

ILA JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 124./2026/CBTT

Ho Chi Minh City, August 29, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, ILA Joint Stock Company shall disclose the reviewed separate financial statements of the Company for the first six months of 2026 with the Hanoi Stock Exchange, as follows::

1. Organization name: ILA Joint Stock Company

Stock code: ILA

Address: 49 Street No. 5, An Phu An Khanh Urban Area, Binh Trung Ward, Ho Chi Minh City, Vietnam.

Contact phone/Tel: 0782 168 168 Fax:

Email: info@ilagroup.com.vn Website: ilagroup.com.vn

Disclosure information content:

- Financial statements for the first 06 months of the year 2026

☐ Separate financial statements (TCNY has no subsidiaries and the superior accounting unit has affiliated units);

☒ Consolidated financial statements (TCNY has subsidiaries);

☐ General financial statements (TCNY has an affiliated accounting unit that organizes its own accounting apparatus).

- Cases requiring an explanation of the cause:

+ The audit organization issued an opinion other than an unqualified opinion on the financial statements (for the reviewed separate financial statements in 2026):

Yes ☐

No ☒

Written explanation in case of accrual:

Yes ☐

No ☒

+ Profit after tax in the reporting period has a difference of 5% or more before and after auditing, changing from loss to profit or vice versa (the reviewed separate statements in 2026):

Yes ☒

No ☐



Written explanation in case of accrual:

Yes ☒

No ☐

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period last year:

Yes ☒

No ☐

Written explanation in case of accrual:

Yes ☒

No ☐

+ Profit after tax in the reporting period is a loss, changing from profit in the same period last year to loss in this period or vice versa:

Yes ☒

No ☐

Written explanation in case of accrual:

Yes ☒

No ☐

This information was published on the company's website on: August 29, 2026 at the link: <http://ilagroup.com.vn/co-dong/danh-muc/bao-cai-tai-chinh-16.html>. We hereby commit that the information published above is true and we are fully responsible before the law for the content of the published information.

Attached documents:

- Separate financial statements for the first 06 months of the year 2026
- Explanatory document No. 125.../2026/ILA-CV.GT

Organizational representative
Legal representative/UQCBTT person
(Sign, full name, position, seal)



Hoàng Nhu Hue

**REVIEWED SEPARATE FINANCIAL
STATEMENTS**

For the first 06 months of the year 2026

ILA JOINT STOCK COMPANY



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ILA JOINT STOCK COMPANY

REPORT OF THE GENERAL DIRECTOR

For the first 06 months of the year 2026

The General Director of ILA Joint Stock Company has the honor of submitting this report and the reviewed interim separate financial statements for the first 06 months of the year 2026.

1. Business highlights of Company

Establishment

TRT Joint Stock Company has established and operated under the Enterprise Registration Certificate No. 0312933227 issued by the Department of Planning and Investment of Ho Chi Minh City at September 18, 2014.

TRT Joint Stock Company rename to ILA Joint Stock Company (hereinafter referred to as the Company) in accordance with the Resolution of The Board of Directors No. 04/2018/NQ-HĐQT dated March 01, 2018 and the 6th amended Enterprise Registration Certificate dated March 12, 2018.

ILA Joint Stock Company amended its Enterprise Registration Certificate for the 19th on August 06, 2026 to change charter capital.

English name: ILA JOINT STOCK COMPANY

Short name: ILA JSC

Security code: ILA

Structure of ownership: Joint Stock Company.

The Company's principal activities

- Trading metals and metal ores;
- Trading of other construction materials and installation equipment;

Head office: 49 Street No. 5, An Phu An Khanh urban area, Binh Trung ward, Ho Chi Minh City, Viet Nam.

Business location: 101/14 Street No. 11, Quarter 34, Thu Duc ward, Ho Chi Minh City, Viet Nam.

2. Financial position and results of operation

The Company's financial position and results of operation during the period are presented in the attached interim separate financial statements.

3. Board of Directors, Audit Committee, General Director and Chief Accountant

The Board of Directors, Audit Committee, General Director and Chief Accountant holding office during the period and at the date of these interim separate financial statements include:

Board of Directors

Mr. Vo Xuan Phong	Chairman
Mr. Le Nhat Nguyen	Member
Mr. Nguyen Viet Hoang Dung	Independent member (appointed on June 30, 2026)
Mr. Nguyen Minh Trieu	Independent member (dismissed on June 30, 2026)
Mr. Le Anh Thong	Member
Mr. Tran Minh Chuong	Member

REPORT OF THE GENERAL DIRECTOR

For the first 06 months of the year 2026

3. Board of Directors, Audit Committee, General Director and Chief Accountant (cont.)

Audit Committee

Mr. Nguyen Viet Hoang Dung	Head of the Board (appointed on June 30, 2026)
Mr. Nguyen Minh Trieu	Head of the Board (dismissed on June 30, 2026)
Mr. Le Nhat Nguyen	Member (appointed June 30, 2026)
Mr. Vo Xuan Cuong	Member (dismissed June 30, 2026)

General Director and Chief Accountant

Mrs. Hoang Nhu Hue	General Director
Mr. Nguyen Van Phuc	Chief Accountant (appointed on April 23, 2026)
Mr. Hoang Minh Khanh	Chief Accountant (dismissed on April 10, 2026)

Legal representatives of the Company during the period and at the date of these interim separate financial statements

Mrs. Hoang Nhu Hue	General Director
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4. Auditor

Moore AISC Auditing and Informatics Services Company Limited ("Moore AISC") has been appointed as the independent auditor for the first 06 months of the year 2026.

5. The General Director' statement of responsibility

The General Director of the Company is responsible for the preparation of the interim separate financial statements which give a true and fair view of the separate financial position of the Company as at June 30, 2026, the results of its separate operations and its separate cash flows for the first 06 months of the year 2026. In preparing these interim separate financial statements, the General Director has considered and complied with the following matters:

Select suitable accounting policies and then apply them consistently;

Made judgments and estimates that are reasonable and prudent;

The financial statements of the Company are prepared on the going concern basis unless it is inappropriate to presume that the Company will continue in business;

Fully disclose the identities of the Company's related parties and all relationships and transactions with related parties that have occurred.

The General Director is responsible for establishing and maintaining an appropriate accounting system that fairly presents the Company's interim separate financial position and serves as the basis for the preparation of the financial statements in compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System. The General Director is also responsible for safeguarding the Company's assets and establishing appropriate internal controls to prevent and detect fraud and errors. The General Director confirms that, as of the date of preparation of these financial statements, it is not aware of any fraud or suspected fraud that could have a material effect on the interim separate financial statements involving the Board of Directors, General Director of the Company's subsidiaries, or individuals who have significant roles in the internal control system.

REPORT OF THE GENERAL DIRECTOR

For the first 06 months of the year 2026

6. Approval of the financial statement

Accordingly, we hereby approve the attached financial statements, which give a true and fair view, in all material respects of the separate financial position of the Company as at June 30, 2026, as well as the results of its separate operations and its separate cash flows for the first 06 months of the year 2026, in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

Users of the Company's interim separate financial statements should read them in conjunction with the consolidated financial statements of the Company and its subsidiaries (collectively referred to as "the Group") for the first 06 months of the year 2026 in order to obtain a comprehensive understanding of the financial position, results of operations and cash flows of the Group as a whole.

Approved on August 28, 2026

For and on behalf of the Company



Hoang Nhu Hue
General Director

No: A0726347-SXR/MOORE AISC-DN6

REVIEW REPORT ON THE INTERIM SEPARATE FINANCIAL INFORMATION**TO SHAREHOLDERS, BOARD OF DIRECTORS AND GENERAL DIRECTOR****ILA JOINT STOCK COMPANY**

We have reviewed the interim separate financial statements of **ILA Joint Stock Company** (hereinafter referred to as "the Company") consisting of interim separate statement of financial position as at June 30, 2026, interim separate income statement and interim separate cash flow statement for the period of 06 months then ended and notes to the interim separate financial statements as set out on page 06 to page 33, which were prepared on August 28, 2026.

The General Director's responsibility

The Company's General Director is responsible for the preparation and fair presentation of the interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other statutory requirements relevant to the preparation and presentation of the interim separate financial statements and also for the internal control that the General Director considers necessary for the preparation and fair presentation of the interim separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

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

A review of the interim separate financial information covers inquiries, primarily of persons responsible for financial and accounting matters and performance of analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Auditing Standards and consequently does not enable us to obtain the assurance that we would become aware of all significant matters that might be identified in an audit and that accordingly no audit opinion is expressed.

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim separate financial statements do not give a true and fair view, in all material respects of the separate financial position of **ILA Joint Stock Company** as at June 30, 2026, as well as the results of its separate operations and its separate cash flows for the six-month period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other statutory requirements relevant to the preparation and presentation of interim separate financial statements.



