SAOMAIVIET

SAO MAI VIET INVESTMENT AND
DEVELOPMENT JOINT STOCK COMPANY

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THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

FINANCIAL STATEMENTS
Quarter III/ 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN SAO MAI VIỆT

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN SAO MAI VIỆT
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FINANCIAL STATEMENT REPORT

The 3rd quarter 2026

ITEM	Code	Note	UNit : VND	
			Ending balance	Beginning balance
A. CURRENT ASSETS	**100**		**791.362.356.717**	**842.081.118.385**
I. Cash and cash equivalent	**110**		**2.130.674.841**	**2.814.069.968**
1. Cash	111		2.130.674.841	2.814.069.968
2. Cash equivalent	112		-	-
II. Short-term investments	**120**		-	-
1. Trading Securities	121		-	-
2.Provision for decline in value of trading securities	122		-	-
3. Held-to-maturity investments	123		-	-
4. Provision for short-term investments held to maturity (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provision for losses on other short-term investments (*)	126		-	-
III. Short-term receivables.	**130**		**186.873.947.283**	**251.943.599.852**
1. Short-term trade receivables	131		3.272.004.706	2.646.000.000
2. Short-term repayments to suppliers	132		181.768.192.577	247.421.815.014
3. Short-term intra-company receivables	133		-	-
4. Receivables under schedule of construction contract	134		-	-
5. Other short-term receivables	135		1.940.986.800	1.983.021.638
6. Short-term allowances for doubtful debts (*)	136		(107.236.800)	(107.236.800)
7. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	**140**		**587.300.882.456**	**571.455.802.887**
1. Inventories	141		587.300.882.456	571.455.802.887
2. Allowances for decline in value of inventories (*)	142		-	-
V. Short-term biological assets	150		-	-
1. Livestock raised for short-term, one-time production	151		-	-
2. Seasonal crops or crops grown for short-term, one-time production	152		-	-
3. Provision for short-term losses on biological assets (*)	153		-	-
VI. Other current assets	**160**		**15.056.852.137**	**15.867.645.678**
1. Short-term prepaid expenses	161		125.420.484	339.867.677
2. Deductible VAT	162		14.872.604.464	15.468.950.812
3. Taxes and other receivables from government budget	163		58.827.189	58.827.189
4. Government bonds purchased for resale	164		-	-
5. Other current assets	165		-	-
B. NON-CURRENT ASSETS	**200**		-	**60.781.232.723**
I. Long-term receivables	**210**		-	-
1. Long-term trade receivable	211		-	-
2. Long-term repayments to suppliers	212		-	-
3. Working capital provided to sub-units	213		-	-
4. Long-term intra-company receivables	214		-	-
5. Other long-term receivables	215		-	-
6. Long-term allowances for doubtful debts (*)	216		-	-
II. Fixed assets	**220**		-	-
1. Tangible fixed assets	221		-	-
- Historical cost	222		-	-
- Accumulated depreciation (*)	223		-	-
2. Finance lease fixed assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation (*)	226		-	-

FINANCIAL STATEMENT REPORT

The 3rd quarter 2026

ITEM	Code	Note	UNit : VND	
			Ending balance	Beginning balance
3. Intangible fixed assets	227		-	-
- Historical cost	228		-	-
- Accumulated depreciation (*)	229		-	-
III. Long-term biological assets	230		-	-
- Livestock raised for regular production	231		-	-
a) Livestock raised for periodic production have not yet reached maturity	232		-	-
b) Livestock raised for periodic production have not yet reached maturity	233		-	-
-- Original price	234		-	-
-- Accumulated depreciation	235		-	-
- Livestock raised for one-time, long-term production	236		-	-
- Seasonal crops or long-term single-product crops	237		-	-
- Long-term biological loss prevention (*)	238		-	-
IV. Investment properties	**240**		-	-
- Historical cost	241		-	-
- Accumulated depreciation (*)	242		-	-
V. Long-term assets in progress	**250**		-	**60.781.232.723**
1. Long-term work in progress	251		-	-
2. Construction in progress	252		-	60.781.232.723
VI. Long-term investments	**260**		-	-
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		-	-
3. Investments in equity of other entities	263		-	-
4. Allowances for long-term investment (*)	264		-	-
5. Held to maturity investments	265		-	-
6. Dự phòng đầu tư nắm giữ đến ngày đáo hạn dài hạn (*)	266		-	-
VII. Other non-current assets	**270**		-	-
1. Long-term prepaid expenses	271		-	-
2. Deferred income tax assets	272		-	-
3. Long-term equipment, supplies, and spare parts	273		-	-
4. Other long-term assets	274		-	-
5. Trade advantage	279		-	-
TOTAL ASSET (270=100+200)	**280**		**84.957.184.671**	**902.862.351.108**
C. LIABILITIES	**300**		**4.123.989.265**	**469.187.554.000**
I. Current liabilities	**310**		**68.862.335.357**	**401.520.379.883**
1. Short-term trade payables	311		399.949.296	2.747.835.558
2. Short-term prepayments from customers	312		253.357.426	68.862.335.357
3. Dividends and profits must be paid	313		5.521.785.361	-
4. Taxes and other payables to government budget	314			188.091.164
5. Payables to employees	315		-	4.184.949.157
6. Short-term accrued expenses	316		-	52.622.454.632
7. Short-term intra-company payables	317		-	-
8. Payables under schedule of construction contract	318		795.767.966	-

FINANCIAL STATEMENT REPORT

The 3rd quarter 2026

ITEM	Code	Note	UNit : VND	
			Ending balance	Beginning balance
9. Short-term unearned revenues	319		5.000.000.000	-
10. Other short-term payment	320		-	267.914.714.015
11. Short-term borrowings and finance lease liabilities	321		-	5.000.000.000
12. Short-term provisions:	322		-	-
13. Bonus and welfare fund	323		-	-
14. Price stabilization fund	324		272.538.441.924,0	-
15. Government bonds purchased for resale	325		-	-
II. Non-current liabilities	**330**		-	**67.667.174.117**
1. Long-term trade payables	331		-	-
2. Long-term repayments from customers	332		-	-
3. Taxes and long-term payments to the State Treasury	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intra-company payables for operating capital received	335		-	-
6. Long-term intra-company payables	336		272.538.441.924	-
7. Long-term unearned revenues	337			-
8. Other long-term payables	338		-	
9. Long-term borrowings and finance lease liabilities	339		-	67.667.174.117
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred income tax payables	342		-	-
13. Long-term provision	343		-	-
14. Science and technology development fund	344		433.866.730.122,00	-
			433.866.730.122,00	-
D. Owner's equity	**400**		**426.176.320.000**	**433.674.797.108**
1. Contributed capital	411		-	426.176.320.000
- Ordinary shares with voting rights	411a		926.860.000	426.176.320.000
- Preference shares	411b		-	-
2. Capital surplus	412		-	926.860.000
3. Conversion options on convertible bonds	413		-	
4. Other capital	414		-	
5. Treasury shares(*)	415		-	
6. Differences upon asset revaluation	416		94.830.030,00	
7. Exchange rate differences	417		-	-
8. Development and investment funds	418		-	94.830.030
19. Other equity funds	419		6.488.871.713	-
10. Undistributed profit after tax	420		179.848.379	6.476.787.078
- Undistributed profit after tax brought forward	420a		-	6.444.376.072
- Undistributed profit after tax for the current year	420b		-	32.411.006
TOTAL RESOURCE (440 = 300 + 400)	**440**		**905.180.987.453**	**902.862.351.108**

