting regime for enterprises previously issued under Circular No. 200/2014/TT-BTC issued by the Ministry of Finance on December 22, 2014. The Board of Management has applied Circular 99 in the preparation and presentation of the Interim Financial Statements for the period from 01/01/2026 to 30/6/2026.

On April 20, 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC (“Circular 43”) amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated December 22, 2014, which provides guidance on the preparation and presentation of Consolidated Financial Statements. Circular 43 is effective for the preparation and presentation of Consolidated Financial Statements for fiscal years beginning on or after January 01, 2026. The Board of Management has applied Circular 43 in the preparation and presentation of the interim consolidated financial statements for the period from 01/01/2026 to 30/6/2026.

IV. Applied accounting policies, accounting estimates, and relevant legal regulations**1. Estimates**

The preparation of Interim Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to the preparation and presentation of Interim Consolidated Financial Statements requires 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 period. Although these accounting estimates are based on the management’s best knowledge, actual results may differ from those estimates.

2. Basis of consolidation of the financial statements

The Interim Consolidated Financial Statements include the Interim Separate Financial Statements of the Company and the Financial Statements of the entities controlled by the Company (subsidiaries), prepared for the period 6 month then ended 30/6/2026. Control is achieved when the Company has the ability to govern the financial and operating policies of the investee entities so as to obtain benefits from their activities.

The results of operations of subsidiaries acquired or disposed of during the period are included in the consolidated income statement from the date of acquisition or up to the date of disposal of the investment in such subsidiaries.

When necessary, the financial statements of subsidiaries are adjusted to ensure that the accounting policies applied by the Company and its subsidiaries are consistent.

All intercompany transactions and balances between the parent company and its subsidiaries have been eliminated in the preparation of the interim consolidated financial statements.

Non-controlling interests include the value of the non-controlling shareholders’ interests at the initial business combination date and their share of changes in total equity since the business combination. Losses incurred by a subsidiary are allocated to non-controlling interests in proportion to their ownership, even if such losses exceed the non-controlling interests’ share in the subsidiary’s net assets.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Business combination

The assets, liabilities, and contingent liabilities of the subsidiary are measured at their fair values as at the acquisition date.

Any excess of the purchase consideration over the aggregate fair value of the acquired assets is recognized as goodwill.

In cases where the fair value of the acquired net assets exceeds the business combination cost, the difference is recognized in the consolidated statement of profit or loss for the period in which the acquisition of the subsidiary occurs.

The non-controlling interests at the initial business combination date are determined based on the non-controlling shareholders' proportionate share of the total fair value of the recognized assets, liabilities, and contingent liabilities.

3. Principle of recognizing cash and cash equivalent

Cash and cash equivalent include: cash on hand, demand deposits, and short-term investments (not exceeding three months) that have high liquidity, are readily convertible into cash, and carry insignificant risk of changes in value.

4. Accounting principle for financial investments***Held-to-maturity investments***

Held-to-maturity investments comprise investment including that the Company has positive intent and or ability to hold to the maturity. Held-to-maturity investments including: Term deposits, loans receivable held to maturity for the purpose of earning periodic interest, and other held-to-maturity investments.

Held-to-maturity investments are recognized on a trade date basis and are initially measured at acquisition price plus directly attributable transaction costs. Post-acquisition interest income from held-to-maturity investments is recognized in the income statement on accrual basis. Pre-acquisition interest is deducted from the cost of such investments at the acquisition date.

Held-to-maturity investments are measured at cost less provision for doubtful debts.

When there is conclusive evidence that part or all of an investment may not be recoverable and the amount of the loss can be reliably determined, the loss is recognized in finance expenses for the year and directly reduces the carrying amount of the investment.

Investments into associates

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

Investments in associates are accounted for using the equity method from the date the investee becomes an associate. On the acquisition date of the investment in an associate, any excess of the investment cost over the Company's share of the fair value of the identifiable net assets of the associate is recognized as goodwill and presented as part of the carrying amount of the investment. Any excess of the Company's share of the fair value of the identifiable net assets of the associate over the investment cost, after reassessment, is recognized immediately in the interim consolidated income statement in the period in which the investment is acquired.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

The operating results, assets, and liabilities of associates are reflected in the financial statements using the equity method. Under the equity method, an investment in an associate is initially recognized in the consolidated statement of financial position at cost and subsequently adjusted for changes in the Company's share of the associate's net assets after the acquisition date. The consolidated statement of profit or loss reflects the Company's share of the associate's operating results. Losses of an associate that exceed the Company's interest in that associate are not recognized, except where the Company has a legal or constructive obligation under a contract, or has made payments on behalf of the associate for debts it has guaranteed or committed to settle, thereby assuming an obligation to absorb the associate's losses or allowing the associate not to repay/reimburse the amounts the Company has settled on its behalf. If the associate subsequently returns to profitability, the Company recognizes its share of those profits only after the previously unrecognized cumulative losses have been recovered.

When the Company's subsidiaries engage in transactions (whether upstream or downstream) with an associate, any gains or losses arising from these transactions are adjusted in accordance with prevailing accounting regulations.

5. Goodwill

Goodwill in the interim consolidated financial statements represents the excess of the cost of the business combination over the Company's share in the fair value of the identifiable assets, liabilities and contingent liabilities of the subsidiary at the acquisition date. Goodwill is amortized on a straight-line basis over its estimated useful life of 10 years.

Goodwill from the acquisition of subsidiaries is presented separately as an asset in the Interim Consolidated Statement of Financial Position.

6. Accounting principle for receivables

Receivables are presented as net book value less allowance for doubtful and bad debts.

Classification of receivables is made on the following principle:

- Trade accounts receivable consist of receivables with their commercial nature arising from transactions with their purchasing-selling nature between the Company and buyers who are independent entities from the Company.
- Other receivables consist of receivables with their non-commercial nature, not related to transactions with their purchasing-selling nature.

Allowance for doubtful and bad debts is made for each doubtful or bad debt based on age of each debt amounts or estimated loss that may incur because debtors are insolvent under liquidation, bankruptcy or similar hardship.

Increase, decrease in provision for bad and doubtful debts to be made at the cut-off date for the Interim Consolidated Financial Statements shall be recognized into general administration expenses.

7. Principle for recognizing inventories

Inventories are recognized at the lower price between historical cost and net realizable value. Historical cost of inventories consists of expenses of acquisition, processing and other directly related expenses (if any) incurred to bring inventories to their present location and condition.

Net realizable value is determined as the estimated selling price of inventories during the normal business period minus the estimated costs to complete and necessary estimated costs to sell.

Inventory value is calculated using the weighted average method on a monthly basis and is accounted for using the perpetual inventory method.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

The Company makes provision for inventory devaluation when inventories are damaged, obsolete, of inferior quality, or when their original cost exceeds their net realizable value at the date of preparation of the Interim Consolidated Financial Statements.

As at 30/6/2026, the Company had no inventories that need to make provision.

8. Accounting principles for tangible fixed asset recognition and depreciation

Tangible fixed assets are presented at historical cost, accumulated depreciation, and carrying amount.

The historical cost of a tangible fixed asset acquired through purchase comprises the purchase price and all other costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Company.

The historical cost of tangible fixed assets constructed or manufactured by the Company includes construction costs, actual production costs incurred, installation and trial run costs, and other directly attributable costs necessary to bring the asset to the location and condition required for it to be capable of operating.

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

Type of fixed assets	Useful life <years>
Buildings and architectural objects	02 - 25
Machinery, equipment	05 - 10
Means of transportation	06 - 10
Managerial equipment, tools	03 - 06

Gains or losses arising from the disposal or sale of assets are the difference between the net proceeds from the disposal and the asset's carrying amount, and are recognized in the Interim Consolidated Income Statement.

9. Accounting principles for finance lease assets recognition and depreciation

A lease is classified as a finance lease when substantially all the risks and rewards incidental to ownership of the asset are transferred to the lessee. Property, plant and equipment under finance leases are presented at cost less accumulated depreciation. The cost of a finance-leased asset is the lower of the fair value of the leased asset at the inception of the lease and the present value of the minimum lease payments. The discount rate used to calculate the present value of the minimum lease payments is the interest rate implicit in the lease or the interest rate stated in the lease contract. Where the implicit interest rate cannot be determined, the Company's borrowing rate at the inception of the lease is used.

Finance lease assets are depreciated on a straight-line basis over their estimated useful life. Where it is uncertain whether the Company will obtain ownership of the asset at the end of the lease term, the asset is depreciated over the shorter of the lease term and its estimated useful life. The depreciation periods for finance lease assets are as follows:

Type of fixed assets	Useful life <years>
Buildings and architectural objects	10
Machinery, equipment	10
Means of transportation	10

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

10. Accounting principles for intangible fixed asset recognition and depreciation

Intangible fixed assets are presented at historical cost, accumulated amortization, and carrying amount.

The historical cost of intangible fixed assets comprises all expenditures incurred by the Company to acquire such assets up to the time the assets are brought to the condition necessary for them to be capable of operating in the manner intended by the Company.

Intangible assets of the Company include software programs and Vinaconex brand.

Software programs

Costs in relation to translation software programs are not an integral part of the relevant capitalized hardware. Historical costs of computer software is the whole expenditure paid by the Company until the software are put into use. Computer software are amortized on straight line basis in 03 years.

Vinaconex brand

Historical costs of Vinaconex brand is all expenses that the Company has spent up to the time the brand is put into use. The Vinaconex brand is amortized using the straight-line method in 5 years.

11. Principle of investment property recognition and depreciation***Principle for investment property recognition***

Investment properties of the Company is the land use right, right to building, a part of building or infrastructure under possession of the Company or under finance lease to be used to gain benefits from lease or appreciation. Investment properties are presented at historical cost less accumulated depreciation. Cost of an investment property means the amount of expenses paid or the fair value of other consideration given to acquire an investment property at the time of its acquisition or construction.