Emphasis of matter

We draw attention to note IX.4 to the accompanying interim separate financial statements regarding the going concern assumption. During the first 06 months of the year 2026, the Company incurred a net loss of VND 5,094,793,173 resulting in accumulated losses of VND 19,285,959,845 as at June 30, 2026. These conditions, along with other matters as set forth in note IX.4 indicate the existence of material uncertainties that may cast significant doubt on the Company's ability to continue as a going concern. Our conclusion is not modified in respect of this matter.

Ho Chi Minh City, August 28, 2026

Moore AISC Auditing and Informatics Services Company Limited



Do Thi Hang

Audit Director

Certificate of Audit Practice Registration

No.: 4226-2023-005-1

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Code	Notes	Jun. 30, 2026	Jan. 01, 2026
A. CURRENT ASSETS	100		14,402,023,069	12,690,161,767
I. Cash and cash equivalents	110	V.1	21,251,987	34,632,654
1. Cash	111		21,251,987	34,632,654
II. Short-term financial investments	120	V.2a	11,525,600,000	-
1. Held-to-maturity investments	123		11,525,600,000	-
III. Short-term accounts receivable	130		2,393,877,201	12,598,508,836
1. Trade accounts receivable	131	V.3	544,865,574	513,224,179
2. Prepayments to suppliers	132	V.4	104,000,000	332,784,657
3. Other receivables	135	V.5	2,050,011,627	11,856,500,000
4. Provision for doubtful debts	136	V.6	(305,000,000)	(104,000,000)
IV. Inventories	140	V.7	349,379,508	-
1. Inventories	141		349,379,508	-
V. Other current assets	160		111,914,373	57,020,277
1. Short-term prepaid expenses	161		10,832,914	-
2. Deductible VAT	162		44,161,343	100,161
3. Taxes and other receivables from the State Budget	163	V.11b	56,920,116	56,920,116
B. NON-CURRENT ASSETS	200		166,148,246,631	170,883,788,547
I. Fixed assets	220		125,491,753	-
1. Tangible fixed assets	221	V.8	125,491,753	-
- Cost	222		131,501,248	-
- Accumulated depreciation	223		(6,009,495)	-
II. Long-term investments	260	V.2b	166,022,754,878	170,883,788,547
1. Investments in subsidiaries	261		186,250,000,000	186,250,000,000
2. Provision for decline in the value of long-term investments	264		(20,227,245,122)	(15,366,211,453)
TOTAL ASSETS (100+200)	270		180,550,269,700	183,573,950,314

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

RESOURCES	Code	Notes	Jun. 30, 2026	Jan. 01, 2026
C. LIABILITIES	300		3,421,919,545	1,350,806,986
I. Current liabilities	310		3,421,919,545	1,350,806,986
1. Short-term trade payables	311	V.9	86,192,900	273,751,280
2. Advances from customers	312	V.10	97,937,856	-
3. Taxes and other payables to the State Budget	314	V.11a	36,333,336	2,837,375
4. Payables to employees	315		37,834,788	67,764,123
5. Accrued expenses	316	V.12	67,166,457	-
6. Other payables	320	V.13	6,454,208	6,454,208
7. Financial lease borrowings and liabilities	321	V.14	3,090,000,000	1,000,000,000
D. OWNER'S EQUITY	400	V.15	177,128,350,155	182,223,143,328
1. Owners' capital	411		196,414,310,000	196,414,310,000
- Ordinary shares with voting rights	411a		196,414,310,000	196,414,310,000
2. Undistributed earnings	420		(19,285,959,845)	(14,191,166,672)
- Undistributed earnings accumulated to the end of period	420a		(14,191,166,672)	963,966,414
- Undistributed earnings in this period	420b		(5,094,793,173)	(15,155,133,086)
TOTAL RESOURCES (300+400)	440		180,550,269,700	183,573,950,314

Preparer

Nguyen Van Phuc

Chief Accountant

Nguyen Van Phuc

Approved on August 28, 2026

LEGAL REPRESENTATIVE

General Director



Hoàng Nhu Hue

INTERIM SEPARATE INCOME STATEMENT

For the first 06 months of the year 2026

Unit: VND

ITEMS	Code	Notes	First 06 months of 2026	First 06 months of 2025
1. Revenue from sale of goods and rendering of services	01	VI.1	2,835,028,185	5,639,265,090
2. Deductions	02		-	-
3. Net revenue from sale of goods and rendering of services (10 = 01 - 02)	10		2,835,028,185	5,639,265,090
4. Cost of sales	11	VI.2	2,686,375,084	5,087,302,566
5. Gross profit (20 = 10 - 11)	20		148,653,101	551,962,524
6. Gain/(loss) on the sale and disposal of investment property	21		-	-
7. Financial income	22	VI.3	483,259,516	26,106
8. Financial expenses	23	VI.4	4,942,086,564	199,360,663
<i>In which: loan interest expenses</i>	24		80,656,895	-
9. Selling expenses	25		-	-
10. General & administration expenses	26	VI.5	779,766,762	464,801,742
11. Operating profit (30 = 20 + 21 + 22 - (23 + 25 + 26))	30		(5,089,940,709)	(112,173,775)
12. Other income	31		2	16,000,242
13. Other expenses	32		4,852,466	137,369,831
14. Other profit (40 = 31 - 32)	40		(4,852,464)	(121,369,589)
15. Accounting profit before tax (50 = 30 + 40)	50		(5,094,793,173)	(233,543,364)
16. Corporate income tax - current	51	VI.7	-	-
17. Corporate income tax - deferred	52		-	-
18. Net profit after corporate income tax (60 = 50 - 51 - 52)	60		(5,094,793,173)	(233,543,364)

Preparer

Chief Accountant

Approved on August 28, 2026

LEGAL REPRESENTATIVE

General Director

Nguyen Van Phuc

Nguyen Van Phuc



Hoang Nhu Hue

INTERIM SEPARATE CASH FLOW STATEMENT

(Under indirect method)

For the first 06 months of the year 2026

Unit: VND

ITEMS	Code	Notes	First 06 months of 2026	First 06 months of 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before tax	01		(5,094,793,173)	(233,543,364)
2. Adjustments for :				
- Depreciation of fixed assets and investment properties	02	VI.6	6,009,495	-
- Provisions	03	VI.4,5	5,062,033,669	221,560,663
- Gain/losses from foreign exchange differences upon revaluation of monetary assets denominated in foreign currencies	04		-	-
- Gains/losses from investing activities	05	VI.3	(483,245,627)	-
- Interest expense	06	VI.4	80,656,895	-
- Other adjustments	07		-	-
3. Profit from operating activities before changes in working capital	08		(429,338,741)	(11,982,701)
- Increase (-)/ decrease (+) in receivables	09		4,744,282,080	1,064,866,088
- Increase (-)/ decrease (+) in inventories	10		(349,379,508)	(6,166,666)
- Increase (+)/ decrease (-) in payables (Other than interest payable, income tax)	11		(86,053,898)	(22,156,539,117)
- Increase (-)/ decrease (+) in prepaid expenses	12		(10,832,914)	-
- Increase (-)/ decrease (+) in trading securities	13		-	-
- Interest paid	14		(13,490,438)	-
- Corporate income tax paid	15		-	-
- Other receipts from operating activities	16		-	-
- Other payments on operating activities	17		-	-
Net cash flows from operating activities	20		3,855,186,581	(21,109,822,396)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchases of fixed assets and other long-term assets	21		(131,501,248)	-
2. Proceeds from disposals of fixed assets and other long- term assets	22		-	-
3. Loans granted, purchases of debt instruments of other entities	23		(8,082,000,000)	-
4. Collection of loans, proceeds from sales of debt instruments of other entities	24		2,026,400,000	-
5. Investments in other entities	25		-	-
6. Proceeds from divestment in other entities	26		-	19,000,000,000
7. Dividends, profit and interest received	27		228,534,000	-
Net cash flows from investing activities	30		(5,958,567,248)	19,000,000,000

INTERIM SEPARATE CASH FLOW STATEMENT

(Under indirect method)

For the first 06 months of the year 2026

Unit: VND

ITEMS	Code	Notes	First 06 months of 2026	First 06 months of 2025
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from issue of shares and capital contribution	31		-	-
2. Payments for shares returns and repurchases	32		-	-
3. Proceeds from borrowings	33	VIII.2.	2,390,000,000	-
4. Repayments of borrowings	34	VIII.3.	(300,000,000)	-
5. Payments for finance lease liabilities	35		-	-
6. Dividends, profit paid	36		-	-
Net cash flows from financing activities	40		2,090,000,000	-
Net cash flows (50 = 20+ 30 + 40)	50		(13,380,667)	(2,109,822,396)
Cash and cash equivalents at the beginning of the period	60		34,632,654	2,149,229,150
Effect of foreign exchange differences	61		-	-
Cash and cash equivalents at the end of the period (70 = 50+60+61)	70	V.1	<u>21,251,987</u>	<u>39,406,754</u>

Preparer

Nguyen Van Phuc

Chief Accountant

Nguyen Van Phuc

Approved on August 28, 2026
LEGAL REPRESENTATIVE

General Director



Hoang Nhu Hue

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

I. BUSINESS HIGHLIGHTS**I.1. Establishment**

TRT Joint Stock Company has established and operated under the Enterprise Registration Certificate No. 0312933227 issued by the Department of Planning and Investment of Ho Chi Minh City at September 18, 2014.

