



**DONG NAI BUILDING MATERIALS AND FUEL
JOINT STOCK COMPANY**

**Reviewed interim consolidated financial
statements for the 6-month accounting period
ended June 30, 2026**



TABLE OF CONTENTS

	Pages
REPORT OF THE BOARD OF DIRECTORS	1 – 4
MID-YEAR FINANCIAL INFORMATION REVIEW REPORT	5 – 6
REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS	
Interim Consolidated Financial Statement	7 – 10
Interim consolidated business results report	11
Mid-year consolidated cash flow report	12 – 13
Explanation of the interim consolidated financial statements	14 – 44

38
/C
(
T
V
Đ
VH
/

REPORT OF THE BOARD OF DIRECTORS

The Board of Directors of Dong Nai Fuel and Building Materials Joint Stock Company and its subsidiaries (hereinafter referred to as the "Company") is pleased to submit this report together with the reviewed Consolidated Financial Statements for the 6-month accounting period ended June 30, 2026.

1. General Information

The company includes: Dong Nai Building Materials and Fuel Joint Stock Company ("Parent Company") and its subsidiary is Long Thanh Trading Joint Stock Company.

Parent Company

Dong Nai Building Materials and Fuel Joint Stock Company is an enterprise equitized from a state-owned enterprise under Decision No. 2863/2003/QĐ.CT.UBT dated September 5, 2003 issued by the People's Committee of Dong Nai Province. The company operates under the Joint Stock Enterprise Registration Certificate No. 4703000089 (the new number is 3600661303) issued by the Department of Planning and Investment of Dong Nai Province for the first time on January 6, 2004 and registered for the 21st change on November 21, 2024.

The charter capital of the Parent Company as of 31/03/2026 and 01/01/2026 is 158,480,630,000 VND, equivalent to 15,848,063 shares with a par value of 10,000 VND/share.

The Parent Company's shares are traded on the UPCoM stock exchange at the Hanoi Stock Exchange with the stock code BMF and the first trading day is April 16, 2018.

According to the Enterprise Registration Certificate, the business lines of the Parent Company are:

- Retailing motor fuel in specialized shops. Details: Gasoline, oil, lubricants, lubricants (only operating when meeting business conditions as prescribed by law);
- Restaurants and mobile catering services. Details: Restaurants, eateries, food and beverage shops (excluding bar business and refreshment services accompanied by dance) (only operating when the competent authority approves and meets the business conditions as prescribed by law);
- Car dealers and other motor vehicles. Details: Car dealerships (12 seats or less);
- Wholesale of raw agricultural and forest products (except wood, bamboo, bamboo) and live animals. Details: Wholesale of agricultural products (implemented in accordance with Decision No. 62/2013/QĐ-TTg dated 25/10/2013 of the Prime Minister);
- Retailing other new goods in specialized stores. Details: Liquefied petroleum gas, fuel (only operating when fully meeting business conditions as prescribed by law);
- Wholesale of other installation materials and equipment in construction. Details: Wholesale of construction materials;
- Production of building materials from clay (not produced at the head office, only operated when the competent authority approves the location and meets the business conditions as prescribed by law);
- Mining stone, sand, gravel, clay. Details: Quarrying (only operating when fully meeting business conditions as prescribed by law);
- Sale of spare parts and auxiliary parts of cars and other motor vehicles ;
- Wholesale of other household appliances. Details: Household appliances, lamps and electric luminaires;
- Trading in real estate and land use rights under the owner, user or lessee (only operating when fully meeting the business conditions as prescribed by law);
- Maintenance and repair of automobiles and other motor vehicles (operating only when fully meeting the business conditions as prescribed by law);
- Retailing of furniture, paint, glass and other installation equipment in construction in specialized stores . Details : Retailing of construction materials;
- Wholesale of solid, liquid, gaseous fuels and related products. Details: Gasoline, oil, lubricants, liquefied petroleum gas and lubricants (only operating when fully meeting the business conditions as prescribed by law);
- Planting other perennial trees. Details: Planting industrial crops (not operating at the head office).

REPORT OF THE BOARD OF DIRECTORS

During the period, the Company's main activities were retail of gasoline, oil, lubricants, liquefied petroleum gas, and fuel.

The head office of the Parent Company is located at 255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam.

In addition, the Parent Company has the following subsidiaries:

STT	Unit Name	Address
1	Hung Nghia Petroleum Station - Branch of Materials Joint Stock Company Dong Nai Construction and Fuel	No. 1, Hung Nghia Hamlet, National Highway 1A, Dau Giay Commune, DongNai Street, Vietnam
2	Nui Le Petroleum Station - Branch of Building Materials Joint Stock Company and Dong Nai Fuel	National Highway 1A, Group 14, Hamlet 6, Xuan Hoa Commune , Dong Nai City, Vietnam
3	Long Phuoc Petroleum Station - Branch of Materials Joint Stock Company Dong Nai Construction and Fuel	No. 1289, National Highway 51, Group 25, Dat Moi Hamlet, Long Phuoc Commune, Dong Nai City, Vietnam
4	Trang Bom Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 242, Nguyen Huu Canh Street, Quarter 3, Trang Bom Commune, Dong Nai City, Vietnam
5	Petrol Station No. 2 - Branch of Building Materials Joint Stock Company and Dong Nai Fuel	No. 219, Pham Van Thuan Street, Tam Hiep Ward, Dong Nai City, Vietnam
6	Tan Bien Petroleum Station - Branchh Dong Nai Building Materials and Fuel Joint Stock Company	No. 474/8, KP 5B, Intersection 3 Cau Sap, Hanoi Highway, Long Binh Ward, Dong Nai City, Vietnam
7	An Binh Petroleum Station - Branch of Building Materials Joint Stock Company and Dong Nai Fuel	No. 1A, KP 10, Hanoi Highway, Tran Bien Ward, Dong Nai City, Vietnam
8	Phu Binh Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 2823, National Highway 20, Group 4, Phu Tan Hamlet, Phu Lam Commune , Dong Nai City, Vietnam
9	Trang Dai II Petrol Station - Chi branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 36, KP.3, Group 10, Bui Trong Nghia Street, Trang Dai Ward, Dong Nai City, Vietnam
10	Representative office in Ho Chi Minh City - Dong Nai Building Materials and Fuel Joint Stock Company	L10-06, 10th Floor, Vincom Center Building, 72 Le Thanh Ton, Saigon Ward, Ho Chi Minh City, Vietnam
11	Suoi Nho Petrol Station - Chi branch of Dong Nai Building Materials and Fuel Joint Stock Company	Huong Road 16, Group 7, Hamlet 5B, Xuan Bac Commune, Dong Nai City, Vietnam

Subsidiaries

The Parent Company has 1 subsidiary, including:

Company Name	Address	Main business lines	Ownership ratio	Voting Rights Ratio
Long Thanh Trading Joint Stock Company	No. 286, Le Duan Street, Van Hai Quarter, Long Thanh Ward, Dong Nai City, Vietnam	Fuel, food technology, electrical and service business Commercial	70,61%	70,61%

2. Members of the Board of Directors, Supervisory Board and Board of Directors

Members of the Board of Directors, the Supervisory Board and the Board of Directors of the Parent

REPORT OF THE BOARD OF DIRECTORS

Company in the 6-month accounting period ending June 30, 2026 and up to the date of making this report include:

Board of Directors:

Name	Position	
Ms. Nguyen Thanh Hoa	Chairman of the Board of Directors	Appointed on 16/04/2024
Mr. Le Minh Khue	Members	Appointed on 21/04/2023
Mr. Vu Hoang Huynh	Members	Appointed on 16/04/2024
Mr. Nguyen Hoang Linh	Members	Appointed on 16/04/2024
Mr. Nguyen Van Chi	Members	Appointed on 16/04/2024

Supervisory Board:

Name	Position	
Ms. Vu Thi Mai Phuong	Head of Department	Appointed on 16/04/2024
Ms. Nguyen Thi Tham	Members	Appointed on 16/04/2024
Mr. Nguyen Quoc Duong	Members	Appointed on 16/04/2024

Board of Directors:

Name	Position	
Mr. Nguyen Hoang Linh	Director	Appointed on 06/03/2022
Ms. Nguyen Thi Kim Oanh	Deputy Director	Appointed on 10/10/2018

Legal representative

The legal representative of the Company in the 6-month accounting period ending June 30, 2026 and up to the time of making this report is as follows:

Name	Nationality	Position
Mr . Nguyen Hoang Linh	Vietnam	Director

3. Business Assessment

The Company's best business results for the 6-month accounting period ended June 30, 2026 and the interim consolidated financial situation at June 30, 2026 are reflected in the accompanying interim financial statements.

4. Events arising after the end of the accounting period

No significant event has occurred since the end of the 6-month accounting period ended June 30, 2026 that requires adjustment or disclosure in the Notes to the Interim Consolidated Financial Statements.

5. Auditor

AFC Vietnam Auditing Co., Ltd. is appointed to review the mid-year consolidated financial statements for the 6-month accounting period ending June 30, 2026 of the Company.

6. Disclosure of the responsibilities of the Board of Directors for the Financial Statements

The Board of Directors of the Company is responsible for preparing the interim consolidated financial statements to reflect honestly and reasonably the consolidated financial situation, consolidated business results and consolidated cash flows in the 6-month accounting period ending June 30, 2026. In preparing the interim consolidated financial statements, the Board of Directors must:

- Select appropriate accounting policies and apply them consistently .
- Make judgments and estimates in a reasonable and prudent manner.
- Clarify whether the accounting standards applicable to the Company are complied with and all material deviations presented and explained in the Interim Consolidated Financial Statements.
- Prepare financial statements on the basis of continuous operation, unless it cannot be assumed

REPORT OF THE BOARD OF DIRECTORS

that the Company will continue to operate continuously.

- Establish and implement an effective internal control system to limit the risk of material omissions due to fraud or mistakes in the preparation and presentation of the Interim Consolidated Financial Statements.

The Board of Directors ensures that the relevant books of account are kept adequately to reflect the financial situation, the operating situation of the Company with a reasonable degree of accuracy at any given time, and that the books of account comply with the applicable accounting regime. The Board of Directors is also responsible for the management of the Company's assets and therefore has taken appropriate measures to prevent and detect fraud and other violations.

The Board of Directors is committed to complying with the above requirements in preparing the Interim Consolidated Financial Statements.

7. Approval of financial statements

The Board of Directors approves the attached interim consolidated financial statements. The interim consolidated financial statements have truthfully and reasonably reflected the Company's consolidated financial situation as of June 30, 2026, as well as the consolidated business results and consolidated cash flows for the 6-month accounting period ending June 30, 2026, in accordance with current accounting standards, Vietnamese corporate accounting regimes and legal regulations related to the preparation and presentation of the Interim Consolidated Financial Statements.

NGUYEN THANH HOA
Chairman of the Board of Directors
Approval, August 28, 2026

**REVIEW REPORT
MID-YEAR FINANCIAL INFORMATION**

**To: Shareholders, Board of Directors and Board of Directors
Dong Nai Building Materials and Fuel Joint Stock Company**

I have reviewed the enclosed interim consolidated financial statements of Dong Nai Building Materials and Fuel Joint Stock Company and its subsidiaries (hereinafter referred to as the "Company"), prepared on August 28, 2026, from pages 7 to 44, including the Interim Consolidated Financial Statement as of June 30, 2026, the Interim Consolidated Financial Results Report, the Interim Consolidated Cash Flow Statement for the 6-month accounting period ending on the same day, and the Explanatory Note to the Interim Consolidated Financial Statements.

Responsibilities of the Board of Directors

The Board of Directors of the Parent Company shall be responsible for the preparation and honest and reasonable presentation of the interim consolidated financial statements in accordance with accounting standards, the accounting regime of Vietnamese enterprises and legal regulations related to the preparation and presentation of the interim consolidated financial statements and shall be responsible for the internal controls that the Board of Directors determines are necessary to ensure that the preparation and presentation of the interim consolidated financial statements are free from material errors due to fraud or mistakes.

Responsibilities of the Auditor

It is our responsibility to make a conclusion on the interim consolidated financial statements based on the results of our review. We have carried out the review work in accordance with the Vietnamese Standard on Review Services Contract No. 2410 - Review of Interim Financial Information by the entity's independent auditor.