Ho Chi Minh City, October 19, 2026

Prepared by	Chief Accountant	General Director
NGUYEN PHAN DANG KHOA	NGUYEN PHAN DANG KHOA	VU THI NHU MAI

INCOME STATEMENT

Accounting period from July 1, 2026 to September 30, 2026

Unit: VND

ITEM	Code	Note	Quarter		Accumulated from the beginning of the year to the end of this quarter	
			Quarter 3/2026	Quarter 3/2025	Year 2026	Year 2025
1. Revenues from sales and services rendered	01	VI.1	2.820.000.000	2.450.000.000	8.490.000.000	3.350.000.000
2. Revenue deductions	02	VI.2			-	-
3. Net revenue (10 = 01 - 02)	10	VI.3	2.820.000.000	2.450.000.000	8.490.000.000	3.350.000.000
4. Costs of goods sold	11	VI.4	1.689.059.050	2.041.888.797	5.047.741.850	2.349.948.797
5. Gross revenues from sales and services rendered (20 = 10 - 11)	20		1.130.940.950	408.111.203	3.442.258.150	1.000.051.203
6. Profit/loss from the sale and liquidation of investment properties	21					
7. Financial income	22	VI.5	18.005	26.445	85.474	4.657.739
8. Financial expenses	23	VI.6		-	223.150.684	184.931.506
- In which: Interest expenses	*24*				-	-
9. Selling expenses	25		-	-	-	-
10. General administration expenses	26		744.381.642	376.468.388	2.678.689.455	686.797.518
11. Net profits from operating activities [30 = 20 +(21-22)- (24 + 25)]	30		386.577.313	31.669.260	540.503.485	132.979.918
12. Other income	31	VI.7	-		-	4.923.594
13. Other expenses	32	VI.7	129.413.471	3.022.000	130.588.163	11.427.110
14. Other profits (40=31-32)	40		(129.413.471)	- 3.022.000	(130.588.163)	- 6.503.516
15. Total net profit before tax (50=30+40)	50		257.163.842	28.647.260	409.915.322	126.476.402
16. Current corporate income tax expenses	51	VI.8	77.315.463	6.333.852	108.102.452	27.580.702
17. Deferred corporate income tax expenses	52				-	-
18. Profits after enterprise income tax (60=50-51-52)	60		179.848.379	22.313.408	301.812.870	98.895.700
19. Basic earnings per share	70	VI.9	4	1	7	6

Ho Chi Minh City, October 13, 2026

Prepared by	Chief Accountant	General Director
NGUYEN PHAN DANG KHOA	NGUYEN PHAN DANG KHOA	VU THI NHU MAI

CASH FLOW STATEMENT

(Under indirect method)

Accounting period from July 1, 2026 to September 30, 2026

Unit: VND

ITEM	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	*01*		*257.163.842*	*1.056.719.620*
2. Adjustments for:				
- Depreciation of fixed assets	02		-	-
- Provisions	03		-	-
- Gains on unrealized exchange rate difference	04		-	-
- Gain/ loss from disposal of equity investments in other entities	05		-	-
- Interest expenses	06		-	-
- Other adjustments	07		-	-
3. Operating income before changes in working capital	*08*		**257.163.842**	**1.056.719.620**
- Increase/ Decrease in receivables	09		62.569.022.991	2.705.188.715
- Increase/ Decrease in inventories	10		50.552.048.952	(1.305.781.609)
- Increase/ Decrease in payables	11		(52.286.607.265)	3.914.019.471
- Decrease/(Increase) in prepaid expenses	12		134.632.590	91.398.662
- Decrease/(Increase) in securities held for trading	13		-	-
- Borrowing costs have been paid	14		-	-
- Enterprise income tax paid	15			(58.442.365)
- Other income from business activities	16		-	-
- Other cash inflows/(outflows) from operating activities	17		-	-
			-	-
Net cash flows from operating activities	*20*		*61.226.261.110*	*6.403.102.494*
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21			
2. Proceeds from disposal or transfer of fixed assets			-	-
and other long-term assets	22		-	-
3. Expenditures on loans and purchase			-	-
of debt instruments from other entities	23		-	-
4. Proceeds from lending or repurchase			-	-
of debt instruments from other entities	24		-	-
5. Expenditures on equity investments in other entities	25		-	-
6. Proceeds from equity investment in other entities	26		-	-
7. Proceeds from interests, dividends and distributed profits	27		-	-
Net cash flows from investing activities	*30*		-	-

CASH FLOW STATEMENT

(Under indirect method)

Accounting period from July 1, 2026 to September 30, 2026

Unit: VND

ITEM	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year

Cash flow statement (cont.)

ITEM	Code	Note	Current year	Kỳ này
III. Cash flows from financial activities				
1. Proceeds from issuance of shares and receipt of contributed capital	31			
2. Repayment of contributed capital and repurchase of stock issued	32		-	-
3. Proceeds from borrowings	33		-	-
4. Repayment of principal	34		(61.222.681.343)	(6.444.492.774)
5. Repayment of financial principal	35		-	-
6. Dividends and profits paid to owners	36			
Net cash flows from financial activities	*40*		**(61.222.681.343)**	**(6.444.492.774)**
Net cash flows during the fiscal year	**50**		**3.579.767**	**(41.390.280)**
Cash and cash equivalents at the beginning of fiscal year	**60**	**V.1**	**2.127.095.074**	**2.168.485.354**
Effect of exchange rate fluctuations	61		-	-
Cash and cash equivalents at the end of fiscal year	**70**	**V.1**	**2.130.674.841**	**2.127.095.074**

Ho Chi Minh City, October 19, 2026

Prepared by	Chief Accountant	General Director
NGUYEN PHAN DANG KHOA	NGUYEN PHAN DANG KHOA	VU THI NHU MAI

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

I. Characteristics of the business operations

1. Form of capital ownership

- Sao Mai Viet Investment and Development Joint Stock Company was established under the Company Establishment License No. 223/GP dated March 2, 1993 issued by the People's Committee of Ho Chi Minh City. The Company operates under the Business Registration Certificate No. 059051 issued on March 5, 1993, registered for the 32nd change on July 08, 2026 issued by the Department of Planning and Investment of Ho Chi Minh City.