TRT Joint Stock Company rename to ILA Joint Stock Company (hereinafter referred to as the Company) in accordance with the Resolution of The Board of Directors No. 04/2018/NQ-HDQT dated March 01, 2018 and the 6th amended Enterprise Registration Certificate dated March 12, 2018.

ILA Joint Stock Company amended its Enterprise Registration Certificate for the 19th on August 06, 2026 to change charter capital.

English name: ILA JOINT STOCK COMPANY

Short name: ILA JSC

Security code: ILA

Head office: 49 Street No. 5, An Phu An Khanh urban area, Binh Trung ward, Ho Chi Minh City, Viet Nam.

Business location: 101/14 Street No. 11, Quarter 34, Thu Duc ward, Ho Chi Minh City, Viet Nam.

I.2. Structure of ownership

Joint Stock Company.

I.3. Business sector

Commercial.

I.4. Principal activities

- Trading metals and metal ores;
- Trading of other construction materials and installation equipment.

I.5. Normal operating cycle

Normal operating cycle of the Company lasts 12 months of the normal fiscal year beginning from January 01 and ending on December 31.

I.6. Number of employees at the period end (or the average number in the period)

Total number of employees as at June 30, 2026: 02 employees. (As at December 31, 2025: 03 employees).

I.7. Enterprise structure

List of subsidiaries

As at June 30, 2026, the Company had two (02) directly owned subsidiaries as follows:

<i>Company's name and address</i>	<i>Business sector</i>	<i>Percentage of owning</i>	<i>Percentage of voting right</i>
ILA E&C Joint Stock Company Address: 101/14 Street No. 11, Quarter 34, Thu Duc ward, Ho Chi Minh City, Viet Nam.	Trading of metals and metal ores, trading of materials and other installation equipment in construction, construction execution, and project works.	98.00%	98.00%

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

I.7. Enterprise structure (cont.)

List of subsidiaries

<i>Company's name and address</i>	<i>Business sector</i>	<i>Percentage of owning</i>	<i>Percentage of voting right</i>
ILA Mineral Joint Stock Company Address: 129 Tang Bat Ho, Quy Nhon ward, Gia Lai province, Viet Nam	Mining and producing from stone quarries	98.00%	98.00%

I.8. Disclosure on comparability of information in the financial statements

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC guiding the Corporate Accounting System ("Circular 99"). Circular 99 replaces the previous guidance on the Corporate Accounting System under Circular No. 200/2014/TT-BTC dated December 22, 2014 ("Circular 200") and its amending circulars. Circular 99 comes into effect on January 01, 2026, and applies to fiscal years beginning on or after January 01, 2026. As a result of differences in the recognition, measurement and presentation principles between the two circular, certain items in the financial statements for this period are not fully comparable with the corresponding figures of the prior period. The Group did not retrospectively restate the prior period's figures. The material effects of the change in the accounting regime are disclosed in the relevant notes to the financial statement.

I.9. Application of the going concern basis in the preparation of the financial statements

The financial statements have been prepared on the assumption that the Company will continue as a going concern in the foreseeable future. As at the end of the reporting period, the General Director identified certain material uncertainties that may affect the Company's ability to continue as a going concern. However, based on the plans and remedial actions that have been developed and are being implemented, the General Director believes that the Company will continue to operate as a going concern. Details of these material uncertainties and the General Director' mitigating actions are disclosed in note IX.4. "Going Concern", to the interim separate financial statements.

II. ACCOUNTING PERIOD, REPORTING CURRENCY**II.1. Accounting period**

The fiscal year is begun on January 01 and ended December 31 annually.

II.2. Reporting currency

Vietnam Dong (VND) is used as a currency unit for accounting records.

During the period, there was no change in the Company's accounting currency compared with the previous year.

III. ADOPTION OF ACCOUNTING STANDARDS AND POLICIES**III.1. Applicable Accounting System**

The Company applies the Vietnamese Accounting Standards, the Corporate Accounting Regime promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance ("Circular 99"), and other relevant statutory requirements applicable to the preparation and presentation of financial statements.

III.2. Statement of Compliance with Vietnamese Accounting Standards and the Applicable Accounting System

The Company confirms that financial statements have been prepared and presented in accordance with the Vietnamese Accounting Standards, the Corporate Accounting System and other relevant statutory regulations. The financial statements give a true and fair view, in all material respects, of the financial position of the Company as at the end of the accounting period, and the results of its operations and its cash flows for the accounting period then ended.

IV. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND APPLICABLE RELEVANT LAWS AND REGULATIONS**IV.1. Principles for translating financial statements prepared in a foreign currency into Vietnam Dong**

The Company's financial statements are prepared in Vietnam Dong ("VND"). Accordingly, no translation of financial statements from a foreign currency into Vietnam Dong is required.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS*For the first 06 months of the year 2026**Unit: VND***IV.2. Principles for recording cash**

Cash includes cash on hand, demand deposit.

IV.3. Principles accounting for financial investments**Held-to-maturity investments**

Held-to-maturity investments comprise term deposits, loans and interest that the Company has the positive intention and ability to hold to maturity for the purpose of earning interest income. These investments do not include financial instruments held for trading purposes. At the end of each reporting period, held-to-maturity investments are classified as current or non-current assets based on their remaining term to maturity.

Held-to-maturity investments are initially recognised at cost, comprising the purchase price and directly attributable transaction costs, adjusted for any discounts, premiums or interest receivable in advance arising on acquisition. Subsequent to initial recognition, these investments are measured at amortised cost. Discounts and premiums are amortised to finance income using either the straight-line method or the effective interest method. The selected method is applied consistently to each category of investment.

Interest income is recognised as finance income on an accrual basis, taking into account the holding period of the investment and the effective interest rate. Interest received in advance is amortised over the relevant period, while interest received in arrears or periodically is recognised in the period in which it accrues. Upon maturity or early settlement of a held-to-maturity investment, the difference between the proceeds received and the carrying amount of the investment, after deducting any allowance for impairment and directly attributable costs, is recognised in the results of financial activities for the period.

At the reporting date, where there is objective evidence or an indication that all or part of a held-to-maturity investment may not be recoverable, the Company recognises an allowance for impairment in accordance with the applicable accounting regulations. The allowance is recognised as a finance cost for the period and presented as an allowance for impairment of assets.

Investments in subsidiaries

Investments in subsidiaries represent the carrying amount of direct investments in entities that are separate legal entities with independent accounting records and over which the Company has control. Control exists when the Company holds more than 50% of the voting rights or otherwise has the power to govern the financial and operating policies of the investee so as to obtain economic benefits from its activities. The assessment of control is based on the substance of the relationship rather than its legal form. Accordingly, an investment may be classified as an investment in a subsidiary even where the Company's ownership interest is less than 50% if the Company has de facto control over the investee. Conversely, an investment is not classified as an investment in a subsidiary where such control does not exist, notwithstanding an ownership interest exceeding 50%.

Investments are initially recognised at cost, comprising the purchase consideration and directly attributable transaction costs. Dividends and profits relating to the period before the acquisition date are deducted from the carrying amount of the investment. Dividends and profits arising after the acquisition date are recognised as finance income. Where dividends are received in the form of shares (share dividends), the Company records only the additional number of shares received and does not recognise any increase in the carrying amount of the investment.

The assessment of control and significant influence is based on the substance of the underlying arrangements as at the reporting date and is not affected by any intention or plan to dispose of the investment in the future. Where control or significant influence is restricted by legal, contractual or other governance arrangements, the Company assesses the substance of such restrictions in determining the appropriate classification of the investment. When the Company ceases to have control or significant influence over an investee, the investment is derecognised accordingly. Any difference between the proceeds received and the carrying amount of the investment is recognised in the results of financial activities for the period.