The work of reviewing interim financial information involves conducting interviews, mainly interviews with those responsible for financial and accounting matters, and carrying out analytical and other review procedures. A review is substantially narrower in scope than an audit conducted in accordance with Vietnamese auditing standards and therefore does not allow us to achieve assurance that we will be aware of all material issues that may be detected in an audit. Accordingly, we do not provide an audit opinion.

Auditor's conclusion

Based on the results of our review, we do not find any problem that leads us to believe that the attached interim consolidated financial statements do not reflect honestly and reasonably, in material respects, the Company's consolidated financial position as at June 30, 2026, and the Company's interim consolidated business results and interim consolidated cash flows for the 6-month accounting period ending on the same day, in accordance with accounting standards, Vietnamese corporate accounting regimes and legal regulations related to the preparation and presentation of interim consolidated financial statements.

REVIEW REPORT
MID-YEAR FINANCIAL INFORMATION *(continued)*

Issues to be emphasized

Without negating the above conclusion, we would like to remind readers of the financial statements to the 5.4 of the Explanation to the interim financial statements, the advance payment to Viet Oil Joint Stock Company on January 1, 2026 with the amount of VND 37,991,800,000, was committed by Ms. Mai Thi Ngoc Trinh to repay the debt instead of transferring the land use rights and land-attached assets according to the Commitment dated November 3, 2022 with the amount of VND 25,000,000,000. By the date of making this financial statement, the Company has completed the procedures for transferring land use rights and recorded the corresponding value of fixed assets, and the Company has set aside the remaining prepayment amount with a value of VND 12,991,800,000.

Our conclusions are not related to the emphasis mentioned above.

Other issues

2026 is the first year that the Company prepares the Interim Consolidated Financial Statements for the 6-month accounting period ending June 30, 2026.

PHAM THI NGOC LIEN
Deputy General Director
Audit Certificate No. 1180-2023-009-1
Authorized person

AFC VIETNAM AUDITING CO., LTD
Ho Chi Minh City, August 28, 2026

LE HUYNH BAO
Auditor
Audit Certificate No. 5449-2026-009-1

MID-YEAR CONSOLIDATED FINANCIAL STATEMENT

As of June 30, 2026

CRITERIA	Co de	Explan ation	30/06/2026 VND	01/01/2026 VND
ASSETS				
A – SHORT-TERM ASSETS	100		587.061.539.243	552.937.373.497
I. Cash and cash equivalents	110	5.1	42.659.582.759	17.734.176.989
1. Money	111		42.659.582.759	17.734.176.989
2. Cash equivalents	112		-	-
II. Short-term financial investment	120	5.2	306.017.700.438	251.213.914.849
1. Trading securities	121		-	-
2. Provision for depreciation of trading securities (*)	122		-	-
3. Investments held to short-term maturity	123		306.017.700.438	251.213.914.849
4. Provision for investment held until maturity Short-term (*)	124		-	-
5. Short-term investment	125		-	-
6. Provision for losses of other short-term investments (*)	126		-	-
III. Short-term receivables	130		103.056.493.988	174.543.168.769
1. Short-term receivables of customers	131	5.3	104.462.823.175	86.667.900.117
2. Short-term seller upfront	132	5.4	19.806.925.073	49.953.367.986
3. Receivables according to the construction contract schedule	134		-	-
4. Other short-term receivables	135	5.5	1.017.131.858	44.826.285.136
5. Provision for short-term bad debts (*)	136	5.6	(26.144.193.912)	(10.818.192.264)
6. Pending shortage of assets	137	5.7	3.913.807.794	3.913.807.794
IV. Inventory	140	5.8	118.932.607.798	109.298.746.951
1. Inventory	141		118.932.607.798	109.298.746.951
2. Provision for inventory discounts	142		-	-
V. Short-Term Biological Assets	150		-	-
1. Pets take short-term one-time products	151		-	-
2. Seasonal crops or short-term one-off products	152		-	-
3. Provision for short-term biological asset losses (*)	153		-	-
V. Other Short-Term Assets	160		16.395.154.260	147.365.939
1. Short-term allocation pending costs	161	5.9	497.850.383	147.365.939
2. Deductible VAT	162		15.897.303.877	-
3. Taxes and other receivables Water	163		-	-
4. Repurchase and sale of government bonds	164		-	-
5. Other short-term assets	165		-	-

MID-YEAR CONSOLIDATED FINANCIAL STATEMENT

As of June 30, 2026

CRITERIA	Code	Explan ation	30/06/2026	01/01/2026
			VND	VND
B - LONG-TERM ASSETS	200		138.821.388.868	91.069.765.730
I. Long-term receivables	210		3.352.398.000	4.085.826.000
1. Long-term receivables of customers	211		-	-
2. Pay long-term sellers upfront	212	5.4	2.667.608.000	3.465.936.000
3. Other long-term receivables	215	5.5	684.790.000	619.890.000
4. Provision for long-term bad debts (*)	216		-	-
II. Fixed assets	220		44.314.897.384	19.699.821.907
1. Tangible fixed assets	221	5.10	8.017.835.551	8.626.363.470
- Historical cost	222		44.991.064.214	39.188.172.922
- Cumulative wear value	223		(36.973.228.663)	(30.561.809.452)
2. Financial fixed assets	224		-	-
- Historical cost	225		-	-
- Cumulative wear value	226		-	-
3. Intangible fixed assets	227	5.11	36.297.061.833	11.073.458.437
- Historical cost	228		38.018.077.564	12.677.677.564
- Cumulative wear value	229		(1.721.015.731)	(1.604.219.127)
IV. Long-term biological assets	230		-	-
1. Pet Animals for Periodic Products	231		-	-
a) Livestock for periodic products that have not reached the adult stage	232		-	-
b) Livestock for periodic products up to the adult stage	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation value (*)	235		-	-
2. Pets take long-term one-time products	236		-	-
3. Seasonal crops or long-term one-time products	237		-	-
4. Provision for long-term biological asset losses (*)	238		-	-
IV. Investment real estate	240		-	-
- Historical cost	241		-	-
- Cumulative wear value	24		-	-
V. Long-term unfinished assets	250		282.899.988	282.899.988
1. Long-term unfinished production and business expenses	251		-	-
2. Unfinished capital construction costs	252	5.12	282.899.988	282.899.988
VI. Long-term financial investment	260	5.2	11.086.105.504	64.382.331.352
1. Invest in subsidiaries	261		-	-
2. Investment in joint venture or associate companies	262		1.212.791.298	54.509.017.146
3. Investment in capital contribution to other units	263		10.000.000.000	10.000.000.000
4. Provision for long-term financial investment (*)	264		(126.685.794)	(126.685.794)
5. Investments held to long-term maturity	265		-	-
6. Provision for investment held to long-term maturity (*)	266		-	-
VI. Other long-term assets	270		79.785.087.992	2.618.886.483
1. Long-term allocation waiting costs	271	5.9	3.358.318.446	2.609.716.996
2. Deferred income tax assets	272		-	-
3. Long-term equipment, supplies, spare parts	273		-	-
4. Other long-term assets	274		-	9.169.487
5. Goodwill	279	5.13	76.426.769.546	-
TOTAL ASSETS	280		725.882.928.111	643.997.969.740

MID-YEAR CONSOLIDATED FINANCIAL STATEMENT

As of June 30, 2026

CRITERIA	Code	Explan ation	30/06/2026 VND	01/01/2026 VND
FUNDING				
C - LIABILITIES	300		507.892.808.324	449.358.905.390
I. Short-term debt	310		501.735.741.657	443.443.139.806
1. Payable to short-term sellers	311	5.14	1.768.492.643	2.407.228.983
2. Buyer pays in advance for a short term	312	5.15	6.804.986.909	6.091.098.633
3.Dividend and profit payment	313		34.711.027	-
4. Taxes and amounts payable to the State Short Term	314	5.16	5.199.496.233	2.200.177.887
5. Payables to employees	315		2.376.330.048	1.510.611.615
6. Short-term expenses	316	5.17	2.496.666.394	2.729.941.863
7. Payable according to the schedule of the contract plan Construction	318		-	-
8. Short-term unrealized revenue	319		150.436.364	123.545.455
9. Other short-term payables	320	5.18	814.608.597	3.236.496.325
10. Short-term financial loans and leases	321	5.19	480.326.174.860	424.246.860.530
11. Provision for short-term payables	322		-	-
12. Reward and welfare funds	323	5.20	1.763.838.582	897.178.515
13. Price Stabilization Fund	324		-	-
14. Repurchase and sale of government bonds	325		-	-
II. Long-term debt	330		6.157.066.667	5.915.765.584
1. Payable to long-term sellers	331		-	-
2. Buyers pay in advance for the long term	332		-	-
3. Taxes and long-term payables to the State	333		-	-
4. Long-term expenses	334		-	-
5. Long-term unrealized revenue	337		-	-
6. Other long-term payables	338	5.18	6.157.066.667	5.915.765.584
7. Long-term financial loans and leases	339		-	-
9. Convertible bonds	340		-	-
10. Preferred stocks	341		-	-
11. Deferred income tax payable	342		-	-
12. Provision for long-term payables	343		-	-
13. The Scientific and Technological Development Fund	344		-	-

MID-YEAR CONSOLIDATED FINANCIAL STATEMENT

As of June 30, 2026

CRITERIA	Code	Explan ation	30/06/2026 VND	01/01/2026 VND
D – Equity	400	5.21	217.990.119.787	194.639.064.350
1. Owner's contributed capital	411		158.480.630.000	158.480.630.000
- Voting common shares	411a		158.480.630.000	158.480.630.000
- Preferred stock	411b		-	-
2. Capital surplus	412		-	-
3. Bond Conversion Options	413		-	-
4. Othercapital of the owner	414		-	-
5. Own redemption shares (*)	415		-	-
6. Asset revaluation difference	416		-	-
7. Exchange Rate Differences	417		-	-
8. Development investment funds	418		-	-
9. Other funds belonging to the owner's equity	419		-	-
11. Undistributed after-tax profit	420		52.950.506.872	36.158.434.350
- Accumulated undistributed profit after tax by the end of the previous period	420a		36.199.320.828	20.784.264.235
- Undistributed profit after tax in this period	420b		16.751.186.044	15.374.170.115
12. Non-controlling shareholder interests	429		6.558.982.915	-
TOTAL CAPITAL	440		725.882.928.111	643.997.969.740

NGUYEN THANH HAI
Scheduler

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal representative
Approval, August 28, 2026

INTERIM CONSOLIDATED BUSINESS RESULTS REPORT

For the 6-month accounting period ended June 30, 2026

CRITERIA	Co de	Explan ation	From 01/01/2026 until 30/06/2026 VND
1. Revenue from sales and provision of services	01		2.168.486.985.945
2. Deductions for deductions collected	02		-
3. Net revenue from sales and service provision (10 = 01 - 02)	10	6.1	2.168.486.985.945
4. Cost of goods sold	11	6.2	2.085.984.825.130
5. Gross profit on sales and service provision (20 = 10 - 11)	20		82.502.160.815
6. Profit/loss of sale and liquidation of investment real estate	21		-
7. Revenue from financial activities	22	6.3	8.085.854.210
8. Financing costs		6.4	18.570.069.744
- In which: Borrowing costs	23		18.570.069.744
9. Cost of sales	24	6.5	16.933.472.392
10. Business management expenses	25	6.6	30.386.046.785
11. Profits or losses in associated companies or joint ventures	26		(68.715.613)
12. Net profit from business activities (30 = 20 + 21 + (22 - 23) - (25 + 26) + 27)	30		24.629.710.491
13. Other incomes	31	6.7	156.360.629
14. Other expenses	32	6.8	1.001.781.264
15. Other Profits (40 = 31 - 32)	40		(845.420.635)
16. Total accounting profit before tax (50 = 30 + 40)	50		23.784.289.856
15. Current corporate income tax expenses	51	5.16	5.893.664.877
16. Deferred corporate income tax expenses	52		-
17. Profit after enterprise income tax karma (60 = 50 - 51 - 52)	60		17.890.624.979
18.1. Profit after tax of shareholders of the parent company	61		17.110.683.396
18.2 Non-controlling shareholder's after-tax profit	62		779.941.583
19. Basic Interest on Shares	70	6.9	1.080

NGUYEN THANH HAI
Scheduler

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal representative
Approval, August 28, 2026

INTERIM CONSOLIDATED CASH FLOWS STATEMENT

(According to the indirect method)