- The head office of the Company is 140 Nguyen Van Thu Street, Tan Dinh Ward, Ho Chi Minh City

2. Field of business

Real estate, construction and service business.

3. Business lines

- Trading in real estate , land use rights owned, used or leased
  Details: Real estate business. Housing business. House rental for business purposes (kiosks, shopping centers). Infrastructure for rent.
- Advertising
  Details: Commercial advertising services. Marketing services.
- Short-term accommodation services
  Details: Hotel business (not operating at headquarters).
- Construction completion
- Other specialized construction activities
- Organizing trade introductions and promotions
  Details: Organizing events, exhibitions, organizing trade introductions and promotions (not using fire and explosion effects, not using explosives, flammable substances, chemicals as props, tools to perform cultural programs, events, movies)
- Financial service support activities not elsewhere classified
- Real estate consulting, brokerage, auction, land use rights auction
  Details: Except for asset auction
- Management consulting activities
- Market research and public opinion polling
  Details: except for public opinion polling services
- Specialized design activities
- Other support services related to transportation
- Construction of buildings
- Construction of all types of non-residential
- Railway construction
- Road construction
- Demolition
- Site preparation
- Construction of other civil engineering works

4. Normal business production cycle: 12 months

5. Characteristics of business operations during the fiscal year that affect financial statements:

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

6. Corporate structure

- List of subsidiaries: None
- List of joint ventures and associates: None
- List of affiliates without legal status and dependent accounting: None

II. Accounting period, currency used in accounting

1. **Annual accounting period:** starting from January 1 and ending on December 31 every year.
2. **Currency used in accounting:** Vietnamese Dong (VND)

III. Applicable accounting standards and regimes

1. Applicable accounting regime

The Company applies the Vietnamese accounting regime issued under Circular 99/2025/TT-BTC dated October 27, 2025 as well as circulars guiding the implementation of accounting standards of the Ministry of Finance in preparing and presenting Financial Statements.

2. Disclosure on Compliance with Accounting Standards and Accounting Regime

The Board of Directors ensures that it has complied with the requirements of accounting standards, the Vietnamese Enterprise Accounting Regime issued under Circular 99/2025/TT-BTC dated October 27, 2025 as well as the circulars guiding the implementation of accounting standards of the Ministry of Finance in preparing and presenting the Financial Statements.

IV. Accounting policies applied

1. Principles for converting Financial Statements prepared in foreign currencies into Vietnamese Dong

- Not applicable

2. Types of exchange rates applied in accounting: not applicable

3. Principles for determining the effective interest used to discount cash flows: not applicable

4. Principles of recognizing cash and cash equivalents

Cash includes cash on hand, demand and term bank deposits, cash in transit, and monetary gold. Cash equivalents are short-term investments with a maturity of no more than three months from the date of purchase, which are readily convertible to known amounts of cash and are subject to an insignificant risk of change in value.

5. Accounting principles for financial investments:

a. Trading securities:

Not applicable

b. Held to maturity investments:

Held-to-maturity investments include: term bank deposits held to maturity with the purpose of earning periodic interest.

c. For loans:

Loans are recognized at cost.

Provision for doubtful receivables from loans is made based on the estimated level of potential loss and is recognized as a financial expense in the period.

d. For investments in subsidiaries, joint ventures, and associates:

Investments in subsidiaries, joint ventures, and associates are initially recognized at cost, including the purchase price or capital contribution plus any directly attributable costs related to the investment. In the case of investments in non-monetary assets, the cost of the investment is recognized at the fair value of the non-monetary asset at the time of the transaction.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

Dividends and profits from periods prior to the acquisition of the investment are accounted for as a reduction in the value of the investment itself. Dividends and profits from periods after the acquisition of the investment are recognized as financial revenue. In the case of receiving dividends in the form of shares, only the number of shares received is disclosed in the financial statement notes, without recognizing an increase in the investment value or financial revenue.

Provision for losses on investments in subsidiaries, joint ventures and associates is set aside when a subsidiary, joint venture or associate suffers a loss, with the provision equal to the difference between the actual capital contributions of the parties in the subsidiary, joint venture or associate and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contributions of the parties in the subsidiary, joint venture or associate. For investees that are independent enterprises without subsidiaries, the basis for investors to set aside provisions for losses on investments in other units is the Financial Statements of that investee; If the investees are the subjects of preparing the Consolidated Financial Statement, the basis for determining the provision for losses is the Consolidated Financial Statement.

Increases and decreases in the provision for investment losses in subsidiaries, joint ventures and associates are made at the date of financial statements and recorded in financial expenses.

đ. For investments in equity instruments of other entities:

Not applicable

e. Accounting methods for other transactions related to financial investments:

- Stock swap transaction: not incurred
- Investment transactions in the form of capital contribution: not incurred
- Transaction in the form of capital contribution repurchase: not incurred
- Accounting method for stock distributed by dividends: not incurred

6. Accounting principles for receivables:

Accounts receivable are stated at carrying amount less allowance for doubtful debts.

The classification of receivables as trade receivables, intra-company receivables and other receivables is carried out according to the following principles:

- Trade receivables reflect commercial receivables arising from purchase-sale transactions between the Company and buyers who are independent entities of the Company, including receivables from export sales entrusted to other entities.
- Intra-company receivables reflect receivables from affiliated units without legal entity status that are dependent on accounting.
- Other receivables reflect non-commercial receivables not related to purchase and sale transactions.

Provision for doubtful debts is made for each doubtful debt based on the age of overdue debts or the expected level of loss that may occur, specifically as follows:

- For overdue receivables, provision is made at the proportion
  - 30% of the value for overdue receivables from 6 months to less than 1 year.
  - 50% of the value for overdue receivables from over 1 year to under 2 years.
  - 70% of the value for overdue receivables from more than 2 years to less than 3 years.
  - 100% of the value for receivables overdue for more than 3 years.
- For receivables that are not overdue but are unlikely to be recovered: set aside provisions based on expected loss level.