At the reporting date, the Company assesses whether there is any indication of impairment of its investments in subsidiaries, joint ventures and associates based on objective evidence and all available information, including accumulated losses, impairment of assets, or the recoverability of the investee's net assets. For listed investments, fair value is determined based on the closing market price as at the end of the financial year or reporting period. An allowance for impairment is recognised when the recoverable amount of an investment is lower than its carrying amount. The recoverable amount is determined based on the investment's fair value, where such value can be reliably determined, or the net asset value of the investee, taking into account its financial position, operating results and ability to generate future cash flows. The allowance for impairment is recognised as a finance cost for the period and is reversed when the circumstances giving rise to the impairment no longer exist.

The allowance for impairment of investments in subsidiaries, joint ventures and associates is determined based on the consolidated financial statements of the investee. Where the investee is a standalone entity with no subsidiaries, the allowance for impairment is determined based on the separate financial statements of the investee.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IV.4. Principles for accounting receivables

Receivables represent the Company's rights to receive cash or economic benefits from counterparties arising from transactions that have been completed. Receivables are initially recognised at original cost and are monitored in detail by counterparty and maturity. At the reporting date, receivables are presented at their original cost less any allowance for doubtful debts, where applicable.

Receivables are classified as current or non-current based on the nature of the receivables and the expected collection period, which is either within or beyond 12 months from the end of the reporting period.

Trade receivables represent amounts due from customers arising from revenue, where the right to receive cash is dependent only on the passage of time.

Other receivables comprise amounts arising outside the Company's sales activities, provision of services, collateral deposit, loans and other receivables in accordance with applicable regulations. For individually material other receivables, the Company provides detailed monitoring and disclosure of the nature of the transactions, amounts, dates of occurrence, repayment/collection terms, overdue status (if any), and related terms and conditions in accordance with applicable regulations.

Allowance for doubtful debts: The Company assesses the recoverability of receivables based on objective evidence, including the overdue status of receivables, the financial capacity of debtors and other indicators of deterioration in the ability to repay. An allowance is recognised for overdue receivables or receivables that are not yet due but for which there is evidence indicating that part or all of the outstanding amount may not be recoverable. The amount of allowance is determined based on the overdue period or the estimated unrecoverable amount of each receivable in accordance with applicable regulations. The allowance is recognised as an administrative expense for the period. The allowance is reversed when the required allowance is lower than the existing allowance balance recorded in the accounting books.

IV.5. Principles for accounting inventories

Inventories comprise assets purchased for production or for sale in the ordinary course of business, including merchandise.

Recognition of inventories: Inventories are recognised at cost, comprising purchase costs, conversion costs, non-refundable taxes and other directly attributable costs incurred in bringing the inventories to their present location and condition, after deducting discounts and rebates. At the reporting date, inventories are presented at the lower of cost and net realisable value.

Inventory valuation methods: The value of inventories is determined using the weighted average method. The selected method is applied consistently throughout the accounting periods.

Inventory accounting method: Inventories are accounted for using the perpetual inventory method, under which inventory receipts, issues and balances are recorded regularly and continuously in the accounting records.

Method for provision for decline in value of inventories: An allowance for decline in value of inventories is recognised when there is evidence that the net realisable value of inventories is lower than their cost. Net realisable value is determined based on the estimated selling price in the ordinary course of business less the estimated costs to complete the products and the estimated costs necessary to make the sale. The allowance is recognised in cost of goods sold for the period. The recognition and reversal of the allowance are performed based on a comparison between the required allowance and the existing allowance balance recorded.

IV.6. Principles accounting for tangible fixed assets

Tangible fixed assets are assets with physical substance held by the Company for use in production and business activities that simultaneously satisfy the recognition criteria prescribed by applicable regulations, including: it is probable that future economic benefits will flow to the Company, the cost can be measured reliably, the assets have a useful life of more than one year and meet the applicable value threshold requirements.

Tangible fixed assets are stated at cost less accumulated depreciation. Cost represents all expenditures incurred by the Company to acquire the fixed assets up to the time when the assets are brought to the location and condition necessary for them to be capable of operating as intended. Subsequent expenditures incurred after initial recognition are capitalised as part of the cost of tangible fixed assets only when it is probable that such expenditures will increase the future economic benefits expected to be obtained from the use of the assets. Expenditures that do not meet the above criteria are recognised as expenses in the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IV.6. Principles accounting for tangible fixed assets (cont.)

When tangible fixed assets are sold or disposed of, their cost and accumulated depreciation are derecognised, and any resulting gain or loss arising from the disposal is recognised in income or expenses for the period.

Depending on the source of acquisition, the cost of tangible fixed assets is determined as follows:

The cost of purchased tangible fixed assets comprises the purchase price after deducting trade discounts and rebates, non-refundable taxes arising from the acquisition of the fixed assets, and directly attributable costs incurred to bring the assets to the location and condition necessary for them to be capable of operating in the manner intended by the Company, such as site preparation costs, transportation costs, loading and unloading costs, installation costs, testing and commissioning costs and other related costs. For assets that are real estate properties, the value of land use rights and the value of assets attached to land are determined and recognised separately in accordance with applicable laws

The estimated useful lives of fixed assets are as follows:

Vehicles

05 years

IV.7. Principles for accounting deferred expenses

Deferred expenses comprise expenditures incurred for production and business activities that provide economic benefits over multiple accounting periods, including tools and equipment and other deferred expenses that do not meet the recognition criteria for fixed assets.

Deferred expenses are amortized to production and operating expenses on a straight-line basis over the estimated periods during which the related economic benefits are expected to be realized.

IV.8. Principles for accounting payables

Payables are recognized when the Company has a present obligation arising from past transactions or events and the settlement of that obligation is expected to result in an outflow of the Company's economic resources. Payables are recognized when it is probable that the obligation will arise and the amount of the obligation can be measured reliably. At the reporting date, payables are classified as current or non-current based on the remaining term of the related settlement obligations, in accordance with the applicable accounting standards and accounting regulations.

Payables shall be monitored in detail by creditor, substance, payment due date, currency of settlement as required for the Company's management purposes, in accordance with the following principles:

Trade payables represent the Company's obligations to pay suppliers for goods, services purchased and other related parties in accordance with contractual arrangements. These payables are monitored in detail by each supplier, including advances made to suppliers. Trade discounts and purchase rebates (if any) are accounted for separately in accordance with the applicable regulations.

Other payables represent obligations to pay amounts that are non-trade in nature and do not arise directly from the purchase of goods or the receipt of services include trade union fees payable. These payables are monitored in detail by counterparty and by the nature of the related obligations.

IV.9. Employee benefits

Employee benefits comprise salaries, wages, bonuses, mandatory insurance contributions and other employee benefits that the Company is obligated to provide to employees in accordance with applicable laws, employment contracts, the Company's internal regulations, in exchange for services rendered by employees. Employee benefits are recognized as an expense in the period in which the employees render the related services that give rise to the Company's present obligation. Any unpaid amounts outstanding at the end of the reporting period are recognized as payables to employees or other related payables and statutory obligations, as appropriate, in accordance with the applicable accounting regulations.

Salaries, wages and other remuneration of a salary nature payable to employees are recognized as expenses in the period in which the related services are rendered, based on the employees' working time or the volume of work performed in accordance with employment contracts and the Company's relevant regulations.

Mandatory insurance contributions, including social insurance, health insurance, unemployment insurance and other statutory contributions required by applicable laws, are recognized as expenses in the period in accordance with the relevant legal requirements and are recognized as payables until they are remitted to the competent authorities.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IV.9. Employee benefits (cont.)

Amounts deducted from employees' salaries in accordance with applicable laws or contractual agreements are recognized as payables or statutory obligations to the relevant parties until they are settled.

Bonuses and other employee benefits (if any) are recognized when the Company has a present obligation arising from past events, it is probable that an outflow of economic resources will be required to settle the obligation, and the amount of the obligation can be measured reliably.

IV.10. Principles for accounting accrued expenses

Accrued expenses represent actual expenses incurred or expenses that are certain to be incurred in connection with production and business activities during the period but, as at the date of preparation of the financial statements, the Company has not yet received sufficient supporting documents, has not made payment, or the payment is not yet due. Such expenses are recognized based on the matching principle between revenue and expenses, ensuring that expenses are recognized in the appropriate accounting period in which they arise. The accrual of expenses must be based on reasonable and reliable grounds and calculated appropriately in accordance with the estimated actual expenses to be incurred.

Accrued expenses include items such as accrued interest expenses.

IV.11. Principles for accounting borrowings

The Company's borrowings include short-term bank borrowings, long-term bank borrowings used for the Company's production, business activities. Borrowings and financial lease liabilities are initially recognized at the actual amount of proceeds received and amounts payable, excluding borrowing costs, and are monitored in detail by each lender, loan agreement, loan term, and currency of borrowing.

