DIC INVESTMENT AND TRADING JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Hapiness
No: 128 /2026/CBTT-DIC	*Ho Chi Minh City, October 23, 2026*

DISCLOSURE OF ANNUAL FINANCIAL STATEMENTS INFORMATION

To: Ha Noi Stock Exchange.

Pursuant to the Clause 3, Article 14 of Circular No.96/2020/TT-BTC 16 November 2020 the Ministry of Finance providing guidelines on the disclosure of information on securities market, DIC Investment and trading Joint Stock Company disclosures the Audited semi-annual Financial statements for 2026 with the Hanoi Stock Exchange:

1. **Name of company: DIC Investment and Trading Joint Stock Company**

- Stock symbol: DIC
- Address: 82 Tran Huy Lieu, Cau Kieu Ward, Ho Chi Minh City.
- Tel: 028.39311966 Fax: 028.38439279
- E-mail: info@dic-intranco.vn Website: http://dic-intraco.vn

2. **Contents of information disclosure:**

- The Audited semi-annual Financial statements for 2026

☐ Separate financial statements (The listed company has no subsidiaries, and the superior accounting unit has affiliated units);

☐ Consolidated financial statements (The listed company has subsidiaries);

☑ Combined financial statements (The listed company has an affiliated accounting unit organized with its own accounting apparatus);

- Cases subject to explanation of causes:

+ The audit firm gives an opinion that is not an unqualified opinion on the financial statements (for the Audited semi-annual Financial statements for 2026):

☐ Yes ☐ No

Explanation document in cases of tick Yes:

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ THƯƠNG MẠI DIC
Ký ngày: 23/10/2026 16:15:54

☐ Yes ☐ No

+ Profit after tax in the reporting period differed by 5% and above before and after the audit, carrying forward losses to profits or vice versa (for the Audited semi-annual Financial statements for 2026).

☐ Yes ☐ No

Explanation document in cases of tick Yes:

☐ Yes ☐ No

+ Profit after corporate income tax in the reporting period differed by 10% and above compared with the same period reported last year:

☑ Yes ☐ No

Explanation document in cases of tick Yes:

☑ Yes ☐ No

+ The after-tax profit for the reporting period recorded a loss, transitioning from a profit in the same period of the previous year to a loss in the current period or vice versa?

☐ Yes ☑ No

Explanation document in cases of tick Yes:

☑ Yes ☐ No

This information has been published on the company's website on: ..... at via: http://dic-intraco.vn/vi/quan-he-co-dong.html.

attachments:

- *The Audited semi-annual Financial statements for 2026;*
- *Explanation document*

CHAIRMAN OF THE BOARD OF DIRECTORS

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ THƯƠNG MẠI DIC

Chairman of the board

Nguyen Duc Hai

AASCS

Member of MSI Global Alliance

DIC INVESTMENT AND TRADING JOINT STOCK COMPANY

REVIEWED INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

Audit firm:

SOUTHERN AUDITING AND ACCOUNTING FINANCIAL CONSULTING SERVICES CO., LTD.(AASCS)
A MEMBER OF INTERNATIONAL AUDIT ORGANISATION MSI GLOBAL ALLIANCE
29 Vo Thi Sau, Tan Dinh Ward, Ho Chi Minh City, Tel: (028) 3820 5944 - 3820 5947; Fax: (028) 3820 5942

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of DIC Investment and Trading Joint Stock Company (hereby called "the Company") is pleased to present this report and the Interim Separate Financial Statements of the Company for the six-month period ended as at 30/06/2026.

I. THE COMPANY

1. Form of ownership

DIC Investment and Trading Joint Stock Company was transformed from a state-owned enterprise and became a member of the Development and Construction Investment Company following Decision No. 1981/QD-BXD dated December 9, 2004, issued by the Minister of Construction. It was established and operates under Business Registration Certificate No. 4103003047 issued by the Department of Finance in Ho Chi Minh City on January 14, 2005, with its 21st amendment registered on August 17, 2020, under enterprise code 0302979487.