Subsequent expenditure relating to an investment property that has already been recognized should be recorded into expenses, except when it is probable that future economic benefits will flow to the enterprise in excess of the originally assessed standard of performance of the existing investment property, then an increase in the cost of the investment property shall be recorded.

When investment property is sold or disposed of, its historical cost and accumulated depreciation are derecognized, and the resulting gain or loss is presented on a net basis under the line item "Gain/loss from the sale, liquidation of investment properties" in the Income Statement.

The transfer from owner-occupied property or inventory to investment property shall be made only when the owner finishes using that property and leasing it to other party for operation or upon completion of construction stage. Investment property shall be converted into owner-occupied property or inventory when the owner begins to use this property or held for sale purpose. The transfer of use purpose between investment property and owner-occupied property or inventory does not change the net book value of the transferred asset or the historical cost of the property at its transfer date.

Investment properties held for rental purposes are depreciated using the straight-line method over their estimated useful lives. The depreciation years of investment properties are as follows:

Type of fixed assets	Years
Building	25

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

12. Principle for business cooperation contracts

A jointly controlled operation is a business cooperation activity established under a contractual arrangement in which the Company and one or more other parties jointly conduct an economic activity without establishing a separate legal entity. This operation is jointly controlled by the Company and the other parties to the contract. Each party to the contract manages and uses its own assets and is responsible for its own financial obligations and expenses incurred during the operation. The allocation of revenue and common expenses arising from the jointly controlled operation among the contracting parties is carried out in accordance with the terms of the contract.

13. Principle for recognizing deferred expenses

Deferred expenses consist of actual expenses incurred but related to the business performance of many accounting periods. Prepaid expenses include: tools, instruments issued for use awaiting for allocation, insurances and others deferred expenses.

Tools, instruments: Tools and instruments that have been put into use are allocated to expenses on a straight-line basis over a period of 01 to 03 years.

14. Accounting principles for trade payables

Trade payables represent obligations arising from the purchase of goods, services, or assets from suppliers in the ordinary course of the Company's business. Trade payables are stated at historical cost.

15. Accounting principles for dividends and profit payable

Dividends and profit payable represent the amounts of dividends payable to shareholders. Dividend payables are recognized when the Company no longer has the right to refuse the obligation to distribute dividends to shareholders in accordance with legal regulations.

16. Accounting principles for borrowings

Borrowings are stated at historical cost, which comprises the proceeds received net of directly attributable transaction costs.

Loans are recorded in terms of lender, maturity, and original currency.

17. Principle for recognition and capitalization of borrowing costs***Principles for the recognition of borrowing costs***

Borrowing costs are recognized as operating expenses in the period in which they are incurred, unless they are capitalized in accordance with Vietnamese Accounting Standard (VAS) No. 16 "Borrowing Costs". Under this standard, borrowing costs that are directly attributable to the acquisition, construction, or production of assets that require a substantial period of time to be made ready for their intended use or sale are capitalized as part of the asset's cost until the essential activities necessary to prepare the asset for its intended use or sale have been completed. Any income earned from the temporary investment of specific borrowings during the period before the funds are used for the construction of the qualifying asset is deducted from the borrowing costs eligible for capitalization.

18. Principle for recognizing accrued expense

Accrued expenses include amounts payable for goods, services, and borrowing costs that the Company has received but has not yet paid due to the absence of complete supporting documents, and are recognized as operating expenses of the accounting period.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

19. Principle for recognizing owner's equity

Contributed capital is recognized based on the actual amounts contributed by shareholders.

Ordinary shares

Ordinary shares with voting rights are recorded at par value. Shares issued to increase charter capital are recognized at the actual proceeds received corresponding to the par value of successfully issued shares.

Share premium

Share premium represents the difference between the par value and the issue price of ordinary shares, after accounting for any direct costs associated with issuing the stock.

Treasury shares

When the Company repurchases its own issued shares, the total amount paid, including any directly attributable transaction costs, is recognized as treasury shares and presented as a deduction from equity. At the end of the reporting period, the carrying amount of treasury shares is shown in the interim consolidated statement of financial position as a negative balance to reduce owners' equity. If the shares are repurchased for immediate cancellation, the amount is deducted directly from share capital and share premium. Upon reissuance, the cost of the shares is determined using the weighted-average method. The difference between the reissuance price and the weighted-average cost is recorded in share premium.

Profit distribution

Profit after corporate income tax is allocated to shareholders right after funds are made for under the Corporation Article of the Company as well as legal regulations and upon approval of the Annual General Meeting.

Dividends declared and paid are sourced from undistributed profits based on the approval of shareholders at the Annual General Meeting of Shareholders.

20. Principle and method of recognizing revenue, other income

The Company's revenue includes revenue from sales of finished goods, installation services, loan interest income, real estate revenue, and interest income from bank deposits.

Sales revenue

Revenue from selling products, goods is recognized upon simultaneously meeting the following five (5) conditions as follows:

- The Company has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return goods or products that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return goods or products (except for the case that customers can return goods as exchange to other goods or services).
- The Company gained or will gain economic benefits from the sale transaction; and
- It is possible to determine the costs related to the goods sale transaction.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Revenue from services rendered

Revenue from a service rendered is recognized when the outcome of such transaction is determined reliably. In case such transaction of services rendered is related to many periods, the revenue is recognized in the period corresponding to the completed work item as at the cut-off date of the Financial Statements for such period. Revenue from service provision is determined when it satisfies all four (4) conditions below:

- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return services that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return services rendered;
- It is possible to obtain economic benefits from the service provision transaction;
- The work volume completed on the cut-off date of the Financial Statements can be determined; and
- The costs incurred from the transaction and the costs of its completion can be determined.

Construction contract revenue

When the outcome of a construction contract can be reliably estimated and is confirmed by the customer, the related revenue and expenses are recognized in proportion to the stage of completion that has been certified by the customer during the period.

Variations to the contract, incentive payments, and other payments are included in contract revenue only when they have been agreed upon with the customer.

When the outcome of a construction contract cannot be reliably estimated, revenue is recognized only to the extent of contract costs incurred that are considered recoverable.

Financial income

Interest amounts are recognized on accrual basis, being determined on balances of deposits and actual interest rate in the period.

21. Accounting principles for cost of goods sold

Cost of goods sold comprises the production cost of products manufactured by the Company and the cost of raw materials sold during the period, and is recognized consistently with the related revenue in the same period.

22. Principle and method of recognizing financial expense

Financial expense recognized in Interim Consolidated Income Statement is the total financial expense incurred in the period, without offset with revenue from financial income, including interest expenses, exchange rate difference.

23. Accounting principles for selling expenses and general and administrative expenses***Selling expenses***

Selling expenses represent costs directly attributable to the sale of products, goods, and services, and are recognized as expenses in the period incurred on an accrual basis.

General and administrative expenses

General and administrative expenses represent costs incurred in connection with the Company's overall management activities, not directly related to sales or production, and are recognized as expenses in the period incurred on an accrual basis.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

24. Tax liabilities***Value added tax (VAT)***

The Company declares and calculates VAT under the guidelines of current value added tax law.

Corporate income tax

Corporate income tax presents the total amount of current tax payable and deferred tax.

Current tax payable is calculated on the taxable profit in the period. Taxable income differs from net profit presented in the Interim Consolidated Income Statement because taxable income does not include assessable incomes or expenses or deductible ones in other years (including losses carried forward, if any) and it further excludes items that are non-taxable or non-deductible.

The Company applies the corporate income tax rate of 20% on taxable profits.

Deferred income tax is computed by the difference between book value and income tax base of assets or liabilities on the Financial Statements and recognized in the Interim Consolidated Financial Statements. Deferred income tax payable is recorded for all the temporary differences while deferred tax asset is only recorded when it is certain to have sufficient assessable income in the future to deduct the differences between the carrying amount and the income tax base of items of assets or liabilities in the Interim Consolidated Financial Statements.

Deferred income tax is measured at estimated tax rate applicable for the year when assets are recovered or liabilities are paid. Deferred tax is recognized into the Income Statement and only recorded into owners' equity when such tax is related to items straight recorded in owner's equity.

Deferred tax asset and liability which are payable will be set off when the Company has a legal right to set off the current deferred tax asset and current deferred tax liability and when deferred tax asset and liability related to the corporate income tax are managed by the same tax agency and the Company intends to pay the current corporate income tax on net value basis.

The corporate income tax of the Company is determined in conformity with current tax regulations. However, these regulations may change from time to time and the final determination of corporate income tax depending on the tax check results of the competent tax authorities.

Other taxes

Other taxes and fees are declared and paid to the local tax authorities in compliance with the current regulations of the State.

25. Basic earnings per share

Basic earnings per share are calculated by dividing the profit (or loss) attributable to the Company's ordinary shareholders (after adjustments for appropriations to the Welfare and Bonus Fund and the Executive Bonus Fund) by the weighted-average number of ordinary shares outstanding during the period.

26. Related parties

Related parties are considered to exist when one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and the other party are subject to common control or common significant influence. Related parties may be companies or individuals, including close members of their families.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

27. Segment reporting

A segment is a distinguishable component of the Company that is engaged either in providing related products or services (business segment) or in providing products or services within a particular economic environment (geographical segment) that is subject to risks and returns that are different from those of other business segments. The Board of Management believes that the Company's principal activities are the real estate business and are mainly distributed in the territory of Vietnam. Therefore, the Company does not present segment reports by business segment and by geographical area in accordance with Vietnamese Accounting Standard No. 28 - Segment reporting.