Borrowings with remaining repayment terms of more than 12 months from the end of the accounting period are classified as long-term borrowings. Borrowings with remaining repayment terms of 12 months or less, or for which the Company does not have an unconditional right to defer settlement for at least 12 months from the end of the accounting period, are classified as short-term borrowings.

IV.12. Principles for recognizing borrowing costs

Borrowing costs include interest expenses and other costs directly attributable to the Company's borrowings. Borrowing costs are recognized as finance expenses in the period when incurred, except for borrowing costs directly attributable to the construction or production of qualifying assets under construction or in progress that meet the capitalization criteria.

IV.13. Principles for recording owners' equity

Share capital is the amount that is initially contributed or supplemented by shareholders. Share capital will be recorded at the actual contributed capital by cash or assets calculated according to the par value of issued shares in the early establishment period or additional mobilization to expand operation.

Principles for recording undistributed profit

Undistributed after-tax profits reflect the Company's after-tax business performance results and the situation of profit distribution or loss settlement in accordance with applicable laws and the Company's Charter.

The distribution of profit is based on the charter of the Company approved by the annual shareholder meeting.

IV.14. Principles and methods for recognition of revenue and other income

Revenue from sales of goods is recognized when all five (5) of the following conditions are simultaneously satisfied:

1. The enterprise has transferred substantially all risks and rewards associated with the ownership of the products and goods to the buyer;
2. The enterprise no longer retains the right to manage the goods as the owner or the right to control the goods;
3. The revenue amount can be determined with reasonable certainty;
4. The enterprise has received or will receive economic benefits from the sales transaction;
5. The costs incurred or to be incurred in relation to the sales transaction can be determined.

Revenue from the rendering of services is recognized when all four (4) of the following conditions are simultaneously satisfied:

1. The revenue amount can be determined with reasonable certainty. Where a contract stipulates that the buyer has the right to return the purchased services under specific conditions, the enterprise shall only recognize revenue when such specific conditions no longer exist and the buyer no longer has the right to return the services provided;
2. The enterprise has received or will receive economic benefits from the service rendering transaction;
3. The percentage of completion of the service work at the reporting date can be determined;
4. The costs incurred for the transaction and the costs to complete the service rendering transaction can be determined.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IV.14. Principles and methods for recognition of revenue and other income (cont.)**Principles and methods for recognition of financial income**

Financial income is recognized when both of the following conditions are simultaneously satisfied: 1. It is probable that the economic benefits associated with the transaction will flow to the Company; 2. The amount of revenue can be measured with reasonable certainty.

Financial income includes: interest income.

Interest income is recognized on an accrual basis and is determined based on the balances of deposit accounts and the actual interest rates applicable in each period.

When an amount previously recognized as revenue cannot be recovered, the amount that is unlikely or uncertain to be recovered shall be recognized as an expense incurred in the period and shall not be deducted from revenue.

IV.15. Principles for accounting cost of goods sold

Cost of goods sold reflects the cost of products, goods, services in the period and other costs recognized in, or deducted from, cost of goods sold during the reporting period. Cost of goods sold is recognized at the time the transaction occurs or when it is reasonably certain that the cost will be incurred in the future, regardless of whether payment has been made. Cost of goods sold and the related revenue are recognized simultaneously in accordance with the matching principle. Costs incurred in excess of normal levels of consumption or production are recognized immediately in cost of goods sold in accordance with the prudence principle.

IV.16. Principles for accounting financial expenses

Financial expenses comprise borrowing costs, provisions for impairment of financial investments and other financial expenses.

Financial expenses are recognized separately for each category of expense when they are actually incurred during the period and can be measured reliably, based on sufficient supporting evidence of such expenses.

IV.17. Principles for accounting general and administrative expenses

General and administrative expenses represent the general management costs incurred for the overall operations of the Company. These expenses include employee expense (salaries, wages, employee benefits); office supplies and materials; taxes, fees, and charges; provisions for doubtful receivables; purchased services incurred by the administrative office.

Recognition principle: General and administrative expenses are recognized in the income statement in accordance with the matching principle and the accrual basis of accounting at the time they are incurred, regardless of when the related cash payment is made. Expenses that are not considered deductible for corporate income tax purposes under the Corporate Income Tax Law, but are supported by valid accounting invoices and documentation, are nevertheless recognized in full as accounting expenses in the period in which they are incurred and are subsequently adjusted and excluded in determining taxable income for corporate income tax purposes.

IV.18. Principles and methods for the recognition of current corporate income tax expense and deferred corporate income tax expense

Corporate income tax expense comprises both current corporate income tax expense and deferred corporate income tax expense incurred during the year, and serves as the basis for determining the Company's profit after tax for the current financial year.

Current income tax is the amount of corporate income tax payable (or recoverable), determined based on taxable income and the corporate income tax rate applicable for the year. Taxable income is determined based on accounting profit after adjusting for differences in accordance with the corporate income tax regulations, including non-deductible expenses, tax-exempt or non-taxable income, tax losses carried forward in accordance with applicable regulations, and other tax adjustments.

The Company's tax obligations are declared and determined based on the prevailing tax laws and regulations. As the application and interpretation of tax regulations may vary, the Company's tax returns may be subject to examination and reassessment by the tax authorities in accordance with applicable laws and regulations. Any differences (if any) between the tax amounts previously recognized and the amounts determined by the tax authorities upon examination or inspection will be recognized in the financial statements of the period in which the official tax assessment, decision, or conclusion is issued by the tax authorities.

In the first 06 months of the year 2026, the Company is obligated to pay corporate income tax at a rate of 20% on taxable income.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IV.19. Related parties

Related parties include enterprises and individuals who, directly or indirectly through one or more intermediaries, have control over or are controlled by the Company. Related parties also include entities and individuals who directly or indirectly hold voting rights and have significant influence over the Company, key management personnel such as the Board of Management, the Board of Directors, General Director close family members of these individuals, as well as entities affiliated with or associated with these individuals. When assessing each related party relationship, the substance of the relationship is considered rather than its legal form.

IV.20. Accounting estimates

The preparation of the separate financial statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System and the relevant statutory requirements governing the preparation and presentation of interim separate financial statements requires the General Director to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and contingent liabilities as at the end of the first 06 months of the year 2026 and the reported amounts of revenue and expenses during the first 06 months of the year 2026. These estimates and assumptions are reviewed on an ongoing basis based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances and that may have a material effect on the Company's interim separate financial statements.

IV.21. Items with nil balances

Items specified in Circular No. 99/2025/TT-BTC dated October 27, 2025 that are not presented in these interim financial statements are those with nil balances.

V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION**V.1. Cash and cash equivalents**

Cash and cash equivalents held by the Company that are not restricted as to use

	Jun. 30, 2026	Jan. 01, 2026
Cash	523,915	14,487,915
Demand deposits	20,728,072	20,144,739
<i>Vietnam Thuong Tin Commercial Joint Stock Bank</i>	15,215,473	163,050
<i>Military Commercial Joint Stock Bank</i>	1,006,920	19,482,866
<i>Vietnam Prosperity Joint Stock Commercial Bank</i>	4,428,303	421,447
<i>Saigon Treasure Commercial Joint Stock Bank</i>	77,376	77,376
Total	21,251,987	34,632,654

V.2. Financial investments (See page 29-30).**V.3. Short-term trade receivable**

	Jun. 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Customers are related parties - Refer to note IX.3	12,017,174	-	366,074,562	-
Thach Phat Stone Company Limited	482,688,400	-	-	-
Other customers	50,160,000	-	147,149,617	-
Total	544,865,574	-	513,224,179	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

**V.4. Short-term prepayments
to suppliers**

	Jun. 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Tu Anh Modern House Company Limited	74,000,000	(74,000,000)	74,000,000	(74,000,000)
Bao Viet Securities Company - Ho Chi Minh Branch	30,000,000	(30,000,000)	30,000,000	(30,000,000)
Other suppliers	-	-	228,784,657	-
Total	104,000,000	(104,000,000)	332,784,657	(104,000,000)

V5. Short-term other receivables

	Jun. 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Other receivables from related parties - Refer to note IX.3	1,848,511,627	-	11,655,000,000	-
Other receivables	201,000,000	(201,000,000)	201,000,000	-
Hong Phat Import Export Construction Trading Company Limited	201,000,000	(201,000,000)	201,000,000	-
Deposit, collateral	500,000	-	500,000	-
Total	2,050,011,627	(201,000,000)	11,856,500,000	-

V6. Bad debts - Allowance for doubtful receivables (See page 31).**V.7. Inventories**

	Jun. 30, 2026		Jan. 01, 2026	
	Cost	Provision	Cost	Provision
Merchandise	349,379,508	-	-	-
Total	349,379,508	-	-	-