The Company's contributed charter capital stated in the ERC	:	265,858,400,000 VND
Contributed capital as at 30/06/2026	:	265,858,400,000 VND

The Company's headquarters is located at 82 Tran Huy Lieu, Cau Kieu Ward, Ho Chi Minh City.

2. Business field

Manufacturing, trading, services and construction.

3. Principal activities

Construction and installation of civil, industrial, transportation, irrigation works, water supply and drainage systems, environmental treatment, power lines and transformer stations, as well as infrastructure projects for industrial zones and urban areas;

Trading construction materials and equipment for construction purposes;

Exploitation and processing of minerals for construction materials, as well as the extraction and transportation of soil and sand for land leveling purposes;

Trading agricultural products, food, and handicrafts;

Real estate brokerage, housing services; housing business; and leasing warehouses, offices, and factories;

Transporting goods by automobile and waterways;

Producing building materials for interior decoration, colored tiles (not produced at the headquarters); manufacturing and processing wood and wood products (not processed at the headquarters); trading plantation timber or imported wood;

Mechanical processing and manufacturing of mechanical products (not processed at the headquarters); trading, constructing, and installing air conditioning systems;

Investing in the development of industrial parks, urban infrastructure, industrial zones, export processing zones, and high-tech zones;

The production of lime, cement, and gypsum, as well as the manufacturing of concrete.

II. OPERATING RESULTS

Net profit after tax for the accounting period ended 30 June 2026, is 2,373,498,219 VND (In the first 6 months of 2025, net profit after tax is 2,760,101,296 VND).

Accummulated loss as of 30 June 2026, is (324,569,705,298) VND (As of 30 June 2025, accummulated loss is (325,617,630,201) VND).

III. SUBSEQUENT EVENTS

The Board of Management of the Company assures that there are no signficant events that have arisen after 30/06/2026 until the time of preparing this report that have not been considered for adjustments or disclosed in the Interim Separate Financial Statements.

REPORT OF THE BOARD OF MANAGEMENT

IV. THE BOARD OF DIRECTORS AND MANAGEMENT, BOARD OF INTERNAL CONTROL, CHIEF ACCOUNTANT AND LEGAL REPRESENTATIVE

The Board of Directors

Mr.	Nguyen Duc Hai	Chairman
Mrs.	Le Thi Thuy Nga	Member
Mr.	Bui Thanh Nhan	Member
Mr.	Dinh Tien Dung	Member
Mr.	Vu Tien Viet	Member
Mr.	Hoang Van Thiem	Member
Mr.	Nguyen Anh Kiet	Member

The Board of Management

Mr.	Dinh Tien Dung	Deputy General Director
Mr.	Vu Quang	Deputy General Director
Mr.	Hoang Van Thiem	Deputy General Director
Mr.	Nguyen Anh Kiet	Deputy General Director

Note: *Mr. Nguyen Duc Hai (General Director) has delegated full authority to Mr. Dinh Tien Dung (Deputy General Director) to fully manage and operate the company's activities starting from January 08, 2020.*

The Board of Internal Control

Mr	Huynh Minh Thang	Head of the board
Mrs	Phan Thuy Tram	Member
Mrs	Dang Thi Kim Chau	Member

Legal Representative

Mr. Nguyen Duc Hai

Chief Accountant

Ms. Nguyen Anh Kiet

V. AUDITOR

The auditors of Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS) take the review of the Interim Separate Financial Statements.

VI. MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

The Board of Management is responsible for the Interim Separate Financial Statements of each fiscal year which give a true and fair view of the interim separate financial position of the Company and of its interim separate results and cash flows for the six-month period ended as at 30/06/2026. In preparing those Interim Separate Financial Statements, The Board of Management is required to:

- Establishing and maintaining internal control as determined by the Board of Directors and the Board of Management as necessary to ensure that the preparation and presentation of the Interim Separate Financial Statements are free of material misstatement, whether due to fraud or due to fraud or error;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;

REPORT OF THE BOARD OF MANAGEMENT

- The applicable accounting standards are complied with by the Company, there are no significant misleading applications that need to be disclosed and explained in this Interim Separate Financial Statements;
- Prepare the Interim Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We, the Board of Management, confirm that the Interim Separate Financial Statements for the fiscal year 2026, ended as at 30/06/2026, give a true and fair view about the interim separate financial position, interim separate operating results and interim separate cash flows of the Company in the for the six-month period ended as at 30/06/2026, in accordance with the Vietnamese Accounting System and comply with relevant statutory requirements.