V. Additional information of items presented in Interim Consolidated Statement of Financial Position

1. Cash and cash equivalents

	30/6/2026	01/01/2026 (Restated)
	VND	VND
Cash	54,606,335,650	16,599,740,536
Cash on hand	16,970,324,690	138,924,527
Cash in bank	37,636,010,960	16,460,816,009
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch	46,679,716	1,554,802,092
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch	1,105,243,444	2,019,878,721
Joint Stock Commercial Bank for Industry and Trade of Vietnam - Thang Long Branch	426,479,004	1,868,927,758
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Hanoi Branch	1,070,387	3,626,605,811
Tien Phong Joint Stock Commercial Bank - Trung Hoa Nhan Chinh Branch	2,473,889,128	850,273,639
Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	21,475,766,362	3,290,641,214
Military Commercial Joint Stock Bank - Dong Anh Branch	11,850,925,864	3,119,774,106
Other banks	255,957,055	129,912,668
Cash equivalents	160,000,000,000	16,428,298,498
Bank deposits with an original maturity of no more than 3 months	160,000,000,000	16,428,298,498
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Branch	-	16,000,000,000
Military Commercial Joint Stock Bank - Dong Anh Branch	-	428,298,498
Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch (*)	160,000,000,000	-
Total	214,606,335,650	33,028,039,034

(*) One-month term deposit, with interest rate adjusted at maturity and interest paid at the end of the term.

BGI GROUP JOINT STOCK COMPANY

Address: 3rd floor, Vinaconex 7 building, No. 61,
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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026
 to 30/6/2026

Form B 09a - DN/HN**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

2. Financial investments

Unit: VND

	30/6/2026	01/01/2026 (Restated)	Unit: VND
	Carrying amount	Recoverable amount	Provision amount
		amount	amount
a) Held-to-maturity investments			
Term deposits			
Joint Stock Commercial Bank for Foreign	9,266,358,192	9,266,358,192	-
Trade of Vietnam - Hoa Binh Branch (1)	50,888,493	50,888,493	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch (2)	4,215,469,699	4,215,469,699	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thang Long Branch (3)	5,000,000,000	5,000,000,000	-
Loans receivable			
IUC Group Joint Stock Company (4)	21,387,970,068	21,387,970,068	-
Total	30,654,328,260	30,654,328,260	20,182,333,590

(1) 12-month term deposit contract with a principal amount of VND 50,000,000, bearing an annual interest rate of 4.6% with interest paid at maturity. The Company has used the entire deposit as collateral for a loan at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch.

(2) Term deposit contracts with a 6-month maturity and a principal amount of VND 4,150,000,000, bearing annual interest rates ranging from 4.8% to 6.8%, with interest paid at maturity. The Company has used the entire deposit as collateral for a loan at the Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch.

(3) 6-month term deposit contract with an interest rate subject to change at maturity, with interest paid at the end of the term.

(4) Loans provided by BGI Construction Joint Stock Company and BGI Construction Materials Joint Stock Company to IUC Group Joint Stock Company, with loan terms ranging from 3 to 12 months and annual interest rates of 7% to 7.5%.



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 to 30/6/2026

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

b) Capital contribution into other entities

Unit: VND

	30/6/2026		01/01/2026	
	Cost	Cumulative adjustment	Book value (*)	Cost
			Cumulative adjustment	Book value (*)
Investments into associates				
IUC Group Joint Stock Company	296,000,000,000	20,901,379,767	316,901,379,767	296,000,000,000
IUC Hoa Binh Hill Limited Company	2,730,000,000	(20,776,039)	2,709,223,961	2,730,000,000
HCL Limited Company	40,000,000,000	(127,265,917)	39,872,734,083	40,000,000,000
Total	338,730,000,000	20,753,337,811	359,483,337,811	338,730,000,000
			19,213,012,448	357,943,012,448

	30/6/2026		01/01/2026	
	Cost	Provision	Book value (*)	Cost
			Provision	Book value (*)
Investments into other entities				
Vietnam Construction and Interior Decoration Joint Stock Company	300,000,000	(300,000,000)	-	300,000,000
Total	300,000,000	(300,000,000)	-	300,000,000

(*) As at 30/6/2026, the Company has no basis to determine the fair value of investments in other entities for disclosure in the Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026 because there is no market price for these investments or there is not enough information necessary to determine the fair value. The fair value of these investments may differ from the carrying value.

Significant transactions between the Company and its associates during the period

- IUC Group Joint Stock Company: Revenue from office leasing, revenue from construction activities, and lending income for this company.
- IUC Hoa Binh Hill Limited Company: no transactions during the period.
- HCL Limited Company: no transactions during the period.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026
 to 30/6/2026

Form B 09a - DN/HN**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

3. Trade receivables

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
a) Short-term				
Lan Anh Construction Trading Service Sport Joint Stock Company	842,075,000	(842,075,000)	1,442,075,000	(1,442,075,000)
Vietnam Bank for Agriculture and Rural Development	7,846,969,361	-	7,846,969,361	-
Nam MeKong Group Joint Stock Company	5,620,556,823	(5,620,556,823)	5,620,556,823	(5,620,556,823)
PTSC Offshore Services Joint Stock Company	14,025,658,962	-	14,025,658,962	-
Fecon South Joint Stock Company	-	-	306,240,541	-
Hai Dang Construction and Trading One Member LLC	2,124,071,461	-	4,124,071,461	-
KTP Construction Investment Co., Ltd.	-	-	683,250,907	-
IUC Group Joint Stock Company	67,363,109,793	-	67,385,953,261	-
Viet Yen Real Estate Company Limited	-	-	43,179,536,759	-
Others	55,905,580,217	(7,537,147,272)	44,222,682,605	(7,537,147,272)
Total	153,728,021,617	(13,999,779,095)	188,836,995,680	(14,599,779,095)

b) Trade receivable as related parties: Details are presented in Note VIII.3

4. Advances to suppliers

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
Short-term				
Southeast Economic Cooperation JSC	12,581,120,360	-	-	-
26-3 Industrial Construction and Consulting Co., Ltd	1,968,656,110	-	-	-
Aptmetal Quang Trung Joint Stock Company	4,318,858,605	-	2,578,291,796	-
Others	4,734,577,817	-	4,126,065,075	-
Total	23,603,212,892	-	6,704,356,871	-

BGI GROUP JOINT STOCK COMPANY**INTERIM CONSOLIDATED FINANCIAL STATEMENTS**

Address: 3rd floor, Vinaconex 7 building, No. 61,
 Nguyen Van Giap street, Tu Liem ward, Hanoi, Vietnam

For the period from 01/01/2026
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Form B 09a - DN/HN**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

5. Other receivables

Unit: VND

	30/6/2026		01/01/2026 (Restated)	
	Amount	Provision	Amount	Provision
a) Short-term	126,775,037,472	(1,484,078,405)	345,191,566,653	(3,712,589,178)
Advances	43,803,859,958	-	29,196,627,332	-
Nguyen Duc Hung	6,900,000,000	-	6,900,000,000	-
Do Hoang Tung (1)	5,283,925,579	-	5,900,041,267	-
Ha Quoc Trung	8,956,984,475	-	9,922,013,165	-
Hoang Trong Duc (2)	15,000,000,000	-	-	-
Others	7,662,949,904	-	6,474,572,900	-
Pledge, Mortgages, collaterals	450,690,061	-	1,621,060,000	-
Bao Anh Hung One Member Limited Liability Company	-	-	1,000,000,000	-
Others	450,690,061	-	621,060,000	-
Other receivables	82,520,487,453	(1,484,078,405)	314,373,879,321	(3,712,589,178)
Construction Team, General Department of Engineering - Ministry of Public Security	-	-	1,717,485,566	(1,717,485,566)
Sai Dong Real Estate Joint Stock Company	-	-	174,460,000,000	-
IUC Group Joint Stock Company (3)	17,132,733,363	-	54,255,283,809	-
Viet Yen Real Estate Limited Company	-	-	81,740,000,000	-
Hoang Trong Duc (2)	62,000,000,000	-	-	-
Others	3,387,754,090	(1,484,078,405)	2,201,109,946	(1,995,103,612)
b) Long-term	722,428,316,000	-	680,356,420,000	-
Mortgages, collaterals	2,197,896,000	-	126,000,000	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam Financial Leasing Company Limited	1,078,646,000	-	126,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade Leasing Company Limited	828,000,000	-	-	-
Others	291,250,000	-	-	-

BGI GROUP JOINT STOCK COMPANY

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Form B 09a - DN/HN**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Other receivables	720,230,420,000	-	680,230,420,000	-
IUC Group Joint Stock Company (3)	720,230,420,000	-	680,230,420,000	-
Total	849,203,353,472	(1,484,078,405)	1,025,547,986,653	(3,712,589,178)

(1) Advance payment pursuant to Decision No. 03-2025/QĐ/HDQT dated 24/02/2025 of the Board of Directors to serve investment in the Company's Projects.

(2) Mr. Hoang Trong Duc returned the advances in the amounts of VND 15 billion on July 08, 2026, VND 03 billion on August 25, 2026 and VND 59 billion on August 26, 2026.

(3) Receivables from IUC Group Joint Stock Company include:

- The joint venture bidding agreement dated May 20, 2020, between BGI Group Joint Stock Company and IUC Group Joint Stock Company, and the investment cooperation contract dated October 26, 2020, between the two parties, agreed to assign IUC Group Joint Stock Company to represent the Joint Venture, acting on behalf of the Joint Venture to decide and implement the Residential Area Upgrading Project at lots CTR11, CTR12 and exploit the interspersed land fund in Area A - An Van Duong New Urban Area in Thua Thien Hue. As at 30/6/2026, the Company had contributed VND 240,050,840,000 to implement the Project according to the aforementioned joint venture bidding agreement from the increased charter capital in 2021.

- Cooperation Contract No. 1207/2023/HDHT/BGI-IUC dated 12/7/2023 to implementing the land-use project of the Eastern Urban Area of Thuy Duong - Thuan An Road, in Area E - An Van Duong New Urban Area in Thua Thien Hue. As at 30/6/2026, the Company has contributed VND 480,179,580,000 to implement the Project under the above Cooperation Contract from additional Charter Capital in 2023.