V.8. Tangible fixed assets

Items	Vehicles	Total
Original cost		
Opening balance	-	-
Purchase in the period	131,501,248	131,501,248
Closing balance	131,501,248	131,501,248
Accumulated depreciation		
Opening balance	-	-
Depreciation in the period	6,009,495	6,009,495
Closing balance	6,009,495	6,009,495
Net book value		
Opening balance	-	-
Closing balance	125,491,753	125,491,753

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.9. Short-term trade payables

	Jun. 30, 2026	Jan. 01, 2026
Trade payables from related parties - Refer to note IX.3	11,857,800	159,009,480
Other suppliers	74,335,100	114,741,800
Total	86,192,900	273,751,280

V.10. Advances from customers

	Jun. 30, 2026	Jan. 01, 2026
Thanh Duc Granite Stone Company Limited	97,937,856	-
Total	97,937,856	-

V.11. Taxes and payables/receivable to the State Budget**V.11. a. Short-term taxes and payables to the State Budget**

Items	Jan. 01, 2026	Payable amounts	Paid amounts	Jun. 30, 2026
Value added tax (VAT)	-	3,285,407	3,285,407	-
Personal income tax	2,837,375	37,833,336	4,337,375	36,333,336
Total	2,837,375	41,118,743	7,622,782	36,333,336

V.11. b. Short-term taxes and receivables to the State Budget

Items	Jan. 01, 2026	Increase during the year	Received/offset during the year	Jun. 30, 2026
Corporate income tax overpaid	56,920,116	-	-	56,920,116
Total	56,920,116	-	-	56,920,116

As at the end of the reporting period, taxes and other receivables from and payables to the State are classified as current or non-current based on the expected timing of recovery or the remaining settlement period of the obligations in accordance with applicable tax regulations and related agreements (if any).

The General Director assesses that the Company's tax declarations and fulfilment of tax obligations are in compliance with prevailing regulations. However, the application of tax laws depends on the interpretation and guidance of competent state authorities from time to time. Therefore, the final tax amounts upon tax finalisation may differ from those currently recognised in the interim separate financial statements.

Value added tax ("VAT"): Applies the credit method, with VAT rates is 10% in accordance with prevailing regulations.

Corporate income tax ("CIT"): CIT is calculated based on taxable income at the standard tax rate of 20%, except for cases eligible for tax incentives.

Personal income tax ("PIT"): PIT is withheld, declared and paid on behalf of employees in accordance with prevailing tax regulations.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.12. Short-term accrued expenses

	Jun. 30, 2026	Jan. 01, 2026
Accrued interest expenses payable	67,166,457	-
Total	67,166,457	-

V.13. Short-term other payables

	Jun. 30, 2026	Jan. 01, 2026
Trade union fund	6,454,208	6,454,208
Total	6,454,208	6,454,208

V.14. Borrowing and finance lease liabilities (See page 32-33).**V.15. Owners' equity****V.15. a. Comparison schedule for changes in owner's equity**

Items	Owners' capital	Undistributed earnings	Total
Prior period opening balance	196,414,310,000	963,966,414	197,378,276,414
Loss during the period	-	(233,543,364)	(233,543,364)
Prior period closing balance	196,414,310,000	730,423,050	197,144,733,050
Current period opening balance	196,414,310,000	(14,191,166,672)	182,223,143,328
Loss during the period	-	(5,094,793,173)	(5,094,793,173)
Current period closing balance	196,414,310,000	(19,285,959,845)	177,128,350,155

V.15. b. Details of owner's contributed capital	% of shareholding	Jun. 30, 2026	Jan. 01, 2026
Mr. Vo Xuan Phong	20.23%	39,734,060,000	29,734,060,000
Anh Minh Anh One Member Company Limited	21.05%	41,346,680,000	-
Other shareholders	58.72%	115,333,570,000	166,680,250,000
Total	100.00%	196,414,310,000	196,414,310,000

V.15. c. Capital transactions with owners and distribution of dividends, profits

Owners' equity	First 06 months of 2026	First 06 months of 2025
Beginning balance	196,414,310,000	196,414,310,000
Ending balance	196,414,310,000	196,414,310,000
Dividends paid	-	-

V.15. d. Shares	Jun. 30, 2026	Jan. 01, 2026
Number of ordinary shares register for issue	19,641,431	19,641,431
Number of ordinary shares sold to public	19,641,431	19,641,431
Number of ordinary outstanding	19,641,431	19,641,431
Par value: VND/share.	10,000	10,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.16. Assets pledged or mortgaged as collateral

Type	Carrying amount (VND)	Secured obligations	Mortgagee	Term of security
06-month term deposit	1,000,000,000	Short-term borrowings	Vietnam Prosperity Joint Stock Commercial Bank - Phu Yen Branch	Until June 02, 2027
All shares of ILA Mineral Joint Stock Company	98,000,000,000	Long-term borrowings of ILA Mineral Joint Stock Company	Vietnam Prosperity Joint Stock Commercial Bank	Until August 30, 2031
Total	99,000,000,000			

During the period when the assets serve as security, the Company continues to have the right to manage, use and exploit these assets in accordance with the terms of the credit agreements. Any transfer, lease, contribution of these assets as capital or use of the secured assets for other transactions requires approval from the secured party in accordance with the contractual terms.

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM SEPARATE INCOME STATEMENT**VI.1. Total revenue from sale of goods and rendering of services**

	First 06 months of 2026	First 06 months of 2025
Revenue from sale of goods and rendering of services	2,835,028,185	5,639,265,090
Total	2,835,028,185	5,639,265,090

Revenue from related parties is disclosed in note IX.3.

VI.2. Cost of goods sold

	First 06 months of 2026	First 06 months of 2025
Cost of goods sold and services provided	2,686,375,084	5,087,302,566
Total	2,686,375,084	5,087,302,566

VI.3. Finance income

	First 06 months of 2026	First 06 months of 2025
Interest income from loans	483,245,627	-
Interest income from demand deposits	13,889	26,106
Total	483,259,516	26,106

Finance income from related parties is disclosed in note IX.3.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

VI.4. Finance expenses

	First 06 months of 2026	First 06 months of 2025
Interest expense	80,656,895	-
Provision for financial investments	4,861,033,669	199,360,663
Other finance expenses	396,000	-
Total	4,942,086,564	199,360,663

*Finance costs from related parties are disclosed in note IX.3.***VI.5. General and administrative expenses**

	First 06 months of 2026	First 06 months of 2025
Employee expenses	398,037,966	295,019,463
Office supplies expenses	1,707,446	-
Taxes, fees and charges	-	3,000,000
Provision for doubtful debts	201,000,000	22,200,000
Outsourced services expenses	179,021,350	144,582,279
Total	779,766,762	464,801,742

VI.6. Production and business costs by element

	First 06 months of 2026	First 06 months of 2025
Employee expense	398,037,966	295,019,463
Depreciation expense	6,009,495	-
Provision expense	201,000,000	22,200,000
Outsourced service expense	2,861,094,385	5,231,884,845
Other cash expenses	-	3,000,000
Total	3,466,141,846	5,552,104,308

VI.7. Current corporate income tax expense

The corporate income tax payable for the period is estimated as follows:

	First 06 months of 2026	First 06 months of 2025
1. Total accounting profit before corporate income tax	(5,094,793,173)	(233,543,364)
2. Adjustments to increase/(decrease) total profit before corporate income tax	4,852,466	137,369,831
Adjustments increasing total profit before corporate income tax	4,852,466	137,369,831
Non-deductible expenses	4,852,466	137,369,831
3. Taxable income under the Law on corporate income tax (3=1+2)	(5,089,940,707)	(96,173,533)
4. Current corporate income tax expense (4=3*20%) (*)	-	-

(*) Corporate income tax expense for the accounting period is estimated based on taxable income and may be subject to adjustments depending on tax authority inspections.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

VII. OBJECTIVES AND FINANCIAL RISKS MANAGEMENT POLICIES

The Company is exposed to financial risks arising from its operating and investing activities, including market risk, credit risk and liquidity risk. The General Director regularly monitors these risks and implements appropriate measures to mitigate their adverse impacts.

VII.1. Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market prices.

1.1. Interest rate risk

Interest rate risk primarily arises from the Company's interest-bearing borrowings and deposits. The Company manages this risk by monitoring movements in market interest rates, balancing its funding structure, and maintaining adequate liquidity.

As at the end of the accounting period, the Company did not use any derivative financial instruments to hedge foreign currency risk.

1.2. Equity price risk

Listed and unlisted equity investments held by the Company are exposed to market risks arising from the uncertainty in the future value of the investments. The Company manages equity price risk by establishing investment limits. The Company's Board of Directors also reviews and approves investment decisions in equity securities.