For the 6-month accounting period ended June 30, 2026

CRITERIA	Co de	From 01/01/2026 until 30/06/2026 VND
I. CASH FLOW FROM BUSINESS ACTIVITIES		
ENTREPRENEURSHIP		
1. Profit before tax	01	23.784.289.856
2. Adjustments to		
Depreciation of fixed assets and investment property	02	5.635.817.847
Contingencies	03	15.326.001.648
(Profit)/loss on exchange rate differences due to revaluation of currency items of foreign currency origin	04	-
(Profit)/loss from investment and financial activities	05	(8.085.854.210)
Borrowing costs	06	18.570.069.744
Other Adjustments	07	-
3. Profit from previous business activities	08	55.230.324.885
Changes in working capital		
(increase)/decrease in receivables	09	39.619.196.832
(Increase)/decrease in inventory	10	(23.965.033.431)
Increase/(decrease) of payables (excluding interest payable, payable CIT)	11	(6.839.846.709)
(Increase)/decrease pending allocation costs	12	(1.284.179.649)
(Increase)/decrease of trading securities	13	-
Borrowing costs paid	14	(18.512.838.701)
Paid corporate income tax	15	(2.823.011.667)
Other revenues from business activities	16	-
Other expenses for business activities	17	(329.513.000)
Net cash flow from business activities	20	41.095.098.560
II. CASH FLOW FROM INVESTMENT ACTIVITIES		
1. Money spent on procurement and construction of fixed assets and other long-term assets	21	(25.456.567.281)
2. Proceeds from the liquidation and sale of fixed assets and other long-term assets	22	-
3. Expenses for loans and purchase of debt instruments of other units	23	(123.206.623.360)
4. Proceeds from recovery of loans and resale of debt instruments of other units	24	68.500.000.000
5. Expenditures on capital contribution to other units	25	-
6. Money recovered from investment in capital contribution to other units	26	-
7. Proceeds from loan interest, dividends and profits to be distributed	27	7.923.353.008
Net cash flow from investment activities	30	(72.239.837.633)
III. CASH FLOW FROM FINANCIAL ACTIVITIES		
1. Proceeds from the issuance of stocks or receipt of contributed capital from owners	31	-
2. Money for return of contributed capital to owners and repurchase of issued stocks	32	-
3. Proceeds from borrowing	33	1.583.762.453.620
4. Repayment of loan principal	34	(1.527.683.139.290)
5. Repayment of principal of financial lease	35	-
6. Dividends and profits paid to owners	36	-
Net cash flow from financial activities	40	56.079.314.330

INTERIM CONSOLIDATED CASH FLOWS STATEMENT

(According to the indirect method)

For the 6-month accounting period ended June 30, 2026

CRITERIA	Co de	From 01/01/2026 until 30/06/2026 VND
NET CASH FLOW IN THE PERIOD (50 = 20 + 30 + 40)	50	24.934.575.257
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	60	17.725.007.502
Effects of changes in foreign currency exchange rates	61	-
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 60 + 61)	70	42.659.582.759

NGUYEN THANH HAI
Scheduler

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal representative
Approval, August 28, 2026

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

1. OPERATING CHARACTERISTICS

1.1 Forms of capital ownership

Dong Nai Building Materials and Fuel Joint Stock Company ("Parent Company") is an enterprise equitized from a state-owned enterprise under Decision No. 2863/2003/QĐ.CT.UBT dated September 05, 2003 issued by the People's Committee of Dong Nai Province. The Parent Company operates under the Joint Stock Enterprise Registration Certificate No. 4703000089 (the new number is 3600661303) issued by the Department of Planning and Investment of Dong Nai Province for the first time on January 6, 2004 and registered for the 21st change on November 21, 2024.

The charter capital of the Parent Company as of 30/06/2026 and 01/01/2026 is 158,480,630,000 VND, equivalent to 15,848,063 shares with a par value of 10,000 VND/share.

The Parent Company's shares are traded on the UPCoM stock exchange at the Hanoi Stock Exchange with the stock code BMF and the first trading day is April 16, 2018.

The head office of the Parent Company is located at 255B Pham Van Thuan, Tam Hiep Ward, DongNai Street, Vietnam.

1.2 Business Areas

The Company's business fields (including the parent company and subsidiaries) are trade and services.

1.3 Business Scope

According to the Enterprise Registration Certificate, the business lines of the Parent Company are:

- Retailing motor fuel in specialized shops. Details: Gasoline, oil, lubricants, lubricants (only operating when meeting business conditions as prescribed by law);
- Restaurants and mobile catering services. Details: Restaurants, eateries, food and beverage shops (excluding bar business and refreshment services accompanied by dance) (only operating when the competent authority approves and meets the business conditions as prescribed by law);
- Car dealers and other motor vehicles. Details: Car dealerships (12 seats or less);
- Wholesale of raw agricultural and forest products (except wood, bamboo, bamboo) and live animals. Details: Wholesale of agricultural products (implemented under the Prime Minister's Decision No. 62/2013/QĐ-TTg dated 25/10/2013);
- Retailing other new goods in specialized stores. Details: Liquefied petroleum gas, fuel (only operating when fully meeting business conditions as prescribed by law);
- Wholesale of other installation materials and equipment in construction. Details: Wholesale of construction materials;
- Production of building materials from clay (not produced at the head office, only operated when the competent authority approves the location and meets the business conditions as prescribed by law);
- Mining stone, sand, gravel, clay. Details: Quarrying (only operating when fully meeting business conditions as prescribed by law);
- Sale of spare parts and auxiliary parts of cars and other motor vehicles;
- Wholesale of other household appliances. Details: Household appliances, lamps and electric luminaires;
- Trading in real estate and land use rights under the owner, user or lessee (only operating when fully meeting the business conditions as prescribed by law);
- Maintenance and repair of automobiles and other motor vehicles (operating only when fully meeting the business conditions as prescribed by law);
- Retailing of furniture, paint, glass and other installation equipment in construction in specialized stores. Details: Retailing of construction materials;
- Wholesale of solid, liquid, gaseous fuels and related products. Details: Gasoline, oil, lubricants, liquefied petroleum gas and lubricants (only operating when fully meeting the business conditions as prescribed by law);
- Planting other perennial trees. Details: Planting industrial crops (not operating at the headquarters).

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the 6-month accounting period ended June 30, 2026

During the period, the main activities of the Parent Company were retail of gasoline, oil, lubricants, liquefied petroleum gas, and fuel.

1.4 Normal production and business cycle

The Company's normal production and business cycle does not exceed 12 months.

1.5 Company Structure

The company consists of the Parent Company, 1 direct subsidiary and 1 associated company, details are as follows:

Subsidiaries

The parent company has 1 direct subsidiary, including:

Company Name	Address	Main business lines weak	Part Ratio Ownership
Long Thanh Trading Joint Stock Company	No. 286, Le Duan Street, Van Hai Quarter, Ward Long Thanh, Dong Nai City, Vietnam	Trading in fuels, food technology, electronics and commercial services	70,61%

The Parent Company gains control of Long Thanh Trading Joint Stock Company from January 10, 2026.

Affiliates

The company has 1 associated company including:

Company Name	Address	Main business lines weak	Part Ratio Ownership
Rang Dong Food Co., Ltd.	01A Hanoi Highway, Long Binh Ward, Dong Nai City	Public dining, industrial meal processing, food business, and cattle slaughtering	44%

Branch Information

The company has the following subsidiaries:

STT	Unit Name	Address
1	Hung Nghia Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 1, Hung Nghia Hamlet, National Highway 1A, Dau Giay Commune, Dong Nai City, Vietnam
2	Nui Le Petroleum Station - Branch of Building Materials Joint Stock Company and Dong Nai Fuel	National Highway 1A, Group 14, Hamlet 6, Xuan Hoa Commune, Dong Nai City, Vietnam
3	Long Phuoc Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 1289, National Highway 51, Group 25, Dat Moi Hamlet, Long Phuoc Commune, Dong Nai City, Vietnam
4	Trang Bom Petroleum Station - Branch of Building Materials Joint Stock Company and Dong Nai Fuel	No. 242, Nguyen Huu Canh Street, Quarter 3, Trang Bom Commune, Dong Nai City, Vietnam
5	Petrol Station No. 2 - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 219, Pham Van Thuan Street, Tam Hiep Ward, Dong Nai City, Vietnam

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the 6-month accounting period ended June 30, 2026

STT	Unit Name	Address
6	Tan Bien Petrol Station - Chi branch of Dong Na Fuel and Building Materials Joint Stock Company	No. 474/8, KP 5B, Junction 3 Cau Sap, Hanoi Highway, Long Binh Ward, Dong Nai City, Vietnam
7	An Binh Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 1A, KP 10, Hanoi Highway, Tran Bien Ward, Dong Nai City, Vietnam
8	Phu Binh Petrol Station - Chi branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 2823, National Highway 20, Group 4, Phu Tan Hamlet, Phu Lam Commune, Dong Nai City, Vietnam
9	Trang Dai II Petrol Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	No. 36, KP.3, Group 10, Bui Trong Nghia Street, Trang Dai Ward, Dong Nai City, Vietnam
10	Representative Office in Ho Chi Minh City - Materials Joint Stock Company Dong Nai Construction & Fuel	L10-06, 10th Floor, Vincom Center Building, 72 Le Thanh Ton, Saigon Ward, Ho Chi Minh City Minh, Vietnam
11	Suoi Nho Petroleum Station - Branch of Dong Nai Building Materials and Fuel Joint Stock Company	Huong Road 16, Group 7, Hamlet 5B, Xuan Bac Commune, Dong Nai City, Vietnam

1.6 Statement of Comparability of Information on Consolidated Financial Statements

The corresponding figures of the previous period are not comparable with the figures of this period, because this is the first year that the Company has prepared the interim consolidated financial statements.

1.7 Employees

As of June 30, 2026, the total number of employees of the Company is 162 people (as of December 31, 2025: 120 people).

2. FISCAL YEAR, CURRENCY USED IN ACCOUNTING

2.1 Fiscal Year

The Company's financial year starts on January 1 and ends on December 31 every year.

2.2 Currency used in accounting

The currency used in accounting is Vietnam Dong (VND) because revenues and expenditures are mainly made in VND.

3. APPLICABLE ACCOUNTING STANDARDS AND REGIMES

3.1 Applicable accounting standards and regimes

Consolidated financial statements are prepared and presented in accordance with the Corporate Accounting Regime issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, Circular No. 202/2014/TT-BTC dated December 22, 2014, Circular No. 43/2026/TT-BTC dated April 20, 2026 of the Ministry of Finance guiding the methods of preparing and presenting consolidated financial statements and Vietnam Accounting Standards.

The Company applies accounting standards and accounting regimes for Vietnamese enterprises issued under Circular No. 99/2025/TT-BTC, Circular No. 202/2014/TT-BTC dated December 22, 2014, Circular No. 43/2026/TT-BTC and other circulars guiding the implementation of accounting standards of the Ministry of Finance in the preparation and presentation of consolidated financial statements.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the 6-month accounting period ended June 30, 2026

3.2 Statement on Compliance with Accounting Standards and Accounting Regimes

The Board of Directors ensures that it has complied with the requirements of accounting standards, the accounting regime of Vietnamese enterprises issued under Circular No. 99/2025/TT-BTC, Circular No. 43/2026/TT-BTC as well as circulars guiding the implementation of accounting standards of the Ministry of Finance in the preparation of consolidated financial statements.

4. MAJOR ACCOUNTING POLICIES

4.1 Basis for consolidating financial statements

Consolidated financial statements include the financial statements of the Parent Company and the financial statements of the subsidiaries controlled by the Parent Company up to the date of the periodic statements. This control is achieved when the Parent Company has the ability to control the financial policies and operations of the investee companies in order to obtain benefits from the activities of these companies.

The results of business of subsidiaries acquired or sold during the year are presented in the consolidated income statement from the date of purchase or until the date of sale of the investment in that subsidiary.

In case of necessity, the financial statements of the subsidiaries are adjusted so that the accounting policies applied at the Parent Company and the subsidiaries are the same.

All operations and balances between companies within the same Group are eliminated when consolidating financial statements.