- Profit from investment cooperation as of 30/6/2026: VND 17,132,733,363.

c) *Other receivables as related parties: Details are presented in Note VIII.3*

6. Bad debts

Unit: VND

	30/6/2026		01/01/2026	
	Historical cost	Recoverable value	Historical cost	Recoverable value
Total value of receivables, loans that are overdue or not overdue but hardly to be recovered				
<i>Trade receivables</i>	<i>14,160,551,095</i>	<i>160,772,000</i>	<i>14,760,551,095</i>	<i>160,772,000</i>
Lan Anh Construction	842,075,000	-	1,442,075,000	-
Trading Service Sport Joint Stock Company				
Cam Lam Investment Company Limited	2,537,228,181	-	2,537,228,181	-
Nguyen Hong Quan	2,127,840,000	-	2,127,840,000	-
Nam Mekong Group Joint Stock Company	5,620,556,823	-	5,620,556,823	-
Others	3,032,851,091	160,772,000	3,032,851,091	160,772,000
<i>Other receivables</i>	<i>1,484,078,405</i>	<i>-</i>	<i>3,712,589,178</i>	<i>-</i>
Total	15,644,629,500	160,772,000	18,473,140,273	160,772,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***7. Inventories**

Unit: VND

	30/6/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
Materials	7,911,795,299	-	4,052,062,893	-
Work in progress (*)	285,084,200,942	-	36,126,775,226	-
Real estate finished goods (**)	1,251,135,620,071	-	-	-
Goods sent for sale	-	-	2,005,698,683	-
Total	1,544,131,616,312	-	42,184,536,802	-

(*) Work in progress includes: Construction investment project with land use for the New Urban Area in Bich Dong Township, Viet Yen District, costs of the POLYCO Office project, Kim Lien Lake renovation project, Phu Quoc 1 project, Chan May project, Dat Phuong Glass Factory project, Hue superstructure project of 38 units, and work in progress costs at other projects.

(**) The Land-Use Construction Investment Project for the New Urban Area in Bich Dong Township, Viet Yen District (now Viet Yen Ward) (the Project) is implemented under Contract No. 01/HDDA dated February 22, 2022 between the People's Committee of Viet Yen District and the Consortium comprising Sai Dong Real Estate Joint Stock Company and TSG Investment and Construction Joint Stock Company, together with the Project Enterprise: Viet Yen Real Estate Company Limited. The total planned land area for the Project is 301,249 square meters (including land for transportation and technical infrastructure, green areas, residential land, and public service land). The total investment capital for the Project is VND 486,587,840,000 (excluding land use fees and land rental payments). The implementation period of the Project is 69 months from the effective date of the contract.

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to 30/6/2026

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Unit: VND

Total	76,699,834,381	1,303,046,750	5,238,772,936	(10,806,915,789)	1,944,916,245	74,379,654,523	41,906,164,338	3,678,776,342	(6,575,344,161)	-	1,307,554,658	40,317,151,177	34,793,670,043	34,062,503,346
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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Details of the list of tangible fixed assets existing with a value equal to or greater than 10% of the total value of tangible fixed assets:

Name of tangible fixed asset	30/6/2026
	Historical cost (VND)
3rd-floor office - Cau Dien	13,355,219,736
Lexus 570	8,592,180,000
Total	21,947,399,736

9. Increases, decreases of finance lease assets

Increases, decreases of finance lease assets

				Unit: VND
Items	Buildings and architectural objects	Machinery, equipment	Means of Transportation	Total
<i>Historical cost</i>				
Balance as at 01/01/2026	-	-	-	-
Finance lease in the period	3,888,888,889	1,839,980,000	22,140,616,670	27,869,485,559
Balance as at 30/6/2026	3,888,888,889	1,839,980,000	22,140,616,670	27,869,485,559
<i>Accumulated depreciation</i>				
Balance as at 01/01/2026	-	-	-	-
Charge for the period	158,564,813	41,399,551	592,167,265	792,131,629
Balance as at 30/6/2026	158,564,813	41,399,551	592,167,265	792,131,629
<i>Net book value</i>				
As at 01/01/2026	-	-	-	-
As at 30/6/2026	3,730,324,076	1,798,580,449	21,548,449,405	27,077,353,930

Details of the list of finance lease assets existing with a value equal to or greater than 10% of the total value of finance lease assets:

Name of finance lease asset	30/6/2026
	Historical cost (VND)
180 m ³ /h concrete batching plant	3,888,888,889
Total	3,888,888,889

10. Increases, decreases of intangible fixed assets

			Unit: VND
Items	Vinaconex brand	Accounting software and Other fixed assets	Total
<i>Historical cost</i>			
Balance as at 01/01/2026	450,000,000	66,767,278	516,767,278
Balance as at 30/6/2026	450,000,000	66,767,278	516,767,278
<i>Accumulated amortization</i>			
Balance as at 01/01/2026	450,000,000	66,767,278	516,767,278
Balance as at 30/6/2026	450,000,000	66,767,278	516,767,278

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***Net book value**

As at 01/01/2026	-	-	-
As at 30/6/2026	-	-	-

Details of the list of intangible fixed assets existing with a value equal to or greater than 10% of the total value of intangible fixed assets:

Name of intangible fixed asset	30/6/2026	
	Historical cost	(VND)
Vinaconex brand	450,000,000	
Total	450,000,000	

Historical cost of fixed assets which has been fully depreciated but still in use VND 516,767,278 (As at 31/12/2025: VND 516,767,278)

11. Increases, decreases of investment properties**Investment properties for lease**

Unit: VND

Items	01/01/2026	Increase in period	Decrease in period	30/6/2026
Historical cost	56,256,439,778	-	-	56,256,439,778
Building	56,256,439,778	-	-	56,256,439,778
Accumulated depreciation	21,956,201,750	1,125,128,790	-	23,081,330,540
Building	21,956,201,750	1,125,128,790	-	23,081,330,540
Net book value	34,300,238,028			33,175,109,238
Building	34,300,238,028			33,175,109,238

The Company's investment real estate includes: Office at Building H10, No. 2, Lane 475 Nguyen Trai Street, Thanh Liet Ward, Hanoi; Offices on the 1st and 2nd floors of Building 1A and the 2nd floor of Building 2A at 136 Ho Tung Mau Street, Phu Dien Ward, Hanoi; Office on the 3rd floor of the apartment building at No. 19 Dai Tu Street, Dinh Cong Ward, Hanoi; Kindergarten on the 3rd floor at No. 61, Group 15, Tu Liem Ward, Hanoi.

Details of the list of investment properties existing, with a value equal to or greater than 10% of the total value of investment properties:

Name of investment properties	30/6/2026	
	Historical cost	(VND)
Office at H10 Building	11,600,013,059	
Office on the 1st floor of Building 1A, 136 Ho Tung Mau	6,714,539,932	
Office on the 2nd floor of Building 1A, 136 Ho Tung Mau	13,580,246,844	
Office on the 2nd floor of Building 2A, 136 Ho Tung Mau	17,312,682,126	
Total	49,207,481,961	

The Company has mortgaged investment real estate with net book value as at June 30, 2026 of VND 33,175,109,228 (as at December 31, 2025: VND 34,300,238,028) to secure a bank loan. Specifically, the residual value of the investment property mortgaged for the loan of BGI Construction Materials Joint Stock Company as of June 30, 2026 is VND 1,827,070,712 (as at December 31, 2025: VND 1,885,072,956).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)****Fair value of investment property***

Under regulations of Vietnamese Accounting Standard No. 05 - *Investment Properties*, fair value of the investment property as at 30/6/2026 shall be presented. However the Company has not currently determined this fair value so fair value of the investment property as at 30/6/2026 has not been presented on Notes to Interim Consolidated Financial Statements. For determination of such fair value, the Company must hire an independent consultant to assess the fair value of such investment property. At present, the Company has not found a suitable consultant for performance of this work.

Rental income earned by the Company from leasing investment properties (all of which are leased under operating leases) amounted to VND 3,519,613,067 (prior period: VND 3,837,734,437). Direct operating expenses arising from investment properties during the period totaled VND 1,436,081,819 (prior period: VND 1,383,321,565).

12. Construction in progress costs

	30/6/2026	01/01/2026 (Restated)
	VND	VND
O Mon Station concrete batching plant	10,279,177,440	-
Chan May Station concrete batching plant	-	3,665,934,231
Nhon Trach Station concrete batching plant	-	925,278,763
Total	10,279,177,440	4,591,212,994

13. Deferred expenses

	30/6/2026	01/01/2026
	VND	VND
a) Short-term	143,292,762,116	260,177,337
Issued tools and instruments awaiting for allocation	112,913,142	153,823,031
Sales brokerage expenses (1)	142,253,461,148	-
Insurance cost awaiting for allocation	459,148,576	16,312,944
Land lease expenses for the O Mon concrete batching plant - Can Tho City (2)	400,000,000	-
Others	67,239,250	90,041,362
b) Long-term	3,575,113,881	2,988,883,786
Issued tools and instruments awaiting for allocation	723,547,281	367,518,764
Land lease expenses for the Chan May concrete batching plant - Hue City (3)	1,713,525,424	1,807,847,920
Others	1,138,041,176	813,517,102
Total	146,867,875,997	3,249,061,123

(1) Prepaid expenses to the brokerage agent for unsold units in the New Urban Area project in Bich Dong Town, Viet Yen District (now Viet Yen Ward, Bac Ninh Province).

(2) The value of leasing 7,000 m² of land use rights in Thoi Loi Area, Phuoc Thoi Ward, Can Tho City, from Le Phuoc Nguyen Company Limited for the implementation of the project.

(3) The value of subleasing 5,000 m² of land in the Saigon Chan May Industrial and Non-Tariff Zone, for a term of 10 years, under Contract No. 0907/2025/HD TLD/SGH-BGI dated July 9, 2025 with Saigon – Hue Investment Joint Stock Company for the implementation of the project; the lease price excludes annual land rental payments as notified.