VII.2. Credit risk

Credit risk arises from the possibility that customers, counterparties or financial institutions may fail to fully meet their payment obligations as agreed. The Company manages this risk by assessing the financial capacity of customers, regularly monitoring outstanding receivables, and maintaining deposits with reputable credit institutions.

VII.3. Liquidity risk

Liquidity risk arises when the Company does not have sufficient financial resources to meet its payment obligations as they fall due. This risk primarily relates to mismatches in the timing between cash inflows from financial assets and the settlement of liabilities. The Company manages liquidity risk by maintaining adequate cash and cash equivalents and regularly monitoring cash flows and funding plans to ensure its ability to meet financial obligations as they fall due.

The General Director assesses that the Company has sufficient access to funding sources and maintains its existing credit facilities to meet its working capital requirements and future payment obligations.

VII.4. Legal and compliance risk

The Company manages legal and compliance risks by regularly updating its knowledge of applicable laws and regulations, reviewing compliance, and implementing appropriate control measures to mitigate potential risks.

VIII. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM SEPARATE CASH FLOW STATEMENT**VIII.1. Cash and cash equivalents that are not available for use**

As at June 30, 2026, the Company had no cash or cash equivalents that were restricted from use due to legal requirements or other restrictions.

VIII.2. Proceeds from borrowings during the period

	First 06 months of 2026	First 06 months of 2025
Proceeds from borrowings under ordinary loan agreements;	2,390,000,000	-

VIII.3. Repayments of borrowings during the period

	First 06 months of 2026	First 06 months of 2025
Repayments of principal under ordinary loan agreements;	(300,000,000)	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IX. OTHER INFORMATION**IX.1. Contingent liabilities, commitments and other financial information**

As at June 30, 2026, the Company had no material contingent liabilities or financial commitments requiring disclosure.

IX.2. Subsequent events

No material events have occurred after the end of the accounting period up to the date of approval of these notes to the financial statements that would require adjustment to the amounts or disclosure in the Company's financial statements.

IX.3. Related party transactions and balances

Details of the definition of related parties are presented as follows:

Related parties	Relationship
ILA E&C Joint Stock Company	Subsidiary
ILA Mineral Joint Stock Company	Subsidiary
Anh Minh Anh One Member Company Limited	Shareholder with significant influence
Vinh Khanh Investing Development Company Limited	Related party of the Chairman
Mr. Vo Xuan Phong	Chairman
Mrs. Hoang Nhu Hue	General Director
Mrs. Le Thuy Trang	Chairman's wife
Mr. Nguyen Van Phuc	Chief accountant after April 23, 2026
Mr. Hoang Minh Khanh	Chief accountant until April 10, 2026

The General Director represents that it has fully disclosed the identities of the Company's related parties and all related party relationships and transactions known to the Company. The Company is committed to complying with the regulations on determining the prices of related party transactions based on the arm's length principle.

		Incurred during the period	
		First 06 months of 2026	First 06 months of 2025
IX.3. a.1 Transactions with related parties recognized in the income statement			
1. Revenue from sale of goods and rendering of services		2,637,128,481	5,639,265,090
ILA E&C Joint Stock Company	Sale of merchandise	87,978,865	1,661,254,590
ILA Mineral Joint Stock Company	Rental	40,000,000	-
Vinh Khanh Investing Development Company Limited	Sale of merchandise	2,509,149,616	3,978,010,500
2. Purchase of goods and services		1,217,735,000	-
ILA Mineral Joint Stock Company	Purchase of merchandise	1,217,735,000	-
3. Financial income		483,245,627	-
ILA Mineral Joint Stock Company	Interest income from loans	483,245,627	-
4. Financial expense		65,097,068	-
Anh Minh Anh One Member Company Limited	Interest expense	65,097,068	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IX.3. Related party transactions and balances (cont.)

IX.3. a.2. Cash receipts, cash payments and other transactions with related parties during the period	Incurred during the period	
	First 06 months of 2026	First 06 months of 2025
1. Cash receipts from rendering of services	3,252,339,139	6,101,311,697
ILA E&C Joint Stock Company	83,000,000	1,703,708,697
ILA Mineral Joint Stock Company	43,200,000	-
Vinh Khanh Investing Development Company Limited	3,126,139,139	4,397,603,000
2. Cash payments to rendering of services	1,462,305,480	-
ILA E&C Joint Stock Company	159,009,480	-
ILA Mineral Joint Stock Company	1,303,296,000	-
3. Cash paid for loans granted	7,082,000,000	-
ILA Mineral Joint Stock Company	7,082,000,000	-
4. Cash receipts from loans granted (*)	5,470,000,000	-
ILA Mineral Joint Stock Company	5,470,000,000	-
(*) During the period, the Company converted the loan non-interest-bearing provided to ILA Mineral Joint Stock Company, amounting to VND 5,470,000,000, into a borrowing in accordance with the Agreement Minutes dated January 02, 2026, and Loan Contract No. 01/2026/HDCV-ILA dated January 06, 2026		
5. Interest received from loans granted	228,534,000	-
ILA Mineral Joint Stock Company	228,534,000	-
6. Cash paid for lending	1,853,800,000	-
ILA E&C Joint Stock Company	1,853,800,000	-
7. Cash receipts from lending	6,745,000,000	-
ILA E&C Joint Stock Company	6,745,000,000	-
8. Cash proceeds from borrowings	-	1,370,000,000
ILA E&C Joint Stock Company	-	1,370,000,000
9. Repayment of borrowings	-	9,630,000,000
ILA E&C Joint Stock Company	-	1,370,000,000
Vinh Khanh Investing Development Company Limited	-	8,260,000,000
10. Cash payments for repayment of borrowings	300,000,000	-
Anh Minh Anh One Member Company Limited	300,000,000	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IX.3. Related party transactions and balances (cont.)**IX.3. b. Related parties – Receivables and payables**

		Balance as at	
		Jun. 30, 2026	Jan. 01, 2026
1. Short-term loans receivables		10,525,600,000	-
ILA Mineral Joint Stock Company	Loan principal and interest	10,525,600,000	-
2. Short-term trade receivables		12,017,174	366,074,562
ILA E&C Joint Stock Company	Rendering of services	12,017,174	-
Vinh Khanh Investing Development Company Limited	Rendering of services	-	366,074,562
3. Short-term other receivables		1,848,511,627	11,655,000,000
ILA E&C Joint Stock Company	Lending	1,293,800,000	6,185,000,000
ILA Mineral Joint Stock Company	Loans interest	254,711,627	5,470,000,000
Mrs. Hoang Nhu Hue	Salary advances (*)	300,000,000	-
(*) During the period, the Company advanced 12 months' salary to Ms. Hoang Nhu Hue - General Director with a total advance amount of VND 600,000,000. The remaining balance of the salary advance as at June 30, 2026 was VND 300,000,000.			
4. Short-term trade payables		11,857,800	159,009,480
ILA E&C Joint Stock Company	Purchase merchandise	11,857,800	159,009,480
5. Borrowings		700,000,000	1,000,000,000
Anh Minh Anh One Member Company Limited	Borrowings	700,000,000	1,000,000,000

IX.3. c. Remuneration of key management personnel of the Company

Key management personnel comprise members of the Board of Directors and General Director and Chief Accountant. Related individuals of key management personnel are close family members of the key management personnel.

Remuneration of key management personnel during the period is detailed as follows:

Related parties	Position	Nature of income	First 06 months of 2026	First 06 months of 2025
Mrs. Hoang Nhu Hue	General Director	Salary	333,333,335	-
Mr. Dang Xuan Huu	Former General Director	Salary	-	126,370,406
Mr. Nguyen Van Phuc	Chief accountant	Salary	45,000,000	78,721,387
Mr. Hoang Minh Khanh	Chief accountant until April 10, 2026	Salary	15,902,778	-

In the period, the Board of Directors did not receive any remuneration.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

IX.4. Information on going-concern operation

In the first 06 months of the year 2026, The Company incurred a loss of VND 5,094,793,173 resulting in accumulated losses of 19,285,959,845 VND until June 30, 2026. These conditions indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern. The General Director has made prudent assessments and proposed plans to maintain and develop the Company's operations over the next 12 months:

- The Company will engage in the commercial trading of construction materials for subcontractors at projects including Aqua, Laiman, SaiGon Land, and Song Town (Morocco Zone)..., etc.

- Operations plan for subsidiaries will also be restructured for greater efficiency in 2026, by continuing to maintain ongoing and prospective contracts, while quarrying operations are expected to reach higher output compared to the same period last year.

- ILA E&C Joint Stock Company will continue executing work in progress and finalizing acceptance documentation to recognize revenue amounting to VND 37,000,000,000 across projects including Aqua, SaiGon Land, Laimian, Hai Giang, Vung Tau Pearl, etc; The Company will also proceed with bidding and contract execution for new projects with a total value of VND 45,000,000,000 such as the police headquarters renovation, Song Town (Morocco Zone), Lan Anh, Sai Gon Pearl, etc; The commercial trading of construction materials and other commodities valued at VND 6,000,000,000, including copper, plastic resin, and construction stone.