The non-controlling shareholder's interest in the net assets of the consolidated subsidiary is determined as an indicator of the equity portion of the consolidated financial statement. The non-controlling shareholder's interest includes the value of the non-controlling shareholder's interest at the date of the initial business combination and the non-controlling shareholder's share of the interest in the fluctuation of total equity since the date of the business combination. Losses incurred at the subsidiary must be allocated in proportion to the non-controlling shareholder's share of ownership, even if such loss is greater than the non-controlling shareholder's share of the subsidiary's net assets.

Business Consolidation

The subsidiary's assets, liabilities and contingent liabilities are determined at fair value on the date of purchase of the subsidiary. Any additional between the purchase price and the total fair value of the acquired asset is recognized as goodwill. Any deficit between the purchase price and the total fair value of the acquired asset is recognized in the results of business of the accounting period giving rise to the purchase of the subsidiary.

The interests of non-controlling shareholders at the date of the initial business combination are determined on the basis of the ratio of non-controlling shareholders to the total fair value of assets, liabilities and potential liabilities recognized.

4.2 Accounting estimates

The preparation of consolidated financial statements in compliance with accounting standards, Vietnamese corporate accounting regimes and legal regulations related to the preparation and presentation of consolidated financial statements requires the Board of Directors to make estimates and assumptions that affect the reported figures on liabilities and assets and the presentation of contingent liabilities and assets as of the date of preparation of the consolidated financial statements as well as the reporting figures on revenues and expenses throughout the operating period. Although the accounting estimates are prepared with the best understanding of the Board of Directors, the actual amounts incurred may differ from the estimates and assumptions made.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

4.3 Transactions in foreign currencies

During the period, transactions arising in currencies other than VND shall be converted into VND at the actual exchange rate at the time of arising transactions. At the end of the accounting period, the balances of assets and liabilities of foreign currency origin shall be converted into VND according to the average transfer exchange rate of the commercial bank where the Parent Company and its subsidiaries regularly conduct transactions announced on this date.

Exchange rate differences arising in the period from transactions in foreign currencies shall be recorded in revenue from financial activities or financial expenses. Exchange rate differences due to the revaluation of currency items of foreign currency origin at the end of the accounting period after clearing the increase and decrease differences shall be recorded in the revenue from financial activities or financial expenses.

4.4 Cash and cash equivalents

Cash includes cash, demand bank deposits, and money in transit. Cash equivalents are short-term investments with a recovery period of no more than 3 months from the date of investment, have the ability to be easily converted into a defined amount of money, and there is no risk of converting into cash at the time of reporting.

4.5 Financial Investments

Investments held to maturity

An investment is classified as holding to maturity when the Company has the intention and ability to hold to maturity. Investments held to maturity include: term bank deposits and loans held to maturity for the purpose of earning periodic interest and other investments held to maturity.

Investments held to maturity are initially recognized at the original price including the purchase price and expenses associated with the purchase of the investments. After the initial recognition, these investments are recognized at their recoverable value. Interest income from investments held to maturity after the purchase date is recorded on the Statement of Income of Business on a revenue basis. Interest earned before the Company holds is recorded as a deduction from the original price at the time of purchase.

When there is solid evidence that part or all of the investment may not be recoverable and the amount of loss is reliably determined, the loss is recorded in the financial cost of the period and directly deducted from the value of the investment.

When liquidating an investment, the difference between the net liquidation value and the book value is accounted for in income or expenses.

When there is solid evidence that part or all of the investment may not be recoverable and the amount of loss is reliably determined, the loss is recorded in the financial cost of the period and directly deducted from the value of the investment.

Investments in affiliated companies

An associate is an enterprise in which the Company has significant influence but does not have control over financial and operational policies. Significant influence is reflected in the right to participate in making decisions about the financial and operational policies of the investee but not control these policies.

Investments in associated companies are initially recorded at the cost price, including the purchase price or capital contribution plus expenses directly related to the investment. In case of investment in non-monetary assets, the fee price of the investment is recorded according to the fair value of the non-monetary asset at the time of arising.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

Dividends and profits of the periods before the investment is purchased are accounted for as a decrease in the value of the investment itself. Dividends and profits of periods after the investment is purchased are recorded as revenue. Dividends received in shares are only tracked by the number of additional shares, not the value of shares received.

The provision for losses for investments in associated companies shall be set aside when the associated company suffers losses at the level of appropriation equal to the difference between the actual contributed capital of the parties at the associated company and the actual equity multiplied by the ratio of the Company's capital contribution to the total actual contributed capital of the parties at the associated company.

Increase or decrease in the amount of provision for investment losses in associated companies needs to be set aside at the end of the accounting period and recorded in financial expenses.

When liquidating an investment, the difference between the net liquidation value and the book value is accounted for in income or expenses.

Investments in capital contribution to other units

Capital contribution investments in other entities are investments in capital instruments of other entities but the Company has no control, co-control or significant influence over the investee.

These investments are initially recognized at the cost price, including the purchase price or capital contribution plus direct costs related to investment activities. The Board of Directors conducts a review of the investments to record provisions at the end of the accounting period.

The provision for losses for investments in capital instruments of other units shall be set aside as follows:

- For an investment in a listed stock or the fair value of an investment that is reliably determined, the provision is made based on the market value of the stock.
- For an investment whose fair value cannot be determined at the time of reporting, the provision shall be made on the basis of the loss of the investee with the amount of deduction equal to the difference between the actual contributed capital of the parties at the other unit and the actual equity multiplied by the ratio of the Company's capital contribution compared to the total actual contributed capital of the parties at the other unit.

Increase or decrease in the amount of provisions for investment losses in capital instruments of other units that need to be set aside at the end of the accounting period shall be recorded in financial expenses.

Loans

Loans shall be determined according to the cost of goods minus bad debt provisions. Bad debt provisions of loans shall be made on the basis of the expected level of possible losses.

4.6 Receivables

Receivables are reflected at the original price minus the provision for bad debts.

The classification of receivables as customer receivables and other receivables shall comply with the following principles:

- Client receivables reflect commercial receivables arising from transactions of a buying and selling nature between the Company and the buyer who is an independent unit of the Company.
- Other receivables reflect receivables that are not commercial and not related to purchase and sale transactions.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

The provision for bad debts represents the expected value of losses due to receivables not being paid by customers arising from the balance of receivables at the time of making the financial position statement. The setting aside or reversal of the provision for bad debts shall be recorded in the enterprise management expenses in the report on business results.

4.7 Inventory

Inventory is recorded at a lower price between the original price and the net realizable value.

The original price of inventory is determined as follows:

- Goods, tools and tools include the cost of purchase and other directly related costs incurred to obtain inventory at the current location and state.

Net realizable value is the estimated selling price of inventory during the normal production and business period minus the estimated cost of completion and the estimated cost necessary for their consumption.

The value of inventory is calculated according to the weighted average method and is calculated for each time it is incurred.

Provisions for inventory price reduction shall be made for each inventory item whose original price is greater than the net realizable value. Increase or decrease of the balance of inventory price reduction provisions that need to be set aside at the end of the accounting period shall be recorded in the cost of goods sold.

4.8 Allocation pending costs

Expenses pending allocation include actual expenses that have been incurred but are related to the results of production and business activities of many accounting periods. Expenses pending allocation of the Company include the following expenses:

Tools, instruments, and other pending allocation costs

Tools, instruments, and other pending allocation costs that have been put into use are allocated to the cost using the straight-line method with an allocation period of not more than 36 months.

4.9 Tangible fixed assets

Tangible fixed assets are expressed at historical cost minus accumulated wear and tear. Historical cost of tangible fixed assets includes all expenses incurred by the Company to acquire fixed assets up to the time of putting such assets into a state of readiness for use. Expenses incurred after initial recognition shall only be recorded as an increase in the historical cost of fixed assets if these costs are certain to increase future economic benefits due to the use of such assets. Expenses incurred that do not satisfy the above conditions shall be recorded as production and business expenses in the period.

Upon sale or liquidation of assets, the historical cost and accumulated depreciation value of the assets shall be written off in the financial statements and any profit and loss arising from the liquidation shall be accounted in the statement of business results.

The depreciation of tangible fixed assets is calculated according to the method of straight-line depreciation according to the estimated useful life of the assets as follows:

	Number of years
Houses, architectural objects	04 – 25
Machinery and Equipment	03 – 10
Means of transport	04 – 08
Management equipment and tools	04 – 10

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

4.10 Intangible fixed assets

Intangible fixed assets are expressed at historical cost minus accumulated wear and tear. Historical cost of intangible fixed assets includes all expenses incurred by the Company to acquire fixed assets up to the time of putting such assets into a state of readiness for use. Expenses related to intangible fixed assets incurred after initial recognition are recorded as production and business expenses in the period unless these costs are associated with a specific intangible fixed asset and increase the economic benefits from these assets.

When intangible fixed assets are sold or liquidated, the historical cost and accumulated depreciation value are written off and the profits and losses arising from the liquidation are recorded in income or expenses in the period.

The Company's intangible fixed assets include:

Land use rights

Land use rights are all actual expenses incurred by the Company that are directly related to the land used, including: money spent to have land use rights, expenses for compensation, site clearance, ground leveling, registration fees, etc. Land use rights are depreciated by the straight-line method within 46-50 years.

Computer Software

The purchase price of computer software that is not a component attached to the relevant hardware is capitalized. The historical cost of computer software is the total cost incurred by the Company up to the time of putting the software into use. Computer software is depreciated by the straight-line method within 5 years.

4.11 Liabilities and expenses payable

Liabilities and expenses are recognized for future amounts payable in relation to goods and services received. Expenses payable are recognized based on reasonable estimates of amounts paid.

The classification of payables as payables to sellers, payable expenses and other payables shall be carried out according to the following principles:

- The repayment to the seller reflects the warehouses of the meritorious nature that arise from the purchase of goods, the goods and the goods and the seller is a unit of interest with the Company.
- The cost of payment reflects the warehouses paid for the goods, which have been received from the seller or have been supplied to the buyer but have not yet paid because there is no invoice or insufficient documentation. Accounting documents and warehouses for payment to employees in respect of leave pay, warehouses for expenses and business expenses deducted in advance.
- Other payments reflect warehouses that are not commercial, unrelated to the purchase, sale, supply of foreign goods, etc.

4.12 Salary

The salary allocated to expenses in the period is based on the salary and allowances agreed upon in the labor contract.

4.13 Salary-based deductions

Social insurance is deducted from the salary under the labor contract to the cost of 17.5% and deducted from the salary of officials and employees is 8%.

Health insurance is deducted from the salary to the expense of 3% and deducted from the salary of officials and employees is 1.5%.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

Unemployment insurance is deducted from the salary to the expense of 1% and deducted from the salary of officials and employees is 1%.

The trade union fund is deducted from the salary into the cost of 2%.

4.14 Equity contribution

Owner's contributed capital

The owner's contributed capital is recorded according to the actual contributed capital of shareholders.

Funds

The funds shall be set aside and used in accordance with the Company's Charter.

4.15 Profit distribution

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Charter of the Parent Company as well as the provisions of law and approved by the General Meeting of Shareholders.

The distribution of profits to shareholders is considered to be non-monetary items included in undistributed after-tax profits that may affect cash flow and dividend payability such as interest on revaluation of capital contribution assets, interest on revaluation of monetary items, financial instruments, and other non-monetary items.

Dividends are recorded as liabilities when approved by the General Meeting of Shareholders of the Parent Company.

4.16 Basic earnings per share

The basic profit per share is calculated by dividing the after-tax profit distributed to shareholders owning ordinary shares of the Parent Company by the weighted average number of outstanding ordinary shares in the period.

4.17 Revenue

Sales Revenue

Sales revenue is recognized when the following five conditions are simultaneously satisfied:

- (a) The company has transferred most of the risks and benefits associated with ownership of the product or goods to the buyer;
- (b) The company no longer holds the right to manage the goods as the owner of the goods or the right to control the goods;
- (c) Revenue is determined relatively certainly. When the contract stipulates that the buyer is entitled to return the purchased products and goods under specific conditions, the Company is only allowed to record revenue when those specific conditions no longer exist and the buyer is not entitled to return products and goods (except for the case of returning in the form of exchange for other goods and services);
- (d) The Company has or will obtain an economic benefit from the sale of the transaction; and
- (e) Identify the costs associated with the sale.