VII. OTHER COMMITMENTS

The Board of Management commits that the Company does not violate the obligation to disclose information as prescribed in Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance on guidance on information disclosure on the stock market and supplements, amendments.

VIII. APPROVAL OF INTERIM SEPARATE FINANCIAL STATEMENTS

We, the Board of Directors of DIC Investment and Trading Joint Stock Company approve our Interim Separate Financial Statements for the six-month period ended as at 30/06/2026.

Approved, October 19, 2026

On behalf of the The Board of Directors

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ THƯƠNG MẠI DIC

Nguyen Duc Hai

Chairman

No: 841.... /BCSX/TC/2026/AASCS

REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS

To: **Shareholders, The Board of Directors and The Board of Management**
DIC INVESTMENT AND TRADING JOINT STOCK COMPANY

We have reviewed the accompanied Interim Separate Financial Statements of DIC Investment and Trading Joint Stock Company, approved on 19/10/2026, as set out on page 06 to 48, which comprise the Interim Separate Statement of Financial Position as at 30/06/2026, the Interim Separate Statement of Profit or Loss, the Interim Separate Statement of Cash Flows and Notes to Interim Separate Financial Statements for the six-month period ended as at 30/06/2026.

The board of Management's responsibility

The board of Management is responsible for the preparation and fair presentation of these Interim Separate Financial Statements of the Company in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to Interim Separate Financial Statements, and for such internal control as Management determines is necessary to enable the preparation of 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. However, due to the stated in the 'Basis for Disclaimer conclusion,' we were unable to obtain sufficient appropriate audit evidence to provide a basis for a review conclusion.

Basis for disclaimer conclusion

At the time of this report issuance, we have not received confirmation letters related to the following accounts receivable and accounts payable as at 30 June 2026: Short-term trade receivables VND 264,665,650,081, short-term prepayments to suppliers VND 269,700,270,519, other receivables VND 112,052,799,618, trade payables VND 90,615,162,613, prepayments from customers VND 86,991,316,823 and other payables VND 12,250,495,939. By performing alternative audit procedures, we were also unable to express an opinion on the accuracy of the aforementioned items. Therefore, we are unable to determine whether these adjustments should be made in the Interim Separate Financial Statements.

With respect to the line item "Investments in other entities" (Code 263) in the Interim Separate Statement of Financial Position, the Company had an investment cooperation with Industrial Development Co., Ltd., valued at VND 31,000,000,000 (not yet confirmed), as presented in Note V.4 on page 30 of the Interim Separate Financial Statements. In addition, other equity investments according to the contracts from 2014 until now have expired, but the parties have not fulfilled the commitments as stipulated in the contracts. We are also unable to obtain the relevant documentation to determine whether the parties continue to perform their commitments, and we are unable to assess the recoverability of the invested funds and determine whether adjustments should be made in the Interim Separate Financial Statements.

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At the end of the fiscal period as at 30 June 2026, we were not able to witness the inventory count, and alternative audit procedures performed did not provide us with sufficient appropriate audit evidence regarding the existence of inventory. Accordingly, we were unable to determine whether any adjustments to these balances might be necessary. Furthermore, the Company has certain quantities of finished roof tiles and unfired roof tiles that are damaged, unusable, and slow-moving, with a total carrying amount of VND 31,997,305,387. In addition, total inventories amounting to VND 168,241,702,161 (including raw materials, tools and supplies, work in progress, and finished goods) have not been assessed, and the net realizable value of these inventories has not been determined for the purpose of making an allowance for inventory write-down in accordance with Vietnamese Accounting Standard No. 02 – "Inventories". We were unable to obtain sufficient appropriate audit evidence to assess and determine the net realizable value of these inventories. Accordingly, we were unable to determine whether any adjustments to these balances might be necessary.