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Form B 09a - DN/HN**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

14. Trade accounts payable

Unit: VND

	30/6/2026 VND	01/01/2026 VND
a) Short-term	150,684,289,753	95,569,283,500
Phu Minh Tri Trading and Services Company Limited	7,378,607,569	8,013,215,588
SGO Real Estate Investment and Trading Joint Stock Company	39,728,684,121	-
Viettel Construction Joint Stock Corporation	19,998,686,120	11,857,482,975
HT Trading and Construction Materials Company Limited	1,094,267,670	1,344,267,670
Mekong No. 1 Construction Investment Joint Stock Company	-	689,767,321
Minh An TCS Company Limited	1,196,820,510	3,146,820,510
Vinh An Construction and Trading Joint Stock Company	2,720,297,049	8,460,045,600
Trivico E&C Vietnam Joint Stock Company	13,903,040,487	21,744,336,124
Others	64,663,886,227	40,313,347,712
b) Long-term	16,801,517,849	16,801,517,849
Vina A1 Technology Development and Construction Investment JSC	1,253,618,879	1,253,618,879
A11 Investment and Construction Joint Stock Company	1,131,248,676	1,131,248,676
Others	14,416,650,294	14,416,650,294
Total	167,485,807,602	112,370,801,349

c) Trade accounts payable as related parties: Details are presented in Note VIII.3

15. Advances from customers

	30/6/2026 VND	01/01/2026 VND
a) Short-term		
Berjaya - Handico12 Company Limited	9,004,364,365	9,004,364,365
IUC Group Joint Stock Company	148,556,214,848	139,089,133,992
Doosan Enerbility Co., Ltd	11,233,900,000	-
Others	328,781,282,574	15,739,654,828
Total	497,575,761,787	163,833,153,185

b) Advances from customers as related parties: Details are presented in Note VIII.3

16. Dividends and profit payable

	30/6/2026 VND	01/01/2026 VND
Short-term		
Dividends and profit payable (*)	48,045,270,000	-
Total	48,045,270,000	-

(*) Details are as follows:

Pursuant to Resolution No. 12/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders dated June 24, 2025, the Company's General Meeting of Shareholders approved a projected dividend rate of 5% (payable in shares).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)*

Pursuant to Board of Management Resolution No. 14/2025/NQ-HDQT dated July 4, 2025, the Board of Management has decided to implement the plan to issue shares for the 2024 dividend payment, as approved by the 2025 Annual General Meeting of Shareholders on June 24, 2025: Execution ratio: 5% of outstanding shares; Number of additional shares expected to be issued: 4,804,527 shares (equivalent to VND 48,045,270,000).

Pursuant to Board of Management Resolution No. 16/2025/NQ-HDQT dated August 7, 2025, regarding the change in the 2024 dividend payment method from a stock dividend issuance to a cash dividend payment: Execution rate: 5% (remains unchanged from the plan approved by the 2025 Annual General Meeting of Shareholders on June 24, 2025).

On December 31, 2025, the Company's Board of Management issued Resolution No. 28/2025/NQ-HDQT regarding the closing of the shareholder list for the 2024 cash dividend payment; the record date was set for January 26, 2026, and the payment date for March 6, 2026. On March 2, 2026, the Board of Management issued Resolution No. 03/2026/NQ-HDQT regarding a change to the 2024 cash dividend payment schedule, whereby the payment date was adjusted to June 5, 2026.

Pursuant to Board of Management Resolution No. 07/2026/NQ-HDQT dated May 25, 2026, the payment date for the 2024 cash dividend has been postponed from June 5, 2026, to June 30, 2027, so that it may be paid concurrently with the 2026 dividend. The Board of Management and the Board of General Directors affirm that this adjustment to the payment schedule does not alter the dividend rate or value previously approved by the General Meeting of Shareholders. Shareholders' legitimate rights and interests remain fully protected in accordance with the law, and the Company commits to making full dividend payments by the revised date following the completion of the planned capital balancing process.

17. Taxes and amounts payable to the State budget

	30/6/2026 VND	01/01/2026 VND
Short-term payable		
Value added tax	-	2,379,016,459
Corporate income tax	1,411,343,037	1,210,416,102
Personal income tax	367,932,639	52,878,649
Housing tax, land rent	-	43,447,104
Total	1,779,275,676	3,685,758,314

18. Accrued expenses

	30/6/2026 VND	01/01/2026 VND
a) Short-term	19,846,920,935	10,990,350,124
Interest payable	4,302,496,097	558,623,844
Accrued expenses construction costs of technical infrastructure and transformer station - roads, stormwater and wastewater drainage systems.	7,825,314,897	-
Accrued expenses construction costs of 38 townhouses LK06; LK07	-	1,326,095,298
Accrued expenses construction costs of Viet Yen, Bac Giang project	3,460,205,771	7,402,205,199
Accrued expenses construction costs of Ben Luc Toll Station	2,547,213,665	744,166,558
Others	1,711,690,505	959,259,225
b) Long-term	29,754,090,909	29,754,090,909
Accrued expenses construction costs of the Apartment project at 136 Ho Tung Mau and other payable costs	29,754,090,909	29,754,090,909
Total	49,601,011,844	40,744,441,033

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

19. Loans and obligations under finance leases

	In the period			Unit: VND
	30/6/2026	01/01/2026		
	Amount	Increase	Decrease	Amount
a) Short-term	671,401,101,952	707,786,423,653	265,213,286,283	228,827,964,582
a1) Short-term loans	663,342,440,772	701,027,609,140	263,973,772,950	226,288,604,582
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Hanoi Branch (1)	132,464,822,006	44,300,894,596	52,238,550,099	140,402,477,509
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch (2)	73,679,187,121	79,834,882,333	46,504,641,127	40,348,945,915
Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch (3)	31,817,199,739	33,889,229,966	27,709,394,344	25,637,364,117
Military Commercial Joint Stock Bank (4)	19,857,501,906	14,523,842,245	7,600,157,380	12,933,817,041
Joint Stock Commercial Bank for Investment and Development of Vietnam (5)	380,000,000,000	380,000,000,000	-	-
Individuals (6)	6,966,000,000	1,000,000,000	1,000,000,000	6,966,000,000
Han Thi Ha	3,885,000,000	-	-	3,885,000,000
Nguyen Thi Bao Thoa	2,181,000,000	-	-	2,181,000,000
Nguyen Thi Hong Van	500,000,000	1,000,000,000	1,000,000,000	500,000,000
Pham Thi Mai Phuong	400,000,000	-	-	400,000,000
Nguyen Dinh Cong (7)	18,557,730,000	132,478,760,000	113,921,030,000	-
Hoang Trong Duc (8)	-	15,000,000,000	15,000,000,000	-
a2) Long-term loans on due date	2,308,360,000	1,352,180,000	956,180,000	1,912,360,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch (9)	1,912,360,000	956,180,000	956,180,000	1,912,360,000
Military Commercial Joint Stock Bank - Dong Anh Branch (10)	396,000,000	396,000,000	-	-

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c) Finance leases

Term	From 01/01/2026 to 30/6/2026		
	Total amount paid for finance lease	Interest paid	Principal paid
From 01 year to 5 year			
Joint Stock Commercial Bank for Foreign Trade of Vietnam	728,198,082	37,138,822	691,059,260
Financial Leasing Company Limited (12)			
Vietnam Joint Stock Commercial Bank for Industry and Trade	8,971,601,540	579,057,738	8,392,543,802
Financial Leasing Company Limited (13)			
Total	9,699,799,622	616,196,560	9,083,603,062

(1) Loan under Credit Limit Agreement No. 01/2025/177579/HDTD signed on June 03, 2025, for the purpose of supplementing working capital, guarantee, and opening L/C. The maximum credit limit is VND 150,000,000,000. The term of the credit limit is 12 months from the date of signing the credit limit agreement or until May 31, 2026, whichever comes first. The collateral for the loan is the mortgaged real estate including (i) Office space on the 3rd floor, Apartment Building No. 19 Dai Tu according to Real Estate Mortgage Agreement No. 01/2018/177579/HDBD dated March 05, 2018; (ii) Floor 1, Building 1A, Residential area for sale at 136 Ho Tung Mau according to Real Estate Mortgage Contract No. 01/2019/177579/HDBD dated December 30, 2019; (iii) Floor 2, Building 1A, Residential area for sale at 136 Ho Tung Mau according to Real Estate Mortgage Contract No. 02/2020/177579/HDBD dated January 21, 2020 and (iv) Office on Floor 3, Building H10 Thanh Xuan according to Real Estate Mortgage Contract No. 01/2023/177579/HDBD dated October 17, 2023.

(2) Loans from Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ha Nam Branch under the following agreements:

2.1 Loan agreement between BGI Group Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ha Nam Branch:

Loan under Credit Limit Agreement No. 18/26/HDHM/HNA dated April 08, 2026, associated with Credit Extension Agreement No. 18/26/HDCCTD/HNA dated April 08, 2026. The loan limit shall not exceed VND 60 billion; the limit maintenance period is 12 months from the date of contract signing; and the maximum loan term for each debt obligation is 09 months, commencing on the day following the disbursement date.

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Credit Contract No. 84/25/HDCTD/HNA dated 03/12/2025, the loan limit is VND 20,000,000,000 including outstanding loans under Loan Limit Contract No. 45/2023/CVHM/VCBHB-XDBGI dated 27/03/2023. The validity period of the contract is 12 months from the date of signing. The loan term is a maximum of 06 months from the next day of loan disbursement. The loan interest rate is determined at the time of loan disbursement according to the Bank's notice. The purpose of the loan is to serve production and business activities but does not include fixed asset investment activities. The collateral is all inventories, circulating goods and debt claims, property rights arising from commercial contracts, ownership of commercial services - 2nd floor, building 2A, Residential area for sale 136 Ho Tung Mau, Phu Dien Ward, Bac Tu Liem District, Hanoi according to the Certificate of Land Use Rights, House Ownership Rights and other assets attached to land No. CN 767144, Certificate registration No. CT-DA 01374 issued by the Department of Natural Resources and Environment of Hanoi dated 21/06/2018. According to Official Letter No. 83/CV-BGIcons dated 27/08/2025, the Company sent to Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch, the Company adjusts the transaction accounts and loans of the Company at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch to centralized management at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch.