7. Principles of Inventory recognition

- Inventories are stated at cost. Where the net realizable value is lower than the cost price, the net realizable value shall be used. The cost of inventories comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

- Inventory value is determined by the weighted average method.
- Inventories are accounted for using the perpetual inventory method.
- The provision for the decline in inventory value at the end of the year is the difference between the cost of inventory and its net realizable value. The company does not make a provision for the decline in inventory value.

8. Principles of recognition and depreciation of fixed assets, financial lease fixed assets, investment properties

a. Principles of recognition and depreciation of tangible fixed assets and intangible fixed assets

- Fixed assets are stated at cost less accumulated depreciation. The cost of fixed assets includes all costs incurred by the Company to acquire fixed assets up to the time the asset is ready for use. Expenses incurred after initial recognition are only recorded as an increase in the cost of fixed assets if these costs will certainly increase future economic benefits from the use of the asset. Expenses incurred that do not satisfy the above conditions are recorded as production and business expenses in the period.
- Depreciation is calculated using the straight-line method. Depreciation rates for tangible and intangible fixed assets are applied according to Circular 45/2013/TT-BTC dated April 25, 2013 issued by the Ministry of Finance.

b. Principles of recognition and depreciation of financial leased fixed assets

- Leased fixed assets: The historical cost of leased fixed assets is recorded at the fair value of the leased assets or the present value of the minimum lease payments (in case the fair value is higher than the present value of the minimum lease payments) plus the initial direct costs incurred related to the lease. The Company does not have any transactions related to leased fixed assets.

c. Principles of recognition and depreciation of investment property

- Investment properties are recorded at cost. While held for capital appreciation or for operating lease, investment properties are recorded at cost, less accumulated depreciation and residual value.
- Investment real estate is depreciated as a fixed asset of the company.

9. Accounting principles for business cooperation contracts: not incurred

10. Accounting principles of Deferred corporate income tax: not incurred

11. Principles of accounting for prepaid expenses

- Prepaid expenses are gradually allocated to production and business costs, including: 13th month salary.
- Prepaid expenses are allocated gradually using the straight-line method and the allocation period is based on the nature and extent of each type of expense for reasonable allocation.
- Prepaid expenses are tracked in detail by period.

12. Accounting principles for liabilities

The classification of payables as trade payables, intra-company payables and other payables is carried out according to the following principles:

+ Trade payables reflect payables in commercial nature arising from transactions of purchasing goods, services, assets and the seller is an independent entity from the Company, including payables when importing through trustee.
+ Intra-company payables reflect payables between a superior unit and a subordinate unit without legal entity status that is dependent on accounting.
+ Other payables reflect non-commercial payables not related to the purchase, sale or provision of goods and services.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

The Company does not revalue payables that meet the definition of foreign currency-denominated monetary items.

The Company does not record liabilities at less than its payment obligations.

The Company does not make provisions for liabilities.

13. Principles for recognition of loans and financial lease liabilities

Loans and financial lease liabilities are tracked by each lending entity, each loan agreement and the repayment term of the loans and financial lease liabilities.

14. Principles of recognition and capitalization of borrowing costs

Borrowing costs are recorded as production and business expenses in the period when incurred, except for borrowing costs directly related to the investment, construction or production of unfinished assets, which are included in the value of that asset (capitalized) when meeting all the conditions specified in Vietnamese Accounting Standard No. 16 "Borrowing costs".

The company does not incur any borrowing cost capitalization transactions.

15. Principle of recognition of payable expenses

Actual expenses that have not yet been incurred but are estimated to be recorded in production and business expenses in the period to ensure that when actual expenses arise, they do not cause sudden changes in production and business expenses on the basis of ensuring the principle of matching between revenue and expenses. When such expenses arise, if there is a difference with the amount deducted, the accountant will record additional expenses or reduce the expenses corresponding to the difference.

16. Principles and methods of recorgniting provisions for payables

- Principles for recording provisions for payables:
  Provisions are recognised when they satisfy the conditions specified in Accounting Standard No. 18 "Provisions, Contingent Assets and Liabilities".
- Method of recognizing provisions for payables:

Provisions for payables are added (or reversed) based on the difference, either higher or lower, between the provision required to be made this year and the unrealized provision from the previous year recorded in the accounting books.

The Company does not incur any Provision for Payables.

17. Principle of recognition of unrealized revenue

Unrealized revenue includes amounts prepaid by customers for one or more accounting periods for asset leases.

Unrealized revenue is carried forward to Revenue of Sales and Service Rendered or Operating Revenue at the amount determined in accordance with each accounting period.

The Company has no Unrealized Revenue incurred.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

18. Principles of equity recognition:

a. Principles for recognition of owner's capital, equity surplus, and other owner's capital:

+ Owner's equity: recognized according to the actual capital contributed by the owner;
+ Share capital surplus: is recorded as the difference greater (or less) between the actual issuing price and the par value of shares in joint stock companies when issuing shares for the first time, issuing additional shares or reissuing treasury shares;
+ Other owners' capital: is recorded at the remaining value between the fair value of assets that the company receives as gifts from other organizations and individuals, after deducting (-) taxes payable (if any) related to these donated assets.

At the company, only the transactions of recording the owner's investment capital and capital surplus arise.

b. Principles for recognition of asset revaluation differences:

The company does not have any asset revaluation transactions incurred.

c. Principles for recognition of exchange rate differences:

Exchange rate differences reflected on the Balance Sheet are exchange rate differences arising or revaluation at the end of the period of foreign currency dominated items (exchange rate gains or losses) of construction investment activities (pre-operational stage, not yet completed investment).

The company does not have any exchange rate difference transactions incurred.

d. Principles for recognition of undistributed profits:

Undistributed profit after tax reflected on the Balance Sheet is the profit (profit or loss) from the business's operations after deducting (-) the current year's corporate income tax expense and adjustments due to retroactive application of changes in accounting policies and retroactive adjustment of material errors of previous years.