With respect to the line item "Investments in joint ventures and associates" (Code 262), the Company had an investment of VND 32,833,118,056 in Yen Mao Cement Joint Stock Company to implement the construction project "Clinker - Cement Production Line". The project has been underway for a long time but is currently unfinished and temporarily suspended. As at the date of this report issuance, we have not obtained information on the project's progress to assess the likelihood of its continuation, nor have we received the Financial Statements or a confirmation letter regarding this equity investment. Therefore, we are unable to evaluate the feasibility of continuing the project, assess the net realizable value, or determine the recoverability of this investment.

With respect to revenue received by the Company's Office, the Company did not issue invoices on a timely basis for such revenue during the first six months of 2026. In addition, the Company has not paid the bank loan interest expenses incurred. Accordingly, such interest expenses will not be deductible for CIT purposes, thereby affecting net profit after tax as presented in the interim separate statement of profit or loss.

With respect to the line items "Other Short-term Receivables" (Code 135) and "Other Short-term Payables" (Code 320), we were unable to obtain sufficient appropriate audit evidence regarding the other receivables from and payables to BMC Mineral Investment Company Limited. Therefore, we are unable to assess the existence and accuracy of these receivables and payables based on the audit evidence we have collected.

Disclaimer conclusion

Due to the significance of the matter stated in the 'Basis for disclaimer conclusion' paragraph, we are unable obtain sufficient and appropriate audit evidence as a basis for our review conclusion. Therefore, we are unable to form our review conclusion regarding the Interim Separate Financial Statements of DIC Investment and Trading Joint Stock Company as at 30/06/2026, of its interim separate results and interim separate cash flows for the six-month period ended as at 30/06/2026.

Emphasis of Matter

We draw attention to the fact that, as at 30 June 2026, the Company had accumulated losses (Code 420) of VND 324,569,705,298, resulting in negative equity (Code 400) of VND 56,631,607,263, and its liabilities exceeded its total current assets by VND 188,667,655,430. These conditions raise concerns about the Company's ability to continue as a going concern. However, the Company's Management confirmed that it continues to receive commitments from the Company's owners and creditors to provide financial support to ensure that the Company's ability to continue as a going concern will not be affected in the future.

Ho Chi Minh City, October 20th, 2026

Southern Auditing and Accounting Financial Consulting Services Co., Ltd.

Deputy General Director

Le Van Tuan

Practising Auditor Registration Certificate no.: 0479-2023-142-1

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Currency: VND

Item	Code	Note	Ending balance	Beginning balance
A. SHORT-TERM ASSETS	**100**		**976,452,451,615**	**976,520,301,574**
I. Cash and cash equivalents	**110**	**V.1**	**2,156,904,982**	**959,391,907**
1. Cash	111		2,156,904,982	959,391,907
2. Cash equivalents	112		-	-
II. Short-term investments	**120**	**V.4**	**17,000,000,000**	**17,000,000,000**
1. Held-for-trading securities	121		-	-
2. Provisions for held-for-trading securities	122		-	-
3. Short-term held-to-maturity investments	123		17,000,000,000	17,000,000,000
4. Provision for short-term held-to-maturity investments	124		-	-
5. Other short-term investments	125		-	-
6. Provision for diminution in value of other short-term investments	126		-	-
III. Short-term receivables	**130**		**773,309,076,488**	**772,927,086,858**
1. Short-term trade receivables	131	V.2	264,665,650,081	303,646,870,571
2. Short-term prepayments to suppliers	132	V.3	271,697,670,519	272,593,330,266
3. Short-term intra-company receivables	133		-	-
4. Construction contract receivables based on agreed progress billings	134		-	-
5. Other short-term receivables	135	V.5	266,672,476,586	226,413,606,719
6. Short-term provisions for doubtful debts	136	V.6	(29,726,720,698)	(29,726,720,698)
7. Shortage of assets waiting for resolution	137		-	-
IV. Inventories	**140**	**V.7**	**168,241,702,161**	**168,241,702,161**
1. Inventories	141		168,241,702,161	168,241,702,161
2. Provisions for obsolete inventories	142		-	-
V. Short-term biological assets	**150**		**-**	**-**
VI. Other current assets	**160**		**15,744,767,984**	**17,392,120,648**
1. Short-term prepaid expenses	161	V.9	4,379,852,933	4,449,340,447
2. Value-added tax deductible	162		11,261,422,796	12,839,287,946
3. Taxes and other receivables from the States	163	V.15	103,492,255	103,492,255
4. Government bonds trading	164		-	-
5. Other current assets	165		-	-
B. LONG-TERM ASSETS	**200**		**132,036,048,167**	**155,875,458,091**
I. Long-term receivables	**210**		**-**	**-**
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Paid-in capital in dependent units	213		-	-
4. Long-term intra-company receivables	214		-	-
5. Other long-term receivables	215		-	-
6. Long-term provisions for doubtful debts	216		-	-