Revenue from service provision

Revenue from a service provision transaction is recognized when the result of such transaction is reliably determined. In case a service provision transaction involves multiple periods, the revenue shall be recognized in the period according to the results of the completed work on the date of the Financial Position Statement of that period. The result of a service provision transaction is determined when all four (4) of the following conditions are satisfied:

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

- (a) Revenue is determined with relative certainty. When the contract stipulates that the buyer is entitled to return the purchased services under specific conditions, the Company is only entitled to recognize revenue when those specific conditions no longer exist and the buyer is not entitled to return the services provided;
- (b) Has obtained or will obtain economic benefits from the provision of such services;
- (c) Identify the part of work completed at the time of the fish report; and
- (d) Identify the costs incurred for the transaction and the cost of completing the transaction to provide that service.

Interest

Interest is recorded on an accrual basis, determined on the balance of deposit accounts and the actual interest rate in each period.

Dividends and profits are distributed

Dividends and dividends are recognized when the Company is entitled to receive dividends or profits from capital contribution. Dividends received in shares are only tracked by the number of additional shares, not the value of shares received.

4.18 Borrowing costs

Borrowing costs include loan interest and other costs incurred directly related to the loan.

Borrowing expenses are recognized as financial expenses in the period unless borrowing expenses directly related to investment in the construction or production of unfinished assets are included in the value of that asset (capitalized). The capitalization of borrowing costs will cease when the activities primarily necessary for the preparation for putting the unfinished property into use or sale have been completed.

4.19 Applicable Income Tax

Corporate income tax expenses include applicable corporate income tax.

Applicable Income Tax

Applicable income tax is a tax calculated based on taxable income. Taxable income that differs from accounting profits is due to adjustments for temporary differences between taxes and accounting, non-deductible expenses, and adjustments for non-taxable income, and losses carried forward.

The Company's tax reports will be examined by the tax authorities. Due to the application of tax laws to each type of business and the interpretation, understanding and approval in many different ways, the figures of the financial statements may differ from those of the tax authorities.

4.20 Departmental Reports

A division by business sector is a separately identifiable part that is involved in the production or supply of products or services and has different economic risks and benefits than other business divisions.

A geographic division is a separately identifiable part that participates in the production or provision of products and services within a particular economic environment and has different economic risks and benefits than business units in other economic environments.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

4.21 Stakeholders

Parties are considered stakeholders if one party has the ability to control or have significant influence over the other party in decision-making of financial and operational policies. Parties are also considered stakeholders if they are jointly under common control or have a common significant influence. The following individuals/companies are considered related parties:

Individual/Company	Location	Relations
Vietnam National Petroleum Group	Vietnam	Major shareholders
Technical Trading and Investment Corporation - Joint Stock Company	Vietnam	Major shareholders
Quang Ninh Bus Station Joint Stock Company	Vietnam	Major shareholders
Rang Dong Food Co., Ltd.	Vietnam	Affiliates
Central Highlands Durian Joint Stock Company	Vietnam	Other capital contribution investment companies
Ms. Bui Thi Hong Nhung		Member Stakeholders
Board of Directors, Supervisory Board, Board of Directors		Key Key Members

5. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM CONSOLIDATED FINANCIAL STATEMENT

5.1 Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND
Cash - VND	6.805.137.727	5.215.558.334
Gift Deposit- VND		
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Nai Branch	6.406.097.427	607.399.278
+ Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Dong Nai Branch	15.079.782.438	8.412.341.220
+ Joint Stock Commercial Bank of Vietnam - Dong Nai Branch	6.667.982.497	-
+ Other banks	7.700.582.670	3.498.878.157
	<u>42.659.582.759</u>	<u>17.734.176.989</u>

5.2 Financial Investments

5.2.1 Short-term financial investment

The Company's short-term financial investment includes term deposits and loans, details are as follows:

	30/06/2026			01/01/2026		
	Original price	Possible value Recall	Forecast Rooms	Original price	Possible value Recall	Forecast Rooms
	VND	VND	VND	VND	VND	VND
Short Term						
Time Deposit (a)	292.599.810.028	292.599.810.028	-	244.136.818.958	244.136.818.958	-
Loans						
Nong Quang Communal (b)	10.209.808.219	10.209.808.219	-	-	-	-

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

- (a) The investment held to maturity is a term deposit at commercial banks with an interest rate of 4.1% to 7.79%/year. This term deposit has been mortgaged for the Company's loans (see Explanation No. 5.19).
- (b) This is a loan for Mr. Nong Quang Dinh under the loan contract No. 01/2026/CDDN-HDVT dated March 13, 2026. The purpose of the loan is to invest in production and business. The loan interest rate is 7%/year, the loan term is 6 months from the date of signing the contract.
- (c) This is a loan to Mr. Nguyen Chi Anh under the loan contract No. 02/2025/CDDN-HDVT dated December 1, 2025 and the Appendix to the loan contract No. 02/2025/CDDN-HDVT dated May 01, 2026. The purpose of the loan is to invest in production and business. Loan interest rate is 7%/year, the loan term is until December 31, 2026

5.2.2 Long-term financial investment

The Company's long-term financial investment includes investment in associated companies and capital contribution investment in other units, details are as follows:

Investing in an affiliate company

	30/06/2026		01/01/2026	
	Original price VND	Net book value VND	Original price VND	Net book value VND
Investing in an affiliate company				
Rang Dong Food Co., Ltd. (a)	1.100.000.000	1.212.791.298	1.100.000.000	1.100.000.000
Long Thanh Trading Joint Stock Company	-	-	53.409.017.146	53.409.017.146
	1.100.000.000	1.212.791.298	54.509.017.146	

- (a) The investment in Rang Dong Food Co., Ltd. with a contributed capital value of 1,100,000,000 VND, accounting for 44% of the charter capital of this company. Rang Dong Food Co., Ltd. is a limited liability company with two or more members, operating under the Business Registration Certificate No. 3600248537 issued for the first time on June 20, 1996 and changed for the 9th time on September 25, 2025. The main activity of this company is other catering services, detailing: providing catering services.

Dynamics in investing in associated companies are presented as follows:

	From 01/01/2026 until 30/06/2026 VND
Balance at the beginning of the year	54.509.017.146
Investing in an affiliate company	41.846.640.000
Profit/(loss) of affiliated companies in previous years	976.957.279
Profit/(loss) of affiliated companies this year	(68.715.613)
Consolidation adjustment due to the increase in the proportion of investment in associated companies into subsidiaries	(96.051.107.514)
Year-end balance	1.212.791.298

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

Investment in capital contribution to other units

	30/06/2026			01/01/2026		
	Original price	Redundancy	Fair value	Original price	Redundancy	Fair value
	VND	VND	VND	VND	VND	VND
Investment in capital contribution to other units						
Central Highlands Durian Joint Stock Company	10.000.000.000	(126.685.794)	(*)	10.000.000.000	(126.685.794)	(*)
(c)						

- (b) The investment in Central Highlands Durian Joint Stock Company with a contributed capital value of 10,000,000,000 VND corresponds to 1,000,000 shares, accounting for 4.16% of the charter capital of this company. Central Highlands Durian Joint Stock Company is a joint stock company operating under the Certificate of Business Registration No. 6001394460 issued for the first time on October 7, 2013 and changed for the 12th time on January 22, 2026. The main activities of this company are processing fruits of all kinds, building and developing industrial clusters, planting fruit trees according to high-tech standards.

As of June 30, 2026 and January 01, 2026, the value of the investment stock in other units is recorded at the price of the company. The company has not determined the fair price of these investment securities to be clarified in the financial statements because there is no listed price. In the case of the Chairman and the Chairman of the Southern Accounting Department, the Southern Accounting Department, there is no indication of the method of calculating the price of the company. d. Valuation Collection Techniques. The price of this investment portfolio may differ from the price recorded.

5.3 Short-term receivables of customers

	30/06/2026		01/01/2026	
	Book Value	Spare Value	Book Value	Spare Value
	VND	VND	VND	VND
Receivables from other customers				
CJ Cau Tre Food Joint Stock Company Long An Branch	2.864.034.752	-	3.302.924.688	-
Vicem Ha Tien Cement Joint Stock Company Branch	9.643.276.450	-	5.325.479.415	-
Ancient Medicine Company and Construction of Phuong Thanh Hip Bridge	1.791.446.980	-	1.557.854.850	-
Lizen Joint Stock Company	8.042.594.321	-	11.145.055.791	-
Nghi Son Cement Company	28.067.802.286	-	12.482.526.636	-
Other Customers		(9.238.586.118)	52.854.058.737	(6.904.384.470)
	<u>54.053.668.381</u>			
	<u>104.462.823.17</u>	<u>(9.238.586.118)</u>	<u>86.667.900.117</u>	<u>(6.904.384.470)</u>

The company has mortgaged the right to collect debts for loans (see explanation 5.19).

5.4 Short-term, long-term seller prepayment

5.4.1 Upfront payment for short-term sellers

	30/06/2026	01/01/2026
	VND	VND
Prepay other sellers		
Viet Oil Joint Stock Company (*)	12.991.800.000	37.991.800.000
Hung Hau Petrol Co., Ltd.	2.011.115.000	5.011.115.000
Other Providers	4.804.010.073	6.950.452.986
	<u>19.806.925.073</u>	<u>49.953.367.986</u>

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

(*) This is a prepayment to Viet Oil Joint Stock Company, which is currently committed by Ms. Mai Thi Ngoc Trinh to repay debts instead of transferring land use rights and land-attached assets according to the Commitment dated November 3, 2022. By the date of making this financial statement, the Company has completed the procedures for transferring land use rights and land-attached assets mentioned above.

5.4.2 Pay for long-term sellers upfront

	30/06/2026 VND	01/01/2026 VND
Stakeholder Advance Payments		
Ms. Bui Thi Hong Nhung	1.339.200.000	1.488.000.000
Prepay other sellers		
Quy Nhu Ngoc One Member Co., Ltd.	1.328.408.000	1.977.936.000
	<u>2.667.608.000</u>	<u>3.465.936.000</u>

5.5 Other short-term and long-term receivables

5.5.1 Other short-term receivables

	30/06/2026		01/01/2026	
	Values	Redundancy	Values	Redundancy
	VND	VND	VND	VND
Receivables from other organizations and individuals				
Receivables to receive share transfer	-	-	41.846.640.000	-
Personal income tax arrears	8.640.315	-	17.794.279	-
Viet Nhat Automobile Co., Ltd. (*)	178.181.808	-	2.354.545.464	-
Gas cylinder shells must be collected	306.190.000	-	367.950.000	-
Employee advances	383.119.735	-	238.355.393	-
Other short-term receivables	141.000.000	-	1.000.000	-
	<u>1.017.131.858</u>	-	<u>44.826.285.136</u>	-

(*) This is a receivable related to the ground rent of Viet Nhat Automobile Co., Ltd. under the lease contract No. 15/VLCĐ-TN dated December 25, 2014. By June 30, 2026, the Company has offset this debt.