19. Principles and methods of revenue recognition

a. Sales revenue:

Sales revenue is recognized when the conditions for recognizing sales revenue specified in Accounting Standard No. 14 "Revenue and other income" are satisfied, such as:

+ The majority of the risks and rewards associated with ownership of the product or goods have been transferred to the buyer.
+ The company no longer retains the rights to manage the goods as the owner or the control over the goods.
+ Revenue is reasonably certain.
+ The company has received or will receive economic benefits from the sales transaction.
+ The costs related to the sales transaction can be determined.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

Sales revenue is determined based on the fair value of the amounts received or to be received according to the accrual accounting principle. Advance payments from customers are not recognized as revenue in the period. In the case of sales in instalments, the deferred interest is recognized under "Unearned revenue" and will be recorded as financial income when the interest payment becomes due.

b. Service revenue:

Service revenue is recognized when the conditions for recognizing service revenue outlined in Accounting Standard No. 14 "Revenue and Other Income" are met, such as:

+ Revenue is measured with relative certainty;
+ It is possible to obtain economic benefits from the transaction of that service provision;
+ Determine the portion of work completed on the date of the Balance Sheet;
+ Identify the costs incurred for the transaction and the costs to complete the transaction of that service provision.

The portion of service work completed is determined by the method of assessing completed work.

c. Financial operating revenue:

Financial revenue includes revenue arising from interest, royalties, dividends, shared profits and other financial revenue recognized when simultaneously satisfying the following two (2) conditions:

+ It is probable that the economic benefits associated with the transaction will flow to the entity;
+ Revenue is determined with relative certainty.

d. Construction contract revenue:

The completed work portion of a construction contract is the basis for determining revenue and is determined by the method of assessing the completed work portion/ or by the percentage (%) method between the completed construction volume and the total construction volume to be completed of the contract.

20. Accounting principles for revenue deductions

Revenue deductions include discounts, sales rebates, and sales returns arising in the same period as the consumption of products, goods, and services and are adjusted to reduce revenue of the period in which they arise.

In case products, goods and services have been consumed in the previous period, and sales discounts or returns arise in this period, they are recorded as a reduction according to the following principles:

+ If the discount or return incurs before the issuance of the current Financial Statement, record a reduction in revenue on the current Financial Statement.
+ If the discount or return arises after the issuance of the current Financial Statement, record a reduction in revenue on the next period's Financial Statement.

21. Principles of accounting for cost of goods sold

Cost of products, goods, services, investment properties; production cost of construction products (for construction enterprises) sold during the period. In addition, cost of goods also reflects costs related to investment property business activities such as: Depreciation costs; repair costs; operating lease costs of investment properties (in case of small occurrence); transfer and liquidation costs of investment properties, etc.

NOTES TO FINANCIAL STATEMENTS

The 3rd quarter 2026

For the value of inventory loss or damage, accountants must immediately include it into the cost of goods sold (after deducting compensation, if any).

For direct material costs consumed in excess of normal levels, labor costs, and fixed general manufacturing costs not allocated to the value of products in stock, accountants must immediately include them into the cost of goods sold (after deducting compensation, if any), even when the products and goods have not been determined to be consumed.

Import tax, special consumption tax, environmental protection tax have been included in the value of purchased goods. If these taxes are refunded when selling goods, they will be recorded as Devaluation of sales.

22. Principles and methods of recorgntition of financial expenses

Expenses recorded in financial expenses include:

+ Costs or losses related to financial investment activities;
+ Borrowing and lending costs;
+ Losses due to changes in exchange rates of transactions involving foreign currencies;
+ Provision for decline in securities investment value.

The above amounts are recorded at the total amount incurred during the period, without offsetting against financial revenue.

23. Principles of accounting for selling expenses and general and administrative costs

Selling expenses reflect actual costs incurred in the course of selling products, goods, and providing services.

Administrative expenses reflect the general management costs of the company.

24. Principles and methods of recognition of current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expense is determined on the basis of taxable income and corporate income tax rate in the current year.

Deferred corporate income tax expense is determined on the basis of deductible temporary differences, taxable temporary differences and corporate income tax rates.

Do not offset current corporate income tax expense against deferred corporate income tax expense.

25. Segment reporting

A business segment is a distinguishable component that engages in the production or provision of goods or services and has risks and economic benefits different from those of other business segments.

A geographic segment is a distinguishable component that engages in the production or provision of goods or services within a specific economic environment and has risks and economic benefits different from those of business segments in other economic environments.

26. Financial instruments

Pursuant to Circular No. 75/2015/TT-BTC dated May 18, 2015 of the Ministry of Finance, before the Accounting Standards on Financial Instruments and guiding documents are issued, the Company's Board of Directors decided not to present and explain financial instruments according to Circular No. 210/2009/TT-BTC in the Company's financial statements.

Unit : VND

V. Additional information for items presented in the Balance Sheet

1. Cash and cash equivalent:

	Ending balance	Beginning balance
Cash on hand (*)	***2.106.844.040***	***2.107.040.290***
Bank deposit (**)	***23.830.801***	***20.054.784***
- Vietnam Maritime Commercial Joint Stock Bank (MSB) - Saigon Branch	*3.002.881*	*2.995.388*
-Vietnam Prosperity Joint Stock Commercial Bank (VP Bank) - Saigon Branch	*8.353.156*	*8.378.304*
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - South Saigon Branch	*8.481.730*	*4.688.058*
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	*3.993.034*	*3.993.034*
- Other banks		
Cash in transit	-	-
Term Deposit		
Total	**2.130.674.841**	**2.127.095.074**

Remarks:

(*) *The cash figures presented in this note are based on the cash book and cash inventory report as of September 30, 2026*

(**) *Bank deposit balance at the time September 30, 2026 consistent between the Company's detailed accounting books and the statements of the transaction banks.*

2. Trade receivables	Ending balance	Beginning balance
a. Short-term trade receivables	**3.272.004.706**	**4.057.446.060**
	-	
Dinh Tran Trading and Service Company Limited		2.646.000.000
Kyoritsu Maintenance Việt Nam Co,LTD	3.272.004.706	1.411.446.060
- Other trade receivables		-
b. Long-term trade receivables	-	-
c. Accounts receivable from related parties		
Total	**3.272.004.706**	**4.057.446.060**

3. Advances to suppliers	Ending balance	Beginning balance
a. Short-term advances to suppliers	**181.768.192.577**	**243.267.575.639**
Sao Mai Real Estate Investment and Project Development Joint Stock Company	20.759.040.013	70.540.021.229
Shearman and Capital Financial Consulting LLC	20.000.000.000	20.000.000.000
Mailand Real Estate Investment and Consulting Company Limited	140.084.529.388	
Tam International Consulting and Construction Company Limited		151.880.198.204
Other advances to suppliers	924.623.176	847.356.206
b. Long-term advances to suppliers	-	-
- Details of advances to suppliers that account for 10% or more of total long-term advances to suppliers		
- Other long-term advances to suppliers		
c. Advances to suppliers who are related parties	-	-
- Other long-term advances to suppliers		
Total	**181.768.192.577**	**243.267.575.639**