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Currency: VND

Item	Code	Note	Ending balance	Beginning balance
II. Fixed assets	**220**		**47,970,246,528**	**65,959,950,700**
1. Tangible fixed assets	221	V.10	47,970,246,528	65,959,950,700
- Historical costs	222		219,338,031,635	252,924,395,272
- Accumulated depreciation	223		(171,367,785,107)	(186,964,444,572)
2. Finance leases	224		-	-
- Historical costs	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227		-	-
- Historical costs	228		-	-
- Accumulated amortisation	229		-	-
III. Long-term biological assets	**230**		-	-
IV. Investment properties	**240**		-	-
- Historical costs	241		-	-
- Accumulated depreciation	242		-	-
V. Long-term assets in progress	**250**	**V.8**	**3,055,535,666**	**2,931,895,342**
1. Long-term work in process	251		-	-
2. Construction in progress	252		3,055,535,666	2,931,895,342
VI. Long-term investments	**260**	**V.4**	**80,124,161,614**	**80,124,161,614**
1. Investments in subsidiaries	261		19,700,000,000	19,700,000,000
2. Investments in joint ventures and associates	262		36,433,118,056	36,433,118,056
3. Investments in other entities	263		31,722,700,000	31,722,700,000
4. Provision for diminution in value of long-term investments in entities	264		(7,731,656,442)	(7,731,656,442)
5. Long-term held-to-maturity investments	265		-	-
6. Provision for long-term held-to-maturity investments	266		-	-
VII. Other long-term assets	**270**		**886,104,359**	**6,859,450,435**
1. Long-term deferred expenses	271	V.9	886,104,359	6,859,450,435
2. Deferred tax assets	272		-	-
3. Long-term tools, supplies and spare parts	273		-	-
4. Other long-term assets	274		-	-
TOTAL ASSETS (280=100+200)	**280**		**1,108,488,499,782**	**1,132,395,759,665**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Currency: VND

Item	Code	Note	Ending balance	Beginning balance
C. LIABILITIES	**300**		**1,165,120,107,045**	**1,191,400,865,147**
I. Short-term liabilities	**310**		**1,165,120,107,045**	**1,191,378,488,499**
1. Short-term trade payables	311	V.12	90,634,065,745	91,948,527,452
2. Short-term prepayments from customers	312	V.13	86,991,316,823	84,869,529,499
3. Dividends and profits payables	313	V.14	9,129,592,000	9,129,592,000
4. Short-term taxes and other payables to the States	314	V.15	6,276,253,231	5,049,270,372
5. Payables to employees	315		299,312,703	785,304,971
6. Short-term accrued expenses	316	V.16	403,660,910,658	370,363,986,420
7. Short-term intra-company payables	317		-	-
8. Short-term construction contract payables based on agreed progress billings	318		-	-
9. Short-term unearned revenues	319		-	-
10. Other short-term payables	320	V.17	13,855,640,542	51,566,260,370
11. Short-term loans and finance leases	321	V.11	554,251,115,343	577,644,117,415
12. Short-term provisions	322		-	-
13. Bonus and welfare funds	323		21,900,000	21,900,000
14. Price stabilization funds	324		-	-
15. Government bonds trading	325		-	-
II. Long-term liabilities	**330**		**-**	**22,376,648**
1. Long-term trade payables	331		-	-
2. Long-term prepayments from customers	332		-	-
3. Long-term taxes and other payables to the States	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intra-company payables in relation to capital	335		-	-
6. Long-term intra-company payables	336		-	-
7. Long-term unearned revenues	337		-	-
8. Other long-term payables	338	V.17	-	22,376,648
9. Long-term loans and finance leases	339		-	-
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Scienctific and technological development funds	344		-	-