5.5.2 Other long-term receivables

	30/06/2026		01/01/2026	
	Values	Redundancy	Values	Redundancy
	VND	VND	VND	VND
Receivables from other organizations and individuals				
Pledge, mortgage, escrow, escrow	684.790.000	-	619.890.000	-
	<u>684.790.000</u>	-	<u>619.890.000</u>	-

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.6 Bad debts

	30/06/2026			01/01/2026		
	Original price	Possible value Recall	Redundancy	Original price	Possible value Recall	Redundancy
	VND	VND	VND	VND	VND	VND
Customer receivables						
Nam Thinh Phat Joint Stock Company	470.919.993	-	(470.919.993)	470.919.993	-	(470.919.993)
211 Trading Services Co., Ltd.	244.950.000	-	(244.950.000)	244.950.000	-	(244.950.000)
NGUYEN HOA BINH CO., LTD	318.868.900	-	(318.868.900)	318.868.900	-	(318.868.900)
Ngoc Tan Thanh One Member Limited Company	204.365.800	-	(204.365.800)	204.365.800	-	(204.365.800)
Thanh Duc Transport Co., Ltd.	150.526.460	-	(150.526.460)	150.526.460	-	(150.526.460)
Tri Minh Phat Co., Ltd.	159.668.050	-	(159.668.050)	159.668.050	-	(159.668.050)
TRADING SERVICE COMPANY LIMITED	402.140.000	-	(402.140.000)	402.140.000	-	(402.140.000)
Van Anh Transport Import and Export						
Hai Au Phat Co., Ltd.	1.218.680.003	-	(1.218.680.003)	1.218.680.003	-	(1.218.680.003)
Lagom Trading Joint Stock Company	518.622.120	-	(518.622.120)	518.622.120	-	(518.622.120)
- Soc Trang Branch						
Vinh Phat Transport Fuel Co., Ltd.	847.200.000	-	(847.200.000)	847.200.000	138.915.000	(708.285.000)
Vietnam Global Transport Joint Stock Company	3.137.619.000	941.285.700	(2.196.333.300)	3.137.619.000	3.137.619.000	-
Other Customers	2.948.156.783	131.650.781	(2.816.506.002)	3.008.156.783	190.604.129	(2.817.552.654)
Merchant Upfront						
Viet Oil Joint Stock Company	12.991.800.000	-	(12.991.800.000)	37.991.800.000	37.991.800.000	-
Pending Missing Assets						
Embezzlement debt	3.913.807.794	-	(3.913.807.794)	3.913.807.794	-	(3.913.807.794)
	<u>27.217.130.393</u>	<u>1.072.936.481</u>	<u>(26.144.193.912)</u>	<u>52.277.130.393</u>	<u>41.458.938.129</u>	<u>(10.818.192.264)</u>

5.7 Pending Missing Assets

	30/06/2026 VND	01/01/2026 VND
Embezzlement debt (*)	3.913.807.794	3.913.807.794
	<u>3.913.807.794</u>	<u>3.913.807.794</u>

(*) The debt receivable for goods was embezzled by Mr. Nguyen Xuan Toan, which was discovered in November 2019. According to Judgment No. 09/2022/HS-ST dated January 13, 2022 of the People's Court of Dong Nai City, the amount of compensation that Mr. Nguyen Xuan Toan must compensate the Company is 3,913,807,794 VND. The Company has set aside a provision for bad debts at the rate of 100% for this debt.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.8 Inventory

	30/06/2026		01/01/2026	
	Values	Redundancy	Values	Redundancy
	VND	VND	VND	VND
Purchases are on the way	406.950.000	-	-	-
Tools, tools	442.346.789	-	332.242.350	-
Merchandise	118.083.311.009	-	108.966.504.601	-
	<u>118.932.607.798</u>	-	<u>109.298.746.951</u>	-

The Company's goods are provided for the Company's loanwarehouses (see Explanation No. 5.19).

5.9 Short-term and long-term allocation waiting costs

5.9.1 Short-term allocation pending costs

	30/06/2026	01/01/2026
	VND	VND
Cost of insurance	92.012.826	69.371.502
Land rental costs	337.291.665	-
Other short-term allocation pending costs	<u>68.545.892</u>	<u>77.994.437</u>
	<u>497.850.383</u>	<u>147.365.939</u>

5.9.2 Long-term attribution waiting costs

	30/06/2026	01/01/2026
	VND	VND
Cost of repair, renovation, office equipment	2.105.411.581	235.950.890
Cost of installing shop equipment	513.231.707	520.789.253
Other long-term attribution waiting costs	<u>739.675.158</u>	<u>1.852.976.853</u>
	<u>3.358.318.446</u>	<u>2.609.716.996</u>

5.10 The situation of increase and decrease in tangible fixed assets

	Houses, architectural objects	Machinery and Equipment	Vehicles Transportation	Equipment, Management Tools	Total
	VND	VND	VND	VND	VND
HISTORICAL PRICE					
As of 01/01/2026	17.274.043.374	11.408.398.733	10.154.697.246	351.033.569	39.188.172.922
Increase from consolidation	2.849.245.914	2.346.623.552	275.454.545	-	5.471.324.011
In-Term Purchases	261.075.463	70.491.818	-	-	331.567.281
As of 30/06/2026	<u>20.384.366</u>	<u>13.825.514.103</u>	<u>10.430.151.79</u>	<u>351.033.569</u>	<u>44.991.064.214</u>
	<u>4.751</u>				
CUMULATIVE WEAR VALUE					
As of 01/01/2026	16.073.316.211	8.936.277.457	5.384.868.226	167.347.558	30.561.809.452
Increase from consolidation	2.600.781.604	2.077.425.643	179.810.606	-	4.858.017.853
Depreciation in the period	565.248.901	500.100.560	464.367.065	23.684.832	1.553.401.358
As of 30/06/2026	<u>19.239.34</u>	<u>11.513.803.660</u>	<u>6.029.045.89</u>	<u>191.032.390</u>	<u>36.973.228.663</u>
	<u>6.716</u>				
RESIDUAL VALUE					

DONG NAI BUILDING MATERIALS AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

As of 01/01/2026	 1.200.727... 6.3.....	2.472.121.276..	4.769.829.02	183.686.011..	8.626.363.470
As of 30/06/2026	 1.145.018.. 3.5.....	2.311.710.443	4.401.105.89	160.001.179	8.017.835.551

The historical cost of fixed assets that have been fully depreciated but are still in use as of June 30, 2026 is 25,020,429,526 VND (as of January 1, 2026, 6 is 20,928,679,605 VND).

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

The residual value of the fixed assets collateral for the Company's loan as of June 30, 2026 is VND 765,148,338 (as of January 1, 2026 is VND 984,270,228) (see Description 5.19).

5.11 The situation of increase and decrease in intangible fixed assets

	Usage rights Soil VND	Software Computers VND	Total VND
HISTORICAL PRICE			
As of 01/01/2026	12.380.391.200	297.286.364	12.677.677.564
Increase from business consolidation	-	215.400.000	215.400.000
In-Term Purchases	25.125.000.000	-	25.125.000.000
As of 30/06/2026	37.505.391.200	512.686.364	38.018.077.564
CUMULATIVE WEAR VALUE			
As of 01/01/2026	1.222.922.899	297.286.364	1.520.209.263
Increase from business consolidation	-	56.841.670	56.841.670
Depreciation in the period	42.004.932	74.791.672	116.796.604
As of 30/06/2026	1.348.937.695	372.078.036	1.721.015.731
RESIDUAL VALUE			
at 01/01/2026	11.073.458.437	-	11.073.458.437
As of 30/06/2026	36.156.453.505	140.608.328	36.297.061.833

As of June 30, 2026, the residual value of the Land Use Rights used as collateral for loans is VND 3,759,089,869 (as of January 1, 20, 26, it is VND 3,801,094,801) (see Explanation 5.19).

5.12 Unfinished capital construction costs

	01/01/2026 VND	Arising in the period VND	Transfer of assets Fixed Products VND	30/06/2026 VND
The cost of building An Phuoc gas station	282.899.988	-	-	282.899.988
	282.899.988	-	-	282.899.988

5.13 Good Advantage

	Good Advantage VND
HISTORICAL PRICE	
As of 01/01/2026	-
Increase from business consolidation	80.449.231.101
As of 30/06/2026	80.449.231.101
CUMULATIVE ALLOCATION	
As of 01/01/2026	-
Distribution in the period	4.022.461.555
As of 30/06/2026	4.022.461.555
RESIDUAL VALUE	
As of 01/01/2026	-
As of 30/06/2026	76.426.769.546

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.14 Payable to short-term sellers

	30/06/2026 VND	01/01/2026 VND
Payable to other suppliers		
Petrolimex Gas (Saigon) Co., Ltd.	440.561.710	371.009.530
Viet Petroleum Equipment Company Limited	113.529.600	113.529.600
Viet Khanh An Petroleum Transportation Joint Stock Company	74.034.000	1.057.282.000
Other Providers	1.140.367.333	865.407.853
	<u>1.768.492.643</u>	<u>2.407.228.983</u>

5.15 Short-term upfront buyers

	30/06/2026 VND	01/01/2026 VND
Prepayment by other customers		
Quoc Khanh Manufacturing Services Trading Company Limited	3.651.160.000	1.430.980.000
Hong Xuan Petroleum Private Enterprise Yellow	398.200.000	740.000.000
Petro Quynh Mai Company Limited	-	982.530.000
Song Da Dong Nai Petroleum Co., Ltd.	-	358.600.000
Other Customers	2.755.626.909	1.876.838.633
	<u>6.804.986.909</u>	<u>6.091.098.633</u>

5.16 Taxes and short-term State payables

	01/01/2026 Must be submitted VND	Incurred during the			30/06/2026 Must be submitted VND
		Payable amount VND	Number Submitted/Transferred Deduction VND	Increase from consolidation Business VND	
Domestic VAT	611.300.193	71.293.458.707	(71.904.758.900)	-	-
Corporate Income Tax	1.545.564.694	5.865.501.551	(2.823.011.667)	402.588.196	4.990.642.774
Personal Income Tax	43.313.000	690.091.018	(616.141.458)	564.188.759	208.853.459
Housing tax, land rent	-	1.458.038.419	(1.458.038.419)	-	-
Other taxes and payables	-	11.277.715	(11.277.715)	-	-

Value Added Tax

The parent company and its subsidiaries pay value-added tax by the deduction method. The value-added tax rates for domestic consumption goods and services are 5%, 8% and 10%.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

Corporate Income Tax

Corporate income tax ("CIT") payable in the period is estimated as follows:

	From 01/01/2026 until 30/06/2026 VND
Total accounting profit before tax	23.784.289.856
Adjustments to increase or decrease accounting profits to determine CIT taxable profits:	
- Upward adjustments	5.426.900.644
Taxable income	29.211.190.500
CIT rates	20%
CIT payable	5.842.238.100
Adjustment of CIT in previous years	51.426.777
Current CIT expenses	5.893.664.877

The parent company and its subsidiaries are obliged to pay corporate income tax at the rate of 20% calculated on taxable income.

Other taxes

The parent company and its subsidiaries shall declare and pay according to regulations.

5.17 Short-term expenses

	30/06/2026 VND	01/01/2026 VND
Payable to other organizations and individuals		
Borrowing costs	484.923.678	427.692.635
Salary deduction for the 13th month	797.400.000	2.086.815.758
Shipping costs	1.095.927.767	97.018.521
Other expenses	118.414.949	118.414.949
	2.496.666.394	2.729.941.863

5.18 Other short-term and long-term payables

5.18.1 Other short-term payables

	30/06/2026 VND	01/01/2026 VND
Payable to other organizations and individuals		
Excess assets pending settlement	114.540.349	114.540.349
Trade union funding	39.752.000	55.486.000
The gas cylinder shell must be returned	467.040.000	491.110.000
Must pay rent - Viet Nhat Automobile Co., Ltd.	-	2.278.181.828
Other short-term payables	193.276.248	297.178.148
	814.608.597	3.236.496.325

5.18.2 Other long-term payables

	30/06/2026 VND	01/01/2026 VND
Payable to other organizations and individuals		
Receive deposits, deposits	6.157.066.667	5.915.765.584
	6.157.066.667	5.915.765.584

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.19 Short-term financial loans and leases

	30/06/2026		01/01/2026	
	Values	Likely number	Values	Likely number
	VND	Debt repayment VND	VND	Debt repayment VND
Short-term loans and financial leases payable to other organizations and individuals				
Joint Stock Commercial Bank for Industry and Trade of Vietnam – Dong Nai Branch (a)	34.792.200.000	34.792.200.000	28.289.000.000	28.289.000.000
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Nai Branch (b)	101.140.881.860	101.140.881.860	124.940.157.080	124.940.157.080
Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Dong Nai Branch (c)	178.218.362.450	178.218.362.450	169.256.831.570	169.256.831.570
Shinhan Bank Limited Vietnam - Phu My Hung Branch (d)	23.974.820.000	23.974.820.000	38.212.211.880	38.212.211.880
Vietnam Bank for Agriculture and Rural Development - Tam Phuoc Dong Nai Branch (e)	23.622.515.160	23.622.515.160	23.634.660.000	23.634.660.000
Military Commercial Joint Stock Bank - Dong Nai Branch (f)	116.777.395.390	116.777.395.390	39.914.000.000	39.914.000.000
Nguyen Thi Thu (g)	1.800.000.000	1.800.000.000	-	-
	<u>480.326.174</u>	<u>480.326.174.860</u>	<u>424.246.860</u>	<u>424.246.860.530</u>
	<u>860</u>		<u>530</u>	