4. Other receivables

	Ending balance		Beginning balance	
	Value	Provision	Value	Provision
a. Short-term	**118.986.800**	**(107.236.800)**	**181.021.638**	**(107.236.800)**
- Advance			56.934.838	
+ Company's employees			56.934.838	
+ Other advances				
- Pay on behalf				
- Other receivables (*)	118.986.800	(107.236.800)	124.086.800	(107.236.800)
b. Long-term	-		-	
Total	**181.021.638**	**(107.236.800)**	**181.021.638**	**(107.236.800)**

(*) Other receivable details

	Ending balance		Beginning balance	
	Value	Provision	Value	Provision
Receivable from Yen Linh	107.236.800	(107.236.800)	107.236.800	(107.236.800)
Personal income tax receivable				
Tien Phong Securities Joint Stock Company	11.750.000		11.750.000	
Sao Mai Real Estate Investment and Project Development Joint Stock Company			5.100.000	
Advance payment of remuneration to the board of directors and Board of Supervisors				
Other receivables				
Total	**118.986.800**	**(107.236.800)**	**124.086.800**	**(107.236.800)**

5. Doubful debts

	Ending balance		Beginning balance	
	Value	Recoverable	Value	Recoverable value
- Total value of receivables, overdue loans	107.236.800	-	107.236.800	-
- Collectability of overdue receivables				
Total	**107.236.800**	**-**	**107.236.800**	**-**

6. Inventories

	Ending balance		Beginning balance	
	Cost	Provision	Cost	Provision
- Purchased goods in transit	-		-	
- Inventory of raw materials	-		-	
- Instrument and tools	-		-	
- Work in progress (*)	587.300.882.456		637.852.931.408	
- Finished products	-		-	
- Commodities				
- Goods in transit for sale	-		-	
- Tax-suspension warehouses	-		-	
Total	**587.300.882.456**	**-**	**637.852.931.408**	**-**

Remarks

The value of inventory that is stagnant, deteriorated, or of poor quality and cannot be sold at the end of the period: none
The value of inventory pledged or mortgaged as collateral for liabilities at the end of the period: none
The reason for additional provisions or reversal of provisions for inventory impairment: due to outdated products

(*) Short-term work in progress as of September 30th, 2026 including:

Content	Amount
- Project costs	587.300.882.456
Total	**587.300.882.456**

7. Long-term work in progress

Items	Ending balance		Beginning balance	
	Cost	Recoverable value	Cost	Recoverable value
a. Long-term work in progress				
Land document notarization fee	35.806.000	35.806.000	35.806.000	35.806.000
Real estate registration fee	61.346.250	61.346.250	61.346.250	61.346.250
Cost of receiving transfer of land use rights of Kien Giang Trade and Tourism Company Limited	11.348.434.237	11.348.434.237	11.348.434.237	11.348.434.237
Total	**11.445.586.487**	**11.445.586.487**	**11.445.586.487**	**11.445.586.487**

b. Works in progress	Ending balance	Beginning balance
- Civil construction (*)	575.855.295.969	620.714.230.382
Total	**575.855.295.969**	**620.714.230.382**

(*) Details of works in progress	Ending balance		Beginning balance
- Compensation, support and resettlement for the investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province - According to the settlement of the Compensation, Support & Resettlement Board - Phu Quoc District People's Committee	66.355.603.991		65.855.603.991
- Compensation, support and resettlement for the investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province - Cost for business trip	500.000.000		500.000.000
- Compensation, support and resettlement for the investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province - Vien Lien directly supported, confirmed by the Commune People's Committee	4.206.586.745		4.206.586.745
- Compensation, support and resettlement for the investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province - Support for house rental	2.196.000.000		2.196.000.000
- Land use fee for investment project, construction of Vien Lien high-class residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province	96.294.557.672		96.294.557.672
- Late payment of land use fees for the investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province	29.951.767.452		29.951.767.452
- Interest on land use fee payment & late payment for investment and construction project of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province			
- Cost to invest in the project of investment and construction of Vien Lien high-end residential and villa area in Rach Ham Hamlet, Ham Ninh Commune, Phu Quoc District, Kien Giang Province	243.406.657.732		243.169.263.876
- Real estate registration fee	1.174.533.350		1.174.533.350
- Interest expense on loans for the investment and construction project of the Vien Lien high-end residential and villa area	131.769.589.027		177.365.917.296
- Costs to invest in the project of investment and construction of Vien Lien high-end residential and villa area			
Total	**575.855.295.969**	-	**620.714.230.382**

- Instrument and tools			
- Borrowing cost			
- Others	-		
+ *Cost of tools and insstruments used*	-	*dedduct*	
- Insurance costs			
+ *Land lease fee*			
Total	-		

9. **Other assets**	Ending balance	Beginning balance
- Deductible VAT	14.872.604.464	15.468.950.812
+ *VAT amount requested for refund*		
+ *Deductible VAT amount of goods and services*	14.872.604.464	*15.468.950.812*
- Other short-terrm assets		
b. Long-term	-	-
Total	**14.872.604.464**	**15.468.950.812**

10. Increase or decrease in tangible fixed assets

Item	Building & Architectonic model	Equipment & machine	Transportation & transmit instrument	Instrument & tools for management	Other assets	Total
Cost of tangible fixed assets						
Beginning balance	-	-	-	-	-	-
- Purchase in year						-
- Capital construction investment completed						-
- Other increase						-
- Carried forward to investment properties						-
- Liquidation, sale		-				-
- Other decrease						-
Ending balance	-	-	-	-	-	-
Accumulated depreciation						
Beginning balance	-	-	-	-	-	-
- Depreciation during the year	-			-		-
- Other increase						-
- Carried forward to investment properties						-
- Liquidation, sales	-	-				-
- Other decrease						-
Ending balance	-	-	-	-	-	-
Residual value of tangible fixed assets						
- As of the beginning of the year	-	-	-	-	-	-
- As of the end of the year	-	-	-	-	-	-

Remarks

- *Remaining value at the end of the year of tangible fixed assets used as mortgage or pledge to secure loans:* - *VND*
- *Original price of fixed assets at the end of the year that have been fully depreciated but are still in use:* - *VND*
- *Original price of fixed assets at the end of the year awaiting liquidation : 0*
- *Commitments to purchase and sell tangible fixed assets of great value in the future: none*
- *Other changes in tangible fixed assets: none*