- ILA Mineral Joint Stock Company will supply construction stone and paying stone to existing customers with a total value of VND 20,000,000,000 and proceed to execute contracts with new customers valued at VND 15,000,000,000.

- In the event that the Company's 2026 operational plans do not proceed as expected and debt repayment schedules are not met, depending on the actual situation, the Company will implement remedial measures:

+ The major shareholders have undertaken to provide necessary financial support to enable the Company to meet its financial obligations as and when they fall due, and stand ready to pledge their personal assets as collateral for the Company's borrowings.

The General Director believes that the above assessments are accurate, the plans are feasible and the Company will continue its normal business activities in the future.

Preparer

Nguyen Van Phuc

Chief Accountant

Nguyen Van Phuc

Approved on August 28, 2026

LEGAL REPRESENTATIVE

General Director



Hoang Nhu Hue

(Issued under Circular No. 99/2025/TT-BTC dated
October 27, 2025 by the Ministry of Finance)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.2. Financial investments

a. Held-to-maturity investments

	Jun. 30, 2026			Jan. 01, 2026		
	Cost	Fair value	Provision amount	Cost	Fair value	Provision amount
a1. Short-term held-to-maturity investments	11,525,600,000	11,525,600,000	-	-	-	-
Term deposit	1,000,000,000	1,000,000,000	-	-	-	-
<i>Vietnam Prosperity Joint Stock Commercial Bank - Phu Yen branch</i>	<i>1,000,000,000</i>	<i>1,000,000,000</i>	-	-	-	-
Loans to related parties	10,525,600,000	10,525,600,000	-	-	-	-
<i>ILA Mineral Joint Stock Company</i>	<i>10,525,600,000</i>	<i>10,525,600,000</i>	-	-	-	-
Total	11,525,600,000	11,525,600,000	-	-	-	-

a2. Held-to-maturity investments pledged, guaranteed or mortgaged

As at the end of the accounting period, the Company's has a 6-month term deposit at Vietnam Prosperity Joint Stock Commercial Bank - Phu Yen branch with a held-to-maturity investments amounting to VND 1,000,000,000, a rate of 8.95%/year. This deposit is pledged as collateral for credit limit contract No. 0206/ILA/HDHM dated June 2, 2026 - See note V.14.

a3. Disclosure of increases/decreases during the period

The value of held-to-maturity investments increased by VND 1,000,000,000 during the period, mainly due to the Company making additional term deposits.

The value of held-to-maturity investments increased related loans by VND 10,525,600,000 during the period, mainly due to the Company making additional loans.

a4. Disclosure of loans to related parties

Details of related party loans are presented in Note IX.3.

The unsecured loan granted to ILA Mineral Joint Stock Company under Loan Agreement No. 01/2026/HĐCV-ILA dated January 06, 2026, has a maximum credit facility of VND 15,000,000,000, a tenor of 12 months (maturity date is December 01, 2026), and an interest rate of 12% per annum, with disbursements made against each disbursement request.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.2. Financial investments (cont.)

b. Investments in other entities

	Jun. 30, 2026			Jan. 01, 2026		
	Cost	Fair value	Provision amount	Cost	Fair value	Provision amount
b1. Investment in subsidiary	186,250,000,000	166,022,754,878	(20,227,245,122)	186,250,000,000	170,883,788,547	(15,366,211,453)
ILA E&C Joint Stock Company (1)	88,250,000,000	74,211,333,483	(14,038,666,517)	88,250,000,000	76,782,353,001	(11,467,646,999)
ILA Mineral Joint Stock Company (2)	98,000,000,000	91,811,421,395	(6,188,578,605)	98,000,000,000	94,101,435,546	(3,898,564,454)
Total	186,250,000,000	166,022,754,878	(20,227,245,122)	186,250,000,000	170,883,788,547	(15,366,211,453)

b2. Investment and operating status of investments in subsidiaries during the period

(1) According to Resolution No. 01/2023/NQ-GMS dated May 18, 2023, the Annual General Meeting of Shareholders of ILA Joint Stock Company approved the investment in ILA E&C Joint Stock Company ("ILA E&C"). ILA E&C was established under the Enterprise Registration Certificate No. 0310259362, initially registered on September 16, 2010, and amended for the 8th time on March 10, 2023, by the Department of Planning and Investment of Ho Chi Minh City. Its main business activities include trading of metals and metal ores, trading of materials and other construction installation equipment, construction and project works. As at June 30, 2026, the ownership ratio of ILA E&C is 98% and the investment has been fully provisioned in accordance with applicable regulations.

(2) According to Resolution No. 1309/NQ-HDQT dated September 13, 2023, the Board of Directors of ILA Joint Stock Company approved the investment in and capital contribution to Hung Thinh Binh Dinh Concrete Joint Stock Company ("Hung Thinh Binh Dinh"). Hung Thinh Binh Dinh was established under Enterprise Registration Certificate No. 4101563415, initially registered on May 15, 2020, and its most recent amendment was on October 31, 2024, when it changed its name to ILA Mineral Joint Stock Company (KS ILA), its main business activities include mining and producing from stone quarries. As at June 30, 2026, the ownership ratio of ILA E&C is 98% and the investment has been fully provisioned in accordance with applicable regulations.

(*) At the reporting date, the Company has not determined fair values of these investments for disclosure in the interim separate financial statements because information about their market prices is not available and there is currently no guidance on determination of fair value using valuation techniques under the Vietnamese Accounting Standards or the Vietnamese Accounting System for enterprises. The fair values of these investments may differ from their carrying amounts.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.6. a. Bad debts – Short-term trade receivables

Items	Jun. 30, 2026		Jan. 01, 2026	
	Outstanding principal amount	Recoverable amount	Outstanding principal amount	Recoverable amount
Prepayments to suppliers	104,000,000	-	104,000,000	-
Tu Anh Modern House Company Limited	74,000,000	-	74,000,000	-
Branch of Bao Viet Securities Joint Stock Company	30,000,000	-	30,000,000	-
Other receivables	201,000,000	-	201,000,000	201,000,000
				Receivables overdue for more than 3 years
				Receivables overdue for more than 3 years
Hong Phat Import Export Construction Trading Company Limited	201,000,000	-	201,000,000	201,000,000
Total	305,000,000	-	305,000,000	201,000,000

V.6. b. Movements in the allowance for receivables

Allowance for doubtful receivables for the following items	Jan. 01, 2026		Provisioning	Reversal of provision	Other increase (decrease) adjustments	Jun. 30, 2026
	Jan. 01, 2026	Jan. 01, 2026				
Short-term prepayments to suppliers	104,000,000	-	-	-	-	104,000,000
Short-term other receivables	-	-	201,000,000	-	-	201,000,000
Total	104,000,000	-	201,000,000	-	-	305,000,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.14. Short-term borrowings

Items	Jun. 30, 2026	In the period		Jan. 01, 2026
		Increases	Decreases	
(1) Vietnam Prosperity Joint Stock Commercial Bank	2,390,000,000	2,390,000,000	-	-
(2) Short-term borrowings from related party	700,000,000	-	300,000,000	1,000,000,000
Total	3,090,000,000	2,390,000,000	300,000,000	1,000,000,000

Bank borrowings disclosures

(1) Borrowings from Vietnam Prosperity Joint Stock Commercial Bank:

	Contract No.	Term	Interest rate	Balance	Form of security
ThauchionlineSME-3771650 dated May 26, 2026		12 months	13.50%	1,400,000,000	Unsecured
Credit Limit Contract No. 0206/ILA/HDHM dated June 02, 2026 and Letter of Credit No. TF2615501064PHY dated June 05, 2026		180 days	7.9%/year	500,000,000	6-month term deposit agreement at Vietnam Prosperity
Credit Limit Contract No. 0206/ILA/HDHM dated June 02, 2026 and Letter of Credit No. T2616101008HY dated June 10, 2026		175 days	7.9%/year	490,000,000	Joint Stock Commercial Bank

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 06 months of the year 2026

Unit: VND

V.14. Short-term borrowings (cont.)

Borrowings from related party disclosures

(2) Borrowings from Anh Minh Anh One Member Company Limited

Contract No.	Term	Interest rate	Balance	Form of security
08/25/HĐV-AMA-ILA and the Contract Addendum dated February 01, 2026	May 30, 2026. To date, this loan has become overdue and remains unpaid	The 6-month borrowings interest rate of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) at the time of loan settlement	700,000,000	The right to convert part or all of the loan value into equity ownership