- (a) This is a short-term loan of Joint Stock Commercial Bank for Industry and Trade of Vietnam - Dong Nai Branch under the loan limit contract No. 300039854/2025-HDCVHM/NHCT680-CHATDOT dated August 29, 2025. The loan amount is 55,000,000,000 VND. Loan term from August 29, 2025 to August 29, 2026. Purpose of loan to supplement working capital for petroleum trading activities. Loan interest according to each debt acceptance contract. The loan is secured by the following collateral:
- Land and property requirements for land in Phu Binh Commune, HuyN Tan Phu, Dong Nai City, land plot 8, land plot 5 and price The amount is 15,790,000,000 VND according to the contract 01-13.62.9584/HDTC dated 14/08/2013 and the virtual valuation date dated 20/07/2025.
 - All the goods are gasoline, grease, gas, other goods... with a guaranteed price of VND 32,000,000,000 according to the goods order No. 14.62.300039854/HDTC-CD dated September 18, 2014.
 - The debt collection fund with a settlement price of VND 77,800,000,000 according to the financial contract No. 01/2019/HDBD/NHCT680-CHATDOT dated December 30, 2019.
 - Regulations on land and property related to Long Phuoc petrol station, Nui Lepetrol station, Tran Bompetrol store, petrol store 2 and office The Company has a guaranteed price of VND 448,000,000 according to the agreement of the Company 300039854/2020/HDBD/NHCT680-CHATDOT-Real Estate dated December 1, 2020.
 - The price of the exam machinery and equipment is 3,982,000,000 VND according to the meeting order 300039854/2020/HDBD/NHCT680-CHATDOT dated December 1, 2020.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

- The assets of the Joint Stock Commercial Bank for Industry and Trade of Vietnam for a period of 12 months with an interest rate of 5.8% to 7.0%/year according to the contracts of the Joint Stock Commercial Bank for Industry and Trade of Vietnam. The price is 9,210,000,000 VND.
- (b) This is a loan agreement issued by Vietnam Joint Stock Commercial Bank for Foreign Trade-DongNai Branch under the Loan Agreement No. 2025100/HDTD/QLN dated November 05, 2025, the Loan Agreement under the Loan Agreement No. 2025100A/HDTD/QLN and s.No. 2025100B/HDTD/QLN dated November 05, 2025. The loan amount is 125,666,000,000 VND. Please maintain your loan balance for 12 months until the date of signing the loan. The purpose of the loan is to meet the needs of the business. Loans are secured by the following financial institutions:
- Regulations on land and property with respect to land parcels 628 17 and 58 17 XuanTha Commune, HuyN Thong Nhat Commune, DongNai City with a guaranteed price of 4,906,151,000 VND according to the price of the house 2019050 dated June 26, 2019 and the record of asset valuation dated November 11, 2024.
 - Regulations on the use of the land in the 30th century Hung Lo Commune, HuyN Thong Nhat, Dong Nai City and the price of the Hung Lo Commune is 11,451,317,000 VND according to the Memorandum of Understanding 20120230/HDBD/SME/NHNT dated September 10, 2012 and the virtual asset valuation record dated November 5, 2025.
 - Goods circulated in the course of business such as gasoline, oil, fat, gas and the price of goods is 36,626,000,000 VND according to the contract of goods 2020090/HDBD/QLN dated July 28, 2020. the contract for the disposal of the property 2020090/HDBD/QLN-02 dated 07/07/2022 and the record of valuation of the property dated 05/11/2025.
 - The financial fee incurred from the purchase and sale of goods with a financial price of VND 35,909,000,000 according to the financial conditions incurred. The Memorandum of Understanding 2020091/HDBD/QLN dated July 28, 2020, the Contract of Settlement No. 2020091/HDBD/QLN-02 dated November 5, 2025 and the Record of Virtual Valuation dated November 5, 2025.
 - The warehouses of the Joint Stock Commercial Bank for Foreign Trade of Vietnam for 12 months with interest rates ranging from 4.1% to 5.6%/year under the terms of the contracts. The price is 53,700,000,000 VND.
- (c) This is a loan issued by the Joint Stock Commercial Bank for Investment and Development of Vietnam- Nam DongNai Branch according to the Memorandum of Understanding No. 114/2025/13819238/HDTD dated June 30, 2025 and the Memorandum of Understanding No. 153/2026/13819238/HDTD dated July 01, 2026. The loan amount is 200,000,000,000 VND. To maintain the loan balance for 12 months until the date of signing the loan. The purpose of the loan is to contribute to the flow of capital, the balance of the loan, and the loan in the LC. The interest is borrowed according to the contract. Loans are secured by the following financial institutions:
- The debt collection fund with the settlement price is VND 86,667,900,117 according to the Debt Collection Agreement/Warehouses Collection Agreement No. 365/2023/13819238/HDBD dated November 10, 2023 and the valuation margin dated May 05, 2026.
 - Goods circulated in the process of trading such as gasoline, oil, fat, gas and gas with a guaranteed price of 109,298,746,951 VND according to the Framework of Goods and Regulations 364/2023/13819238/HDBD dated November 10, 2023 and the valuation minutes dated May 05, 2026.
 - Loans are secured by the Joint Stock Commercial Bank for Investment and Development of Vietnam for a period of 6 to 12 months with an interest rate of 4.6% to 7.2%/year according to the terms and conditions. The product is priced at 112,000,000,000 VND.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

- (d) This is a loan issued by Shinhan Viet Nam Bank Co., Ltd. - Phu MyHung Branch according to the Memorandum of Understanding (SHBPMH/HDTD/2023/C018) dated June 22, 2023 and the Memorandum of Understanding (MOU). Effective 04/06/2026. Loan amount is 38,400,000,000 VND. Please maintain the loan for 12 months up to the date of signing the loan. The purpose of the loan is to pay for the liquidity of the capital. The interest is borrowed according to the contract.

The loan is secured by deposits at Shinhan Bank Vietnam Co., Ltd. with a term of 12 months with an interest rate of 4.4% to 5.0%/year under deposit pledge contracts corresponding to a total face value of VND 23,040,000,000.

- (e) This is a loan from the Bank for Agriculture and Rural Development of Viet Nam - Tam Phuoc Dong Nai Branch according to the Memorandum No. 5903-LAV-202500283 dated October 1, 2025. The loan amount is 40,000,000,000 VND. Please maintain the loan balance for 12 months until the date of signing the loan. The purpose of the loan is to be used in the LC. The interest is borrowed according to the contract.

The loan is secured by deposits at the Bank for Agriculture and Rural Development of Vietnam - Tam Phuoc Dong Nai Branch with a term of 12 months with an interest rate of 7.0%/year under the corresponding deposit pledge contracts with a total face value of 13,000,000,000 VND.

- (f) This is a loan issued by Military Commercial Joint Stock Bank - Dong Nai Branch under the Memorandum of Understanding 352423.25.720.30366329.TD November 30, 2025. Loan amount is 170,000,000,000 VND. The Company will maintain its loan balance until the signing date of the Memorandum of Understanding on November 14, 2026. The purpose of the loan is to pay for the liquidity of the capital in the LC. The interest is borrowed according to the contract. Loans are secured by the following financial institutions:

- The entire portfolio of goods has been, is and will be formed in the process of trending and doing business according to the contract 356358.25.720.30366329.BD November 30, 2025.
- Loans are guaranteed by the Joint Stock Commercial Bank of Military - Dong Nai Branch for 12 months with interest rates ranging from 7.2% to 7.79%/year according to the following contracts. The price is 70,000,000,000 VND.

- (g) This is a short-term loan for Nguyen Thi Thu under the Loan Contract No. 02/HDVT-2026/CN-CDDN dated March 12, 2026 and the Appendix to the Loan Contract No. 02/HDVT-2026/ CN-CDDN dated June 1, 2026. The loan limit is 5,300,000,000 VND. The loan period is until August 12, 2026. The purpose of the loan is to supplement capital for production and business activities. The loan interest rate is 8%/year. The loan has no collateral. By the time of making this report, the Company has settled the loan on July 21, 2026.

Expenses incurred in connection with loans and financial leases are as follows:

	01/01/2026	Loan amount Birth during the	Loan amount paid in the period	30/06/2026
	VND	VND	VND	VND
Bank short-term loans	424.246.860.530	1.403.602.453.620	(1.349.323.139.290)	478.526.174.860
Personal short-term loans	-	180.160.000.000	(178.360.000.000)	1.800.000.000
				<u>480.326.174.860</u>
	<u>424.246.860.530</u>	<u>1.583.762.453.620</u>	<u>(1.527.683.139.290)</u>	

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.20 Reward and welfare fund

	01/01/2026	Rising from merging sutras business	Setting aside in the period	Fund expendit ures in the period	30/06/2026
	VND	VND	VND	VND	VND
Reward Fund	95.989.015	-	-	-	95.989.015
Welfare Fund	19.923.407	427.464.561	-	(329.513.000)	117.874.968
Prize Fund of the Company's Executive Management Board	781.266.093	-	768.708.506	-	1.549.974.599
	<u>897.178.5</u>	<u>427.464.561</u>	<u>768.708.506</u>	<u>(329.513.000)</u>	<u>1.763.838.582</u>

5.21 Equity

5.21.1 Equity Fluctuation Comparison Table

	Owner's contributed capital Ownership	Undistributed profit after tax Mix	Sharehold er benefits do not Controls	Total
	VND	VND	VND	VND
As of 01/01/2026	158.480.630.000	36.158.434.350	-	194.639.064.350
Profit in the period	-	17.110.683.396	779.941.583	17.890.624.979
Dividend distribution of subsidiaries	-	-	(495.677.607)	(495.677.607)
Deduction of the bonus fund of the Board of Directors	-	(768.708.506)	-	(768.708.506)
Profit/(loss) adjustment Affiliates	-	976.957.279	-	976.957.279
Adjustment of subsidiary consolidation	-	-	6.494.015.292	6.494.015.292
Other adjustments	-	(526.859.647)	(219.296.353)	(746.156.000)
As of 30/06/2026	<u>158.480.630.000</u>	<u>52.950.506.872</u>	<u>6.558.982.915</u>	<u>217.990.119.787</u>

5.21.2 Details of the owner's capital contribution

According to the business registration requirements, the capital of a parent company is 158,480,630,000 VND. As of June 30, 2026, the capital has been fully contributed by the public as follows:

	30/06/2026			01/01/2026		
	Neck Numb er Secti on	Share Value	Rate	Neck Numb er Secti on	Share Value	Rate
		VND	%		VND	%
Quang Ninh Bus Station Joint Stock Company	5.562.734	55.627.340.000	35,10	5.562.734	55.627.340.000	35,10
Hoang Thi Thanh Hang	3.517.400	35.174.000.000	22,19	3.517.400	35.174.000.000	22,19
Luu Cong Quang	1.490.657	14.906.570.000	9,41	1.490.657	14.906.570.000	9,41
Vietnam National Petroleum Group	1.310.221	13.102.210.000	8,27	1.310.221	13.102.210.000	8,27
Technical Trading and Investment Corporation - Joint Stock Company	792.481	7.924.810.000	5,00	792.481	7.924.810.000	5,00
Other Shareholders	3.174.570	31.745.700.000	20,03	3.174.570	31.745.700.000	20,03
	<u>15.848.063</u>	<u>158.480.630.000</u>	<u>100,00</u>	<u>15.848.063</u>	<u>158.480.630.000</u>	<u>100,00</u>

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

5.21.3 Stocks

	30/06/2026	01/01/2026
	Stocks	U Stocks
Number of shares registered for issuance	15.848.063	15.848.063
Number of shares sold to the public	15.848.063	15.848.063
Common Shares	15.848.063	15.848.063
Preferred stock	-	-
Number of Shares Redeemed	-	-
Common Shares	-	-
Preferred stock	-	-
Number of shares outstanding	15.848.063	15.848.063
Common Shares	15.848.063	15.848.063
Preferred stock	-	-

The price of the current non-profit share: 10,000 VND/share.