11. Borrowings and finance lease liabilities

Item	Ending balance		During year		Beginning balance	
	Value	Amount capable of repaying	Increase	Decrease	Value	Amount capable of repaying
a. Short-term loan	5.000.000.000	5.000.000.000	0	0	5.000.000.000	5.000.000.000
b. Long-term loan				0	61.222.681.343	61.222.681.343
Total	**5.000.000.000**	**5.000.000.000**	**0**	**0**	**66.222.681.343**	**66.222.681.343**

c. Finance lease liabilities: none

d. Overdue loans and financial lease liabilities unpaid: none

đ. Detailed notes of loans and financial leases to related parties:

(b)Short term loan details as of September 30, 2026

Loan Agreement No. 02-HĐTD/VĐ-SMV/2024 ngày 29/11/2024; Appendix 02-HĐTD/VĐ-SMV/2024/PL3 signed on 30/06/2026

Lender: Viễn Đông Holding Joint-stock Company

12. Accounts payable to suppliers

Item	Ending balance		Beginning balance	
	Value	Amount capable of repaying	Value	Amount capable of repaying
a. Short-term payables to suppliers	***4.123.989.265***	***4.123.989.265***	***2.747.835.558***	***2.747.835.558***
- Details for each subject accounting for 10% or more of the total payable				
Tri Viet Engineering Consulting Joint Stock Company	-	-	103.680.000	103.680.000
TVC Construction Investment Consulting Joint Stock Company	-	-	274.300.000	274.300.000
CECO Construction and Environment Joint Stock Company	6.720.000	6.720.000	157.920.000	157.920.000
Nemo Media Company Limited	159.500.000	159.500.000	159.500.000	159.500.000
Saigon 3 Real Estate Trading Joint Stock Company	3.033.936.873	3.033.936.873	1.031.046.368	1.031.046.368
Vien Dong Holdings Joint Stock Company	223.150.684	223.150.684	266.301.368	266.301.368
- Payable to other entities	700.681.708	700.681.708	755.087.822	755.087.822
b. Long-term payables to suppliers	-	-	-	-
c. Overdue debt unpaid	-	-	-	-
d. Short-term payables to suppliers who are related parties	-	-	-	-
Total	**4.123.989.265**	**4.123.989.265**	**2.747.835.558**	**2.747.835.558**

13. Deferred revenue

Item	Ending balance		Beginning balance	
	Value	Amount capable of repaying	Value	Amount capable of repaying
a. Short-term deferred revenue	***68.862.335.357***	***68.862.335.357***	***68.862.335.357***	***68.862.335.357***
- 6 customers prepaid for land purchase	58.445.160.000	58.445.160.000	58.445.160.000	58.445.160.000
- Mailand Real Estate Investment and Consulting Company Limited	10.417.175.357	10.417.175.357	10.417.175.357	10.417.175.357
- Other short-term advances from customers		-	-	-
b. Long-term advances from customers	-	-	-	-
c. Outstanding overdue debts	-	-	-	-
d. Short-term advances from customers who are related parties	-	-	-	-
Total	***68.862.335.357***	***68.862.335.357***	***68.862.335.357***	***68.862.335.357***

14. Taxes and payables

a. Payables	Beginning balance	Payable during the period	Amount actually paid during the period	Ending balance
- Value Added Tax				
- Special Consumption Tax	-			-
- Import and export Tax	-			-
- Corporate Income Tax	30.289.764	77.315.463		107.605.227
- Personal income tax	87.370.649	58.381.550		145.752.199
- Resource tax	-			-
- Real estate tax, land rent	-	-	-	-
- Other taxes		-	-	-
Total	**117.660.413**	**135.697.013**	**-**	**253.357.426**

b. Receivables	Beginning balance	Payable during the period	Amount actually paid during the period	Ending balance
- Value Added Tax	494.030	-	-	494.030
- Corporate Income Tax	58.333.159			58.333.159
Total	**58.827.189**			**58.827.189**

15. Accrued expenses	Ending balance	Beginning balance
a. Short-term		**52.622.454.632**
- Other provisions		*52.622.454.632*
+ Interest expense		*52.622.454.632*
b. Long-term	-	-
- Loan interest		
- Others		
Total		**52.622.454.632**

16. Other payables	Ending balance	Beginning balance
a. Short-term	795.767.966	***406.034.916***
- Other receivables (credit balance)	-	-
- Surplus of assets awaiting resolution	-	-
- Trade Union fee	-	-
- Social Insurance	188.350.322	-
- Health Insurance	42.460.632	-
- Unemployment Insurance	18.871.392	-
- Payables for equitization	-	-
- Get escrow, short-term deposits		
- Dividends, profits payable		
- Other payables		406.034.916
+ Dividends payable		
Nhan Nghia General Development Investment Company Limited - Other payables		
+ Vu Thi Nhu Mai - Related person	540.000.000	
+ Other payables	6.085.620	
b. Long-term	***272.538.441.924***	***267.154.441.925***
- Get escrow, long-term deposits (*)	-	-
+ Vu Thi Nhu Mai - Related person	272.538.441.924	267.154.441.925
c. Overdue debt unpaid	-	-
Total	**273.334.209.890**	**267.560.476.841**

Remarks:

(*) Receive deposit from collector.

17. Owner's equity

17.1 Equity Fluctuation Reconciliation Table

Item	Items of equity					
	Owner's equity	Capital surplus	Treasury stock	Undistributed profit after tax	Development investment fund	Total
Previous year's opening balance	**156.176.320.000**	**1.476.860.000**	**-**	**6.376.901.846**	**94.830.030**	**164.124.911.876**
- Capital increase during previous year			-			
- Profit during previous year						-
- Other increase during previous year						-
- Decrease during previous year						-
- Loss during previous year				(9.994.624)		(9.994.624)
- Profit distribution during previous year				-		-
- Other decrease during previous year						-
Previous year's ending balance	**426.176.320.000**	**926.860.000**	**-**	**6.366.907.222**	**94.830.030**	**433.564.917.252**
Current year's beginning balance	**426.176.320.000**	**926.860.000**	**-**	**6.366.907.222**	**94.830.030**	**433.564.917.252**
- Increase during current year		-	-			-
- Profit during current year				301.812.870		301.812.870
- Other increase during current year						-
- Decrease during current year						-
- Loss during current year						-
- Profit distribution during current year						-
- Other decrease during current year						-
Current year's ending balance	**426.176.320.000**	**926.860.000**	**-**	**6.668.720.092**	**94.830.030**	**433.866.730.122**
	-	-	-	-	-	-

17.2 Owner's equity details	Ending balance	Beginning balance
- Parent company's capital contribution		
- Capital contributions of other entities	426.176.320.000	426.176.320.000
Total	**426.176.320.000**	**156.176.320.000**