2.3 Loan agreement between BGI Construction Materials Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ha Nam Branch:

- Credit Contract No. 73/25/HDCTD/HNA dated 07/11/2025. The credit limit is VND 35,000,000,000 (in which: short-term loan credit limit is VND 29,000,000,000), the validity period of the credit limit is 12 months from the date of signing the contract. The loan interest rate is recorded on each Debt Receipt. The collateral is assets attached to land according to the Certificate of Land Use Rights, House Ownership Rights and other assets attached to land No. CN 767144 under Mortgage Contract of Assets Attached to Land No. 341.22/25/HDTC/HNA dated 05/11/2025 signed between the Bank and BGI Group Joint Stock Company.

- Loan limit contract No. 73/25/HDHM/HNA dated 07/11/2025. The maximum loan limit is VND 29,000,000,000, the loan limit maintenance period is 12 months from the date of signing the contract, the loan term of each debt is a maximum of 6 months. The loan interest rate is determined in each period and is recorded on each Debt Receipt. The purpose of the loan is to finance short-term loans for production and business activities.

(3) Loan from the Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch under the following loan agreements:

3.1 Loan agreement between BGI Construction Joint Stock Company and Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch:

Credit Limit Loan Agreement No. 01/2026/14495064/HDTD dated May 26, 2026, with a loan limit of VND 29 billion, encompassing the Company's outstanding short-term loan balances, guarantee obligations, and issued L/C balances under the previous Credit Limit Loan Agreement No. 01/2025/14495064/HDTD dated May 16, 2025. The agreement is valid for 12 months from the date of signing, with interest rates determined at the time of disbursement for each specific credit contract. The loan proceeds are intended for supplementing working capital, issuing guarantees, and opening L/Cs to support the Company's short-term production and business operations. Collateral consists of the Company's total deposit balances (in VND and foreign currencies) derived from production and business activities held at the Bank and other credit institutions, secured by revenue from economic contracts serving as the source of repayment for principal and interest.

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3.2 Loan agreement between BGI Construction Materials Joint Stock Company and Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch:

Credit Limit Agreement No. 01/2026/14052370/HD/TTD dated June 16, 2026, with a credit limit of VND 24 billion (inclusive of the entire outstanding loan balance from the previous credit limit agreement); the purpose is to supplement working capital, issue guarantees, and open Letters of Credit (L/Cs) to meet the Company's short-term production and business needs as permitted by law; the credit limit term is 12 months from the date of signing the agreement; specific loan terms and interest rates are to be determined under individual credit contracts; and the collateral asset is the kindergarten unit within the commercial and service office complex (3rd floor) located at No. 61, Group 15, Tu Liem Ward, Hanoi owned by BGI Group Joint Stock Company.

(4) Loan from the Military Commercial Joint Stock Bank under the following loan agreements:**4.1 Loan agreement between BGI Construction Joint Stock Company and Military Commercial Joint Stock Bank:**

Credit facility agreement No. 352507.25.031.32733156.TD dated November 19, 2025, with a total credit limit of VND 50 billion, of which the outstanding loan balance and payment guarantees at any time shall not exceed VND 20 billion, including outstanding loans under credit facility agreement No. 259358.24.031.32733156.TD dated December 5, 2024. The agreement is valid until November 12, 2026. The lending interest rate is determined at the time of each disbursement under specific credit agreements. The loan is intended to support the Company's construction and installation business activities. Collateral includes the Company's inventories and receivables under mortgage agreement No. 200660.24.031.32733156.BD dated October 01, 2024.

4.2 Loan agreement between BGI Construction Materials Joint Stock Company and Military Commercial Joint Stock Bank:

Credit facility agreement No. 329973.25.031.35177261.TD dated August 22, 2025, with a credit limit of VND 15 billion, for the purpose of supporting the Company's concrete production and business operations. The credit limit is maintained until August 10, 2026. The interest rate is determined under each debt acknowledgment document, with a maximum loan tenor of 6 months. Collateral includes a concrete pump truck with license plate No. 75CD-000.60 owned by the Company; inventories and receivables of the Company under mortgage agreement No. 329973.25.031.35177261.BD dated August 22, 2025; and land use rights and other assets attached to land at Group 37, Yen Hoa Ward, Hanoi, owned by Mr. Hoang Xuan Truong – the Company's General Director.

(5) Credit Contract No. 01/2025/17929680/HD/TTD dated May 21, 2025, with the loan purpose being the implementation of the Investment Project for the New Urban Area in Bich Dong Township, Viet Yen District, Bac Giang Province (now Viet Yen Ward, Bac Ninh Province) (excluding the high-rise residential component); the total outstanding loan amount disbursed and the maximum L/C guarantee issued is VND 850 billion, and the commitment period for the facilities is 60 months from the date of the first disbursement. The collateral consists of all assets formed from the loan proceeds, all assets and property rights related to the project that are eligible for mortgage under the Law, and the entire capital contributions of the contributing members in the Company, which shall be pledged throughout the period during which the project has outstanding loan balances as an additional security measure.

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- (6) Individual loans with a term of 12 months, bearing interest rates ranging from 1.5% to 8.8% per annum, for the purpose of supporting production and business activities.
- (7) Loan Agreement No. 0103/2025/HDTV dated March 1, 2025, with a maximum loan amount of VND 200 billion and a term of 12 months commencing from the date of the first loan disbursement. The interest rate is 6% per annum. The loan proceeds are intended to supplement capital for investment activities related to the New Urban Area project in Bich Dong Town, Viet Yen District (now Viet Yen Ward). Loan Agreement Addendum No. 02/PL-HDVV dated February 28, 2026: the loan term is extended by 12 months, effective from March 1, 2026.
- (8) Loan Agreement No. 02.01/2025/HDTV dated January 2, 2025, with a maximum loan amount of VND 50 billion and a term of 12 months commencing from the date of the first disbursement. The interest rate is 6% per annum. The loan proceeds are intended to supplement capital for investment activities in the Bich Dong Town New Urban Area project, Viet Yen District (now Viet Yen Ward). Loan Agreement Addendum No. 01/PL-HDVV dated December 31, 2025, the loan term is extended by 12 months, effective from January 1, 2026.
- (9) Long-term loans from the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch under the following loan agreements:
- 9.1 Loan agreement between BGI Group Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch:**
- Loan under the medium- and long-term loan agreement No. 52/TDH/VCBHB-VC7 signed on February 8, 2021 between Construction Joint Stock Company No. 7 (now BGI Group Joint Stock Company) and the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch, with a credit term of 84 months from the day following the first disbursement date of the loan, credit limit of VND 5,400,000,000, current lending interest rate of 8%/year and fixed for 2 years from the disbursement date, after the fixed interest rate period an adjustable lending interest rate shall be applied; Amendment and Supplement Agreement to the medium- and long-term loan agreement No. 52/TDH/VCBHB-VC7 dated March 23, 2021 amending the borrower from Construction Joint Stock Company No. 7 to BGI Group Joint Stock Company. Amendment and Supplement Agreement to the medium- and long-term loan agreement No. 52/TDH/VCBHB-VC7 dated March 26, 2021 stipulating the loan security measure as 01 automobile of brand LEXUS LX570 under the Transport Vehicle Mortgage Agreement No. 69/2021/HDTG/VCBHB-BGIGROUP dated March 26, 2021; according to Official Letter No. 149/CV-BGI dated August 27, 2025 sent by the Company to the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch and the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch, the Company adjusts the transaction accounts and loans of the Company at the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch to centralized management at the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch.

9.2 Loan agreement between BGI Construction Materials Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch:

These are medium and long-term loan contracts for individual disbursements, with a total loan amount of VND 17,959,750,000. The loan term is 84 months, commencing on the day following the initial disbursement. The loan purpose is investment in fixed assets. The interest rate is fixed for one year from the date of the initial disbursement; thereafter, the rate is determined based on the bank's prevailing medium and long-term lending rates, the base rate plus a margin of 3.0% per annum. The collateral, as stipulated in the asset mortgage contracts, consists of the fixed assets acquired using the loan proceeds.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)*

- (10) Loan from the Military Commercial Joint Stock Bank under Credit Facility Agreement No. 324752.25.031.35177261.TD dated August 12, 2025, with a loan amount of VND 2,554,750,000, for the purpose of payment of costs for investment in transport vehicles under economic contract No. 374/HDKT/2025 dated July 7, 2025 and economic contract No. 172/HDKT/2025 dated July 14, 2025, loan term: 48 months from the day following the first disbursement date, interest rate determined according to each Debt Acknowledgment Document. Collateral under Mortgage Agreement No. 324752.25.031.35177261.BD dated August 12, 2025.
- (11) Personal loan under loan contract, interest rate 5%/year, loan term 36-60 months, loan purpose to serve the production, business and investment activities of the Company.
- (12) Finance lease contracts with a total leased asset value of VND 30,729,557,781, with a lease term of 60 months and a floating interest rate adjusted every 3 months from the date of the first disbursement. Upon fulfilling all obligations under the contracts, the Company may purchase the assets at a nominal selling price of VND 37,288,200.
- (13) A finance lease contract with a leased asset value of VND 5,222,911,112, with a lease term of 60 months and a floating interest rate adjusted every 3 months from the date of the first disbursement. Upon fulfilling all obligations under the contract, the Company may purchase the leased asset at a nominal selling price of VND 16,600,000.