5.22 Items other than the financial statement

Outsourced assets

The future lease of the lease shall not be subject to the following conditions:

	30/06/2026	01/01/2026
	VND	VND
1 year or less	2.523.285.421	1.820.396.421
Over 1 year to 5 years	10.093.141.683	6.671.685.683
Over 5 years	25.012.673.601	23.897.414.312
	<u>37.629.100.705</u>	<u>32.389.496.416</u>

6. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM CONSOLIDATED INCOME STATEMENT

6.1 Revenue from sales and provision of services

	From 01/01/2026 until 30/06/2026 VND
Revenue from sales of goods	2.166.445.089.119
Revenue from service provision	2.041.896.826
Turnover deductions	-
Net Revenue	<u>2.168.486.985.945</u>

6.2 Cost of goods sold

	From 01/01/2026 until 30/06/2026 VND
Cost of goods sold	<u>2.085.984.825.130</u>

6.3 Revenue from financial activities

	From 01/01/2026 until 30/06/2026 VND
Interest on deposits, loans	<u>8.085.854.210</u>

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

6.4 Financing Costs

From 01/01/2026
until 30/06/2026
VND

Borrowing costs	18.570.069.744
	<u>18.570.069.744</u>

6.5 Cost of Selling

From
01/01/2026
until 30/06/2026
VND

Salesperson Expenses	12.264.530.235
Cost of materials, packaging	67.564.337
Cost of tools and utensils	139.743.334
Fixed asset depreciation expense	617.341.654
Promotional Costs	218.549.091
Electricity costs	333.120.178
Reception expenses	103.705.782
Other Selling Expenses	3.188.917.781
	<u>16.933.472.392</u>

6.6 Business Management Expenses

From
01/01/2026
until 30/06/2026
VND

Management Staff Expenses	5.240.566.163
Material Cost Management	206.547.986
Cost of tools and utensils	16.970.109
Fixed asset depreciation expense	939.894.379
Taxes, fees and charges	1.074.325.510
Contingency costs	15.326.001.648
Electricity costs	83.334.788
Reception expenses	758.561.398
Other business management expenses	6.739.844.804
	<u>30.386.046.785</u>

6.7 Other income

From 01/01/2026
until 30/06/2026
VND

Other income	156.360.629
	<u>156.360.629</u>

6.8 Other expenses

From
01/01/2026
until 30/06/2026
VND

Remuneration of the Board of Directors and the Control Board that do not directly participate in the administration	252.000.000
Personal income tax expenses paid on behalf of	500.000.000
Other expenses	249.781.264
	<u>1.001.781.264</u>

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

6.9 Basic earnings per share

The calculation of the basic interest on the subsidiary for the subsidiaries of the Company shall be calculated on the basis of the following criteria:

	From 01/01/2026 until 30/06/2026 VND
Profit after tax of shareholders of the Parent Company	17.110.683.396
Except: Temporary deduction of reward and welfare funds	
Profit to calculate basic interest on shares	17.110.683.396
Average number of shares outstanding in the period	 15.848.063
Basic earnings per share (VND/share)	1.080

The average number of circulating air ducts in the period is calculated as follows:

	From 01/01/2026 until 30/06/2026 Stocks
Ordinary shares in circulation	15.848.063
Impact of common shares issued in the period	-
Ordinary shares in circulation on average during the period	 15.848.063

6.10 Production and business expenses by factor

	From 01/01/2026 until 30/06/2026 VND
Raw material costs	274.112.323
Labor costs	17.505.096.398
Fixed asset depreciation expense	5.683.866.231
Cost of outsourced services	841.896.186
Other expenses	 23.118.716.682
	47.423.687.820

7. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM CONSOLIDATED CASH FLOW STATEMENT

7.1 Proceeds from borrowing

	From 01/01/2026 until 30/06/2026 VND
Proceeds from ordinary escrow borrowing	 1.583.762.453
	620

7.2 Loan principal repayment

	From 01/01/2026 until 30/06/2026 VND
Principal repayment of loans under ordinary escrow	 1.527.683.139
	290

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

8. FINANCIAL INSTRUMENTS

The Company has financial assets such as loans, customer receivables and other receivables, cash and deposits arising directly from the Company's operations. The Company's financial liabilities mainly consist of loans, merchant payables, and other payables. The main purpose of these financial liabilities is to mobilize financial resources for the Company's activities.

The company assumes market risk, credit risk and liquidity risk.

Risk management is an indispensable profession for the entire business of the Company. The Company has developed a control system to ensure a reasonable balance between costs when risks arise and risk management costs. The Board of Directors continuously monitors the risk management process to ensure a reasonable balance between risk and risk control.

The Board of Directors considers and agrees to apply management policies for the above risks as follows:

i. Market risk

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

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate with changes in market interest rates. Market risk resulting from changes in the Company's interest rates is primarily related to the Company's money, short-term deposits, and loans.

The Company manages interest rate risk by analyzing the competitive situation in the market in order to obtain interest rates that are beneficial to the Company's purposes and remain within the limits of its risk management.

Foreign currency risk

Foreign currency risk is the risk that the fair value of future cash flows of financial instruments will fluctuate according to changes in exchange rates. The Company assumes the risk due to changes in exchange rates that are directly related to the Company's business.

Stock price risk

The shares held by the Company are affected by market risks arising from the uncertainty about the future value of the invested stocks. The Company manages the risk of the share price by establishing investment limits. The Company's Board of Directors also reviews and approves decisions to invest in stocks. The Company assesses the risk of the share price as negligible.

ii. Credit risk

Credit risk is the risk that a party to a financial instrument or trading contract fails to fulfill its obligations, resulting in financial losses. The Company has credit risks from its business activities (mainly accounts receivable to clients), and from its financial activities, including bank deposits, foreign exchange operations and other financial instruments.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

Customer receivables

The Company regularly monitors uncollected receivables. For large clients, the Company considers the deterioration in the credit quality of each client as of the date of reporting. The Company seeks to maintain strict control over outstanding receivables and arrange credit control personnel to mitigate credit risks. On this basis and the fact that the Company's customer receivables are related to various customers, credit risks are not significantly concentrated in a given customer.

Bank deposits

The Company mainly maintains deposit balances at well-known banks in Vietnam. The credit risk of deposit balances at banks is managed by the Company's treasury department in accordance with the Company's policy. The Company's maximum credit risk for the items on the financial position statement at the end of the accounting period is the book value as presented in Footnote No. 5.1. The Company finds that the concentration of credit risk for bank deposits is low.

iii. Liquidity risk

Liquidity risk is the risk that the Company will have difficulty fulfilling its financial obligations due to a lack of capital. The Company's liquidity risk mainly arises from the fact that financial assets and financial liabilities have different maturity times.

The Company minimizes liquidity risk by maintaining a sufficient amount of cash and cash equivalents and bank loans at levels that the Board of Directors deems sufficient to meet the Company's operations and to mitigate risks resulting from fluctuations in cash flows.

The table below summarizes the payment terms of the Company's financial liabilities based on the expected payments on the underlying contract that have not been discounted:

	Less than 1 year VND	From 1 to 5 years VND	Total VND
June 30, 2026			
Payable to the seller	1.768.492.643	-	1.768.492.643
Reimbursement Costs	2.496.666.394	-	2.496.666.394
Other payables	814.608.597	6.157.066.667	6.971.675.264
Financial loans and leases			
	4.80.326.17		4.80.326.17
	4.860		74.860
		6.157.066.667	
	<u>4.84.980.15</u>		<u>4.91.563.0</u>
	<u>3.063</u>		<u>09.161</u>
January 01, 2026			
Payable to the seller	2.407.228.983	-	2.407.228.983
Expenses	2.729.941.863	-	2.729.941.863
Other payables	3.066.469.976	5.915.765.584	8.982.235.560
Financial loans and leases			
	4.24.246.86		4.24.246.86
	0.530		60.530
	<u>432.450.501.352</u>	<u>5.915.765.584</u>	<u>438.366.266.936</u>

The Company considers that the level of risk concentration for debt repayment is low. The Company has sufficient access to the necessary capital sources.

Collateral

The Company pledged term deposits, inventory, debt collection rights and land-attached assets to loans (*Explanation No. 5.2, 5.3, 5.8, 5.10, 5.11 and 5.19*).

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

iv. Fair value

(1) Comparison of fair value and book value

	Book Value		Fair value (*)	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026
	VND	VND	VND	VND
Financial assets				
Investments held to maturity	306.017.700.438	251.213.914.849	306.017.700.438	251.213.914.849
Customer receivables	104.462.823.175	86.667.900.117	95.224.237.057	79.763.515.647
Must be different	1.701.921.858	2.741.289.743	1.701.921.858	2.741.289.743
Financial Assets Ready For Sale				
Money and other expenses	42.659.582.759	17.734.176.989	42.659.582.759	17.734.176.989
Cash				
Other long-term investments	10.000.000.000	10.000.000.000	9.873.314.206	9.873.314.206
		00		
	<u>464.842.028</u>	<u>368.357.281</u>	<u>455.476.756</u>	<u>361.326.211</u>
	<u>230</u>	<u>698</u>	<u>318</u>	<u>434</u>
Financial liabilities				
Financial liabilities are determined according to the allocated value				
Payable to the seller	1.768.492.643	2.407.228.983	1.768.492.643	2.407.228.983
Expenses	2.496.666.394	2.729.941.863	2.496.666.394	2.729.941.863
Other payables	6.971.675.264	8.982.235.560	6.971.675.264	8.982.235.560
Loans and financial liabilities	480.326.174.860	424.246.860.530	480.326.174.860	424.246.860.530
		<u>438.366.266.936</u>	<u>491.563.009.161</u>	<u>438.366.266.936</u>
	<u>491.563.009</u>	<u>161</u>		

(*) The fair value of financial assets and liabilities was not formally assessed and determined on June 30, 2026 and January 1, 2026. However, management assesses that the fair value of these financial assets and liabilities does not differ materially from their book value at the end of the accounting period.

(2) Basis for determining fair value

Customer receivables and other receivables

The fair value of customer receivables and other receivables, excluding receivables and payables according to the construction contract planning schedule, is estimated at the present value of future cash flows, discounted at the market interest rate at the reporting date. The fair value of these instruments is determined for information disclosure purposes only.

Non-derivative financial liabilities

Fair value, determined for informational purposes only, is calculated based on the present value of future cash flows paying principal and interest, discounted at the market interest rate at the end of the accounting year.

v. Hedging

The company does not apply a hedging accounting policy.

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

This disclosure is an integral part that is read together with the attached financial statements.

9. OTHER INFORMATION

9.1 Transactions and balances with related parties

Stakeholders with the Company include: key management members, individuals related to key management members and other stakeholders.

9.1.1 Transactions and balances with key management members, individuals related to key management members

Incomes of key management members of the Parent Company are as follows:

		From 01/01/2026 until 30/06/2026 VND
Salary, bonus, remuneration		
Board of Directors (excluding part-time members of the Board of Directors)		
Mr. Nguyen Hoang Linh	Director	305.000.000
Ms. Nguyen Thi Kim Oanh	Deputy Director	196.715.714
Ms. Tran Thi Ai Lien	Former Deputy Director	-
Board of Directors, Supervisory Board		
Ms. Nguyen Thanh Hoa	Chairman of the Board of Directors	271.000.000
Mr. Nguyen Hoang Linh	Member of the Board of Directors	60.000.000
Mr. Le Minh Khue	Independent Member of the Board of Directors	60.000.000
Mr. Vu Hoang Huynh	Independent Member of the Board of Directors	60.000.000
Mr. Nguyen Van Chi	Independent Member of the Board of Directors	60.000.000
Ms. Vu Thi Mai Phuong	Head of the Supervisory Board	45.000.000
Ms. Nguyen Thi Tham	Member of the Supervisory Board	27.000.000
Mr. Nguyen Quoc Duong	Member of the Supervisory Board	27.000.000
		1.111.715.714

9.1.2 Transactions and balances with other stakeholders

During the period, the Company has transactions with other related parties as follows:

Stakeholders	Operations	From 01/01/2026 until 30/06/2026 VND
Central Highlands Durian Joint Stock Company		
	Selling merchandise	9.192.121

The balance with other related parties is as follows:

Stakeholders	Operations	30/06/2026	01/01/2026 VND
Ms. Bui Thi Hong Nhung			
	Merchant Upfront	1.339.200.000	1.488.000.000

9.2 Parts Information

9.2.1 Divisions by Business Area

EXPLANATION TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The company operates in a single business area of trading petroleum products, lubricants, liquefied petroleum gas and gases, fuels. *This disclosure is an integral part that is read together with the attached financial statements.*

9.2.2 Divisions by geography

The Company's activities take place throughout the territory of Vietnam, concentrated in the provinces of the Southeast and the Central Highlands such as Dong Nai and Ho Chi Minh City,...

9.3 Events arising after the end of the accounting period

There are no significant events arising after the end of the accounting period (June 30, 2026) up to the time of preparation of this Report, which require adjustments to figures or disclosures in the Interim Consolidated Financial Statements.

NGUYEN THANH HAI
Scheduler

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal representative
Approval, August 28, 2026