17.3 Capital transactions with owners and distribution of dividends and profits

	Current year	Previous year
- Owner's equity	426.176.320.000	426.176.320.000
+ Beginning capital contribution		
+ Capital increase during the period		
+ Capital decrease during the period		
+ Ending capital contribution	426.176.320.000	426.176.320.000
- Dividends distributed		

17.4 Shares	Ending balance	Beginning balance
Number of shares registered for circulation	42.617.632	42.617.632
Number of shares sold to the public	42.617.632	42.617.632
+ Ordinary shares	*42.617.632*	*42.617.632*
+ Preferred shares (classified as equity)		
Number of shares redeemed		
+ Ordinary shares		
+ Preferred shares (classified as equity)		
Number of treasury shares sold	-	-
+ Ordinary shares	-	-
+ Preferred shares (classified as equity)		
Number of shares outstanding	42.617.632	42.617.632
+ Ordinary shares	*42.617.632*	*42.617.632*
+ Preferred shares (classified as equity)		

* Par value of outstanding share: 10,000 VND/share

17.5 Dividends	Current year	Previous year
- Dividends declared after the end of the accounting year:		
+ Dividends declared on ordinary shares		
+ Dividends declared on preferred shares		
- Dividends of unrecorded cumulative preferred shares		

17.6 Corporate funds:	Ending balance	Beginning balance
- Development investment fund	94.830.030	94.830.030
- Other equity funds	-	-

VI. Additional information for items presented in the Income Statement

Unit : VND

1. Gross revenue from sale of goods and rendering of services	Current year	Previous year
a) Revenue		
Revenue from sale of goods	-	-
- Other sales revenue	-	-
Revenue from rendering of services	2.820.000.000	*5.670.000.000*
- Consulting service revenue	*2.820.000.000*	*5.670.000.000*
Construction contract revenue	-	-
- Revenue from construction contracts as recognized in the period	-	
- Total cumulative revenue of construction contracts recognized up to the date of preparing the Financial Statements		
Total	**2.820.000.000**	**5.670.000.000**

b) Revenue to related parties	Current year	Previous year

2. Revenue deductions	Current year	Previous year
+ Trade discount	-	-
+ Sales Discount	-	-
+ Returned goods	-	-
Total	-	-

3. Cost of goods sold	Current year	Previous year
- Cost of Goods sold	-	-
- Cost of Finished Goods sold	-	-
+ Cost of construction contract		
- Cost of services rendered	1.689.059.050	3.358.682.800
+ Consulting cost	*1.689.059.050*	*3.358.682.800*
- Provision for devaluation of inventories		
Total	***1.689.059.050***	**3.358.682.800**

4. Income from financial activities	Current year	Previous year
- Interest on deposits and loans		
- Profit from sale of investments		
- Other financial revenue	18.005	19.929
Total	**18.005**	**19.929**

5. Financial expenses	Current year	Previous year
- Loan Interest		-
- Provision for impairment of trading securities and investment losses	-	-
- Reversal of investment loss provision	-	-
Total	-	-

6. Other income	Current year	Previous year
- Liquidation and sale of fixed assets	-	-
- Others		
Total		-

7. Other expenses	Current year	Previous year
- Remaining value of fixed assets and costs of liquidation and sale of fixed assets		-
- Penalties	129.413.471	1.174.692
- Others	-	-
Total	**129.413.471**	**1.174.692**

8. Selling expenses and administrative cost	Current year	Previous year
a. Administrative expenses incurred during the period	*744.381.642*	*1.030.292.133*
+ Expenses for executive staff	45.156.879	57.764.179
+ House rent	1.069.022	1.238.100
+ Depreciation expense	-	-
+ Outsourced service costs	698.155.741	970.711.854
+ Other expenses		578.000
b. Selling expenses incurred during the period	-	-
+ Sales staff costs	-	-
+ Other expenses	-	-

9. Production and business costs by factor	Current year	Previous year
- Cost of raw materials		
- Labor cost	-	-
- Fixed asset depreciation costs	-	-
- Outsourcing service costs	-	
- Other expenses in cash		-
Total		

10. Current corporate income tax expense	Current year	Previous year
Accounting profit before tax	**257.163.842**	**1.057.894.312**
Adjustments up	-	-
Increase administrative fines	129.413.471	1.174.692
Interest expense exceeds 30% of total net profit from business operations plus interest expense, depreciation expense during the period (due to related transactions)	-	-
Adjustments down		
Taxable profit	**386.577.313**	**1.057.894.312**

- Corporate income tax expense calculated on current year taxable income	**77.315.463**	**211.343.924**
+ Corporate income tax payable from business results	77.315.463	211.343.924
+ 30% reduction in corporate income tax according to Decree 92/2021/ND-CP dated October 27, 2021.	-	-
- Adjust corporate income tax expense of previous years into current income tax expense of current year		
Total current corporate income tax expense	**77.315.463**	**211.343.924**

VII. Additional information for items presented in the Cash Flow Statement

1. Non-cash transactions affect future cash flow statements

In the 3rd quarter of 2026, Sao Mai Viet Investment and Development Joint Stock Company did not have any non-cash transactions affecting the cash flow statement and the amounts of money held by the enterprise but not used.

2. Amounts held by the enterprise but not used: not incurred

3. Actual loan amount collected during the period

- Proceeds from borrowing under conventional contracts: - VND

VIII. Other information

1. Contingent liabilities, commitments and other financial information

Not incurred

2. Events occurring after the balance sheet date

There have been no material events occurring after the reporting date that require adjustment to or disclosure in the financial statements.

3. Information about related parties

a. Major transactions with related parties:

Related parties	Relationship	Transaction	Amount
Mrs. Vu Thi Nhu Mai	General Director	Borrow Money	

b. Receivables and payables as of September 30, 2026 with related parties:

Related parties	Relationship	Description	Balance
Mrs. Vu Thi Nhu Mai	General Director	Other payables	273.078.441.924

c. Remuneration of Board of Directors and Board of General Directors

	Current year	Previous year
Key members' income for the year	873.000.000	1.053.000.000

4. Information on going concern

At September 30, 2026, The Company does not have short-term debts exceeding current assets, or accumulated losses that result in negative equity that affect the Company's going concern for the next 12 months.

The Company's financial statements are prepared on the basis that the Company will continue to going concern for the next 12 months.

Ho Chi Minh City, October 19, 2026

Prepared by	Chief Accountant	General Director
NGUYEN PHAN DANG KHOA	NGUYEN PHAN DANG KHOA	VU THI NHU MAI