c) *Loans with related parties: Details are presented in Note VIII.3*

20. Other payables

	30/6/2026 VND	01/01/2026 VND
a) Short-term	563,638,799,592	30,924,958,826
Trade union fee	740,219,609	737,492,096
Insurances	282,607,387	28,725,497
Short-term collaterals, deposits received	505,963,746,544	36,314,000
SGO Real Estate Investment and Trading Joint Stock Company (1)	88,200,000,000	-
Deposit of customer to purchase real estate	417,727,432,544	-
Others	36,314,000	36,314,000
Other payables	56,652,226,052	30,122,427,233
Project maintenance fund	1,033,304,241	1,033,304,241
Nam Son Invest Urban Joint Stock Company (2)	46,200,000,000	28,600,000,000
Viet Yen District People's Committee (3)	8,926,743,416	-
Others	492,178,395	489,122,992
b) Long-term	2,531,138,000	2,369,179,000
Long-term collaterals, deposits received	531,138,000	369,179,000
ARCHI Vien Nam Joint Stock Company (4)	2,000,000,000	2,000,000,000
Total	566,169,937,592	33,294,137,826

- (1) The deposit under Contract for Product Consumption and Product Development Consultancy No. 271/2025/BDSVY-SGOLAND dated October 27, 2025, under which SGO Real Estate Investment and Business Joint Stock Company acts as the exclusive distributor and product development consultant for the products of the New Urban Area Project in Bich Dong Township, Viet Yen Town (now Viet Yen Ward, Bac Ninh Province).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)*

- (2) This amount represents entrusted investment funds received from Nam Son Invest Urban Joint Stock Company under Entrustment Contract No. 069/2021/HĐUT dated September 6, 2021 for the implementation of the New Urban Area Project in Bich Dong Town, Viet Yen District, Bac Giang Province. The entrusted investment proportion by Nam Son Invest Urban Joint Stock Company is 11% of the total investment capital (the total investment capital of the project is the amount stated in Decision No. 636/QĐ-UBND dated June 25, 2021 on the approval of the investment policy for the New Urban Area Project in Bich Dong Town, Viet Yen District, Bac Giang Province)
- (3) The compensation, support, and resettlement amount to be remitted to the People's Committee of Viet Yen District under Contract No. 01/HDDA dated February 22, 2022 between the Viet Yen District People's Committee and the Consortium comprising Sai Dong Real Estate Joint Stock Company and TSG Investment and Construction Joint Stock Company, together with the Project Enterprise: Viet Yen Real Estate Company Limited.
- (4) ARCHI Vien Nam Joint Stock Company made a deposit in accordance with Joint Venture Agreement No. 2403/2021/TTLD/ARCHI-VINAHUD-BGI dated March 24, 2021.
- c) *Other payables as related parties: Details are presented in Note VIII.3*

21. Deferred tax assets

	30/6/2026	01/01/2026
	VND	VND
Corporate income tax rate used to determine the value of deferred tax assets	20%	20%
Deferred tax assets related to deductible temporary differences	776,442,859	19,193,893
Deferred tax assets	776,442,859	19,193,893

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22. Owner's equity

a) Movement in owner's equity

Items	Owner's contributed capital	Share premium	Treasury shares	Investment and development fund	Retained earnings	Non-controlling shareholder interests	Total
Balance as at 01/01/2025	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	75,070,743,751	9,476,238,518	1,055,951,796,041
Capital contribution from non-controlling shareholders	-	-	-	-	-	2,000,000,000	2,000,000,000
Profit in the previous year	-	-	-	-	25,514,507,285	(2,465,476,797)	23,049,030,488
Appropriated Welfare and bonus fund	-	-	-	-	(7,333,141,037)	-	(7,333,141,037)
Decrease due to change in ownership ratio	-	-	-	-	137,678,017	(137,678,017)	-
Balance as at 31/12/2025	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	93,389,788,016	8,873,083,704	1,073,667,685,492
Profit in this period	-	-	-	-	7,011,508,979	5,637,401,267	12,648,910,246
Increase due to consolidation subsidiary	-	-	-	-	-	157,823,236,239	157,823,236,239
Dividend distribution (*)	-	-	-	-	(48,045,270,000)	-	(48,045,270,000)
Balance as at 30/06/2026	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	52,356,026,995	172,333,721,210	1,196,094,561,977

Unit: VND

(*) Dividend distribution in accordance with Resolution No. 12/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders dated June 24, 2025 and the resolutions of the Board of Management regarding the 2024 dividend distribution.

b) Details of owner's equity

	30/6/2026	01/01/2026
	VND	VND
Shareholders' equity	960,908,700,000	960,908,700,000
Total	960,908,700,000	960,908,700,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

c) Capital transactions with owners, dividend distribution and shared profit

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Owner's contributed capital	960,908,700,000	960,908,700,000
Contribution at the beginning of the period	960,908,700,000	960,908,700,000
Increase in the period	-	-
Decrease in the period	-	-
Contribution at the period end	960,908,700,000	960,908,700,000
Paid dividend, shared profit	-	-

d) Shares

	30/6/2026 Shares	01/01/2026 Shares
Number of shares registered for issue	96,090,870	96,090,870
Number of shares issued to the public	96,090,870	96,090,870
<i>Ordinary shares</i>	96,090,870	96,090,870
<i>Preferred shares</i>	-	-
Number of shares buyback	314	314
Number of outstanding shares in circulation	96,090,556	96,090,556
<i>Ordinary shares</i>	96,090,556	96,090,556
<i>Preferred shares</i>	-	-

*An ordinary share has par value of VND 10,000***VI. Additional information for items presented in Interim Consolidated Income Statement****1. Gross revenue from goods sold and services rendered**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Revenue		
Revenue from construction and other services	60,125,084,355	137,792,701,595
Revenue from real estate business	132,640,093,973	3,837,734,437
Revenue from goods sold and services rendered	79,315,018,111	35,084,258,744
Revenue from investment cooperation	14,350,205,159	23,784,792,267
Total	286,430,401,598	200,499,487,043

b) Revenue from related parties: Details are presented in Note VIII.3**2. Cost of sales**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Cost of construction and other services	55,100,263,047	116,703,531,583
Cost of real estate business	74,567,192,651	1,383,321,565
Cost of goods sold and services rendered	73,939,408,217	37,092,469,200
Cost of investment cooperation	9,347,241,703	16,585,618,857
Total	212,954,105,618	171,764,941,205

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***3. Financial income**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Financial income		
Interest from bank deposits, loan receivables	1,653,797,799	505,944,517
Total	1,653,797,799	505,944,517

b) Financial income with related parties: Details are presented in Note VIII.3**4. Financial expenses**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Financial expenses		
Interest expense	30,358,111,078	5,284,171,782
Total	30,358,111,078	5,284,171,782

b) Financial expenses with related parties: Details are presented in Note VIII.3**5. Other income**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Collect and pay on behalf for fire protection installation	-	20,000,000
Tax reductions upon reconciliation of the tax system	783,384,965	-
Investment trust fee	240,000,000	397,222,222
Income from contractual penalties	600,000,000	-
Income from the liquidation of a capital contribution contract	135,000,000	-
Others	232,571,119	16,760,171
Total	1,990,956,084	433,982,393

6. Other expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Administrative penalties and penalties for late tax payment	22,198,902	81,989,133
Investment trust fee	1,194,000,000	2,342,222,222
Cost of disposal of fixed assets	235,780,383	-
Penalty for construction delays	121,404,720	-
Others	588,668	8,453,001
Total	1,573,972,673	2,432,664,356

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

7. Selling expenses and general and administration expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Selling expenses incurred in the period	18,190,889,332	924,171,271
External services expenses	17,858,491,680	-
Investment cooperation expenses	332,397,652	924,171,271
b) General and administration expenses incurred in the period	15,268,165,566	10,737,285,014
Staff expenses	9,240,776,794	6,285,740,562
Material cost management	645,935,422	485,264,148
Office equipment expenses	275,528,114	72,824,067
Depreciation and amortization	1,147,018,488	986,568,197
Taxes, fees and charges	292,892,386	431,002,858
Provision	85,684,300	98,170,000
External services expenses	469,028,212	269,916,961
Other expenses in cash	1,661,055,958	1,124,915,634
Investment cooperation expenses	1,073,753,861	982,882,587
Allocation of goodwill	376,492,031	-
c) Deduction from general administration expenses	(2,828,510,773)	(636,314,000)
Reversal of provisions for doubtful debts	(2,828,510,773)	(636,314,000)
Total	30,630,544,125	11,025,142,285

8. Operating cost by nature

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Raw materials and consumables	142,598,025,356	159,825,082,061
Staff cost	21,106,373,497	14,132,101,851
Depreciation and amortization	5,619,692,528	4,995,566,177
External services expenses	62,798,585,848	5,077,987,143
Other expenses in cash	11,461,972,515	1,768,878,261
Total	243,584,649,743	185,799,615,493

9. Current corporate income tax expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Corporate income tax expense calculated on current taxable income	4,207,086,070	1,163,340,507
Total current corporate income tax expense	4,207,086,070	1,163,340,507

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***10. Deferred corporate income tax expense**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Deferred CIT expense from taxable temporary difference	(764,238,752)	-
Deferred CIT expense from the reversal of a deferred tax asset	6,989,786	8,613,334
Total deferred corporate income tax expense	(757,248,966)	8,613,334

11. Basic earnings per share

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Accounting profit after corporate income tax	7,011,508,979	13,713,551,255
Adjustments of increase or decrease in accounting profit to determine profit or loss allocating to shareholders holding common shares:	-	-
<i>Adjustments of decrease</i>	-	-
Profit or loss shared among shareholders holding common shares (*)	7,011,508,979	13,713,551,255
Average outstanding common shares in the period	96,090,556	96,090,556
Basic earnings per share	73	143

- (*) Period from 01/01/2026 to 30/6/2026, profit attributable to holders of ordinary shares used to calculate basic earnings per share has not been adjusted by the Company to deduct the appropriation for the bonus and welfare fund, as the Company has not yet formulated a plan for such an appropriation.

During the period, the Company had no potential ordinary shares and therefore did not present diluted earnings per share.

VII. Additional information for items presented in the Interim Consolidated Cash Flow Statement**1. Non-cash transactions affecting future cash flow statements**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Acquiring assets by assuming directly related liabilities or through financial leasing transactions	33,642,468,896	-

2. Proceeds of borrowings in the period

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Proceeds from borrowings under normal agreement	173,548,849,140	216,303,369,262
Total	173,548,849,140	216,303,369,262

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***3. Repayment of borrowings in the period**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Repayment of borrowing under regular agreements	368,116,940,570	123,081,445,924
Total	368,116,940,570	123,081,445,924

4. Acquisition of a subsidiary during the reporting period

Cash and cash equivalents actually held by the acquired subsidiary: VND 156,736,644,808.

VIII. Other information**1. Contingent liabilities, commitments, and other financial information*****Operating lease commitments***

The Company leases land use rights in the Thoi Loi area, Phuoc Thoi Ward, Can Tho City, comprising an area of 5,000 m² from December 22, 2025, to October 31, 2030, at a rental rate of 50,000,000 VND/month, and an area of 2,000 m² from March 1, 2026, to December 31, 2030, at a rental rate of 12,500,000 VND/month (excluding VAT).

2. Subsequent events after reporting period

Pursuant to Decision No. 15-2026/QD/HDQT dated July 10, 2026, the Company's Board of Management approved the transfer of its entire shareholding in BGI Construction Joint Stock Company, the transfer shares: 899,000 shares equivalent to 89.9% of BGI Construction Joint Stock Company's charter capital at a price of VND 9,000 per share and total transfer value of VND 8,091,000,000. Pursuant to Decision No. 16-2026/QD/HDQT dated July 21, 2026, the Company's Board of Management approved the completion of the transfer procedures, the completion date being July 20, 2026. Accordingly, effective July 20, 2026, BGI Construction Joint Stock Company is no longer a subsidiary of the Company.

The Board of Management and Board of General Directors confirms that, according to the Board of Management and Board of General Directors, in all material respects, apart from the above event, there is no material events occurring after the end of the reporting period which affects the financial position and operation of the Company that requires adjustment or disclosure in the Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026.

3. Transactions and balances with related parties

Related parties of the Company include: Key members, individuals who are related to key members and other related parties.

a) List of related parties:

Related parties	Relationship
IUC Group Joint Stock Company	Affiliated Company
IUC Hoa Binh Hill Company Limited	Affiliated Company
HCL Company Limited	Affiliated Company
Vina 11 Investment and Construction JSC	Mr. Hoang Trong Duc is Chairman of Board of Management
BGI Homes Investment Joint Stock Company	Subsidiary of IUC Group Joint Stock Company
Mr. Hoang Trong Duc	Chairman

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)*

Mr. Bui Viet Anh	Member of Board of Management (Dismissed effective from 09/6/2026) General Director (Dismissed effective from 04/6/2026)
Mr. Hoang Anh Tu	Member of Board of Management - Deputy General Director
Mr. Phi Manh Hau	Member of Board of Management
Mr. Nguyen Ngoc Minh	Independent Member of Board of Management
Mr. Than Huy Toan	Deputy General Director
Mr. Nguyen Duc Hung	Deputy General Director
Mr. Pham Van Vu	Chief Financial Officer
Mr. Nguyen Doan Dung	Head of Board of Supervisors
Mr. Bui Minh Tien	Member of Board of Supervisors (Appointed on 09/6/2026)
Mr. Pham Nhu Hai	Member of Board of Supervisors (Appointed on 09/6/2026)
Mr. Nguyen Hung Cuong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)
Mr. Nguyen The Dong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)
Mr. Tran Quang Trung	Chief Accountant

b) During the period, the Company has entered into its significant transactions with related parties:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Sales	25,489,867,357	93,530,589,908
IUC Group Joint Stock Company	25,431,587,264	42,842,631,249
Viet Yen Real Estate Company Limited	-	50,632,785,185
BGI Homes Investment Joint Stock Company	58,280,093	55,173,474
Advances, other receivables	139,249,500,000	7,081,000,000
Mr. Nguyen Duc Hung	-	7,081,000,000
Mr. Bui Minh Tien	12,000,000	-
Mr. Hoang Trong Duc	139,237,500,000	-
Refund of advances, refund of other receivables	66,141,000,000	35,830,422,620
Mr. Nguyen Duc Hung	-	35,432,776,890
Mr. Nguyen The Dong	-	397,645,730
Mr. Bui Minh Tien	12,000,000	-
Mr. Hoang Trong Duc	66,129,000,000	-
Loan receivables	5,500,000,000	25,856,888,888
IUC Group Joint Stock Company	5,500,000,000	25,856,888,888

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)

Loan principal recovery	1,000,000,000	4,600,000,000
IUC Group Joint Stock Company	1,000,000,000	4,600,000,000
Borrowings	-	71,255,000,000
Mr. Hoang Trong Duc	-	71,255,000,000
Payment of borrowings	40,070,000,000	30,365,000,000
Mr. Hoang Trong Duc	40,070,000,000	30,365,000,000
Interest from loan receivables	742,018,505	319,121,000
IUC Group Joint Stock Company	742,018,505	319,121,000
Financial income	-	149,936,639
IUC Group Joint Stock Company	-	149,936,639
Interest expense	1,128,250,412	601,152,053
Mr. Hoang Trong Duc	1,128,250,412	601,152,053
c) Balances with related parties		
	30/6/2026	01/01/2026
	VND	VND
Trade receivables	67,763,740,925	117,110,771,213
IUC Group Joint Stock Company	67,657,069,261	67,385,953,261
BGI Homes Investment Joint Stock Company	106,671,664	42,787,632
HCL Company Limited	-	6,502,493,561
Viet Yen Real Estate Company Limited	-	43,179,536,759
Held-to-maturity investments	21,387,970,068	17,632,333,590
IUC Group Joint Stock Company	21,387,970,068	17,632,333,590
Loan principal	19,576,888,888	16,576,888,888
Loan interest	1,811,081,180	1,055,444,702
Advances	15,000,000,000	-
Mr. Hoang Trong Duc	15,000,000,000	-
Other receivables	799,363,153,363	816,225,703,809
IUC Group Joint Stock Company	737,363,153,363	734,485,703,809
Viet Yen Real Estate Company Limited	-	81,740,000,000
Mr. Hoang Trong Duc	62,000,000,000	-
Long-term trade accounts payable	1,131,248,676	1,131,248,676
Vina 11 Investment and Construction JSC	1,131,248,676	1,131,248,676
Advances from customers	148,556,214,848	139,089,133,992
IUC Group Joint Stock Company	148,556,214,848	139,089,133,992
Loans	23,818,000,000	48,888,000,000
Mr. Hoang Trong Duc	23,818,000,000	48,888,000,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)***d) Income of key management members**

Income of key management members during the period is as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of Board of General Directors	1,099,000,000	1,160,703,563
Income of Board of Management and other management member:	1,047,385,790	1,031,922,364
Income of Board of Supervisors members	258,500,000	258,932,146
Total (*)	2,404,885,790	2,451,558,073

(*) Details of each member are as follows:

<u>Name</u>	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of Board of General Directors	1,099,000,000	1,160,703,563
Mr. Bui Viet Anh	91,500,000	57,000,000
Mr. Nguyen Duc Hung	340,500,000	360,872,313
Mr. Hoang Anh Tu	393,500,000	451,121,803
Mr. Than Huy Toan	273,500,000	291,709,447
Income of Board of Management and other management members	1,047,385,790	1,031,922,364
Mr. Hoang Trong Duc	495,500,000	496,377,678
Mr. Phi Manh Hau	242,522,154	240,111,514
Mr. Nguyen Ngoc Minh	37,000,000	34,500,000
Mr. Hoang Anh Tu	30,000,000	-
Mr. Pham Van Vu	28,863,636	47,523,810
Mr. Tran Quang Trung	213,500,000	213,409,362
Income of Board of Supervisors members	258,500,000	258,932,146
Mr. Nguyen Doan Dung	21,000,000	21,000,000
Mr. Bui Minh Tien	36,400,000	-
Mr. Pham Nhu Hai	1,400,000	-
Mr. Nguyen Hung Cuong	10,600,000	12,000,000
Mr. Nguyen The Dong	189,100,000	225,932,146
Total	2,404,885,790	2,451,558,073

4. Comparative information

Comparative figures are taken from Interim Consolidated Financial Statements for the period from 01/01/2025 to 30/6/2025 and Consolidated Financial Statements for the fiscal year ended 31/12/2025 of BGI Group Joint Stock Company which were reviewed and audited by Vietnam Auditing and Evaluation Co., Ltd.

As presented in Note III.3, from January 01, 2026, the Company has applied Circular No. 99 and Circular No. 43. Accordingly, certain reclassifications have been made to the prior year and prior period's figures to enhance their comparability with the presentation of current period, details are as follows:

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Consolidated Financial Statements)*

Items	Reported amount VND	Restatement VND	Amount after restatement VND
Consolidated Statement of Financial Position as at 01/01/2026			
Short-term held-to-maturity investments	2,550,000,000	17,632,333,590	20,182,333,590
Short-term loans receivable	16,576,888,888	(16,576,888,888)	-
Other short-term receivables	346,247,011,355	(1,055,444,702)	345,191,566,653
Interim Consolidated Cash Flow Statement for the period from 01/01/2025 to 30/6/2025			
Gains and losses from investing activities	(505,944,517)	11,436,226	(494,508,291)
Interest earned, dividends and profits	572,232,775	(11,436,226)	560,796,549

Approved, August 26, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director





Tran Quang Trung

Tran Quang Trung

Hoang Anh Tu