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Currency: VND

Item	Code	Note	Ending balance	Beginning balance
D. OWNERS' EQUITY	**400**		**(56,631,607,263)**	**(59,005,105,482)**
1. Owners' equity	411	V.18	265,858,400,000	265,858,400,000
- Ordinary shares with voting rights	411a	V.18	265,858,400,000	265,858,400,000
- Preference shares	411b		-	-
2. Share premium	412	V.18	1,397,230,362	1,397,230,362
3. Convertible bond options	413		-	-
4. Other owners' capitals	414		-	-
5. Treasury shares	415	V.18	(3,694,761,833)	(3,694,761,833)
6. Asset revaluation reserves	416		-	
7. Foreign exchange differences reserves	417		-	
8. Development and investment funds	418	V.18	4,377,229,506	4,377,229,506
9. Other funds belonging to owners' equity	419		-	-
10. Retained earnings	420	V.18	(324,569,705,298)	(326,943,203,517)
- Retained earnings by the end of prior period	*420a*		*(326,943,203,517)*	*(328,377,731,800)*
- Retained earnings of current period	*420b*		*2,373,498,219*	*1,434,528,283*
TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**1,108,488,499,782**	**1,132,395,759,665**

Approved, October 19, 2026

Preparer	Chief Accountant	Legal Representative
Bui Phan Quynh Bao	Nguyen Anh Kiet	Nguyen Duc Hai

INTERIM SEPARATE STATEMENT OF PROFIT OR LOSS

For the six-month period ended as at 30/06/2026

Currency: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
1. Revenues from sales and services rendered	**01**	**VI.1**	**41,182,108,900**	**10,388,102,000**
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10=01-02)	**10**		**41,182,108,900**	**10,388,102,000**
4. Costs of goods sold and services rendered	11		1,112,501,921	-
5. Gross profit from sales and services rendered (20=10-11)	**20**		**40,069,606,979**	**10,388,102,000**
6. Gains/Losses from the retirement or disposal of investment properties	21		-	-
7. Finance income	22	VI.3	8,106,556	699,090,022
8. Finance expenses	23	VI.4	34,927,516,200	8,317,332
- In which: Borrowing costs	*24*		*34,927,516,200*	-
9. Selling expenses	25	VI.7	26,110,000	196,925,585
10. General and administrative expenses	26	VI.7	21,263,409,622	7,900,920,459
11. Operating profit {30=20+21+22-(23+25+26)}	**30**		**(16,139,322,287)**	**2,981,028,646**
12. Other income	31	VI.5	18,718,469,596	2,837,864
13. Other expenses	32	VI.6	205,649,090	223,765,214
14. Other profit (40=31-32)	**40**		**18,512,820,506**	**(220,927,350)**
15. Accounting profit before tax (50=30+40)	**50**		**2,373,498,219**	**2,760,101,296**
16. Current corporate income tax expenses	51	VI.9	-	-
17. Deferred tax expenses	52	VI.9	-	-
18. Net profit after tax (60=50-51-52)	**60**		**2,373,498,219**	**2,760,101,296**

Approved, October 19, 2026

Preparer	Chief Accountant	Legal Representative
Bui Phan Quynh Bao	Nguyen Anh Kiet	Nguyen Duc Hai

INTERIM SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

For the six-month period ended as at 30/06/2026

Currency: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
I. Cash flows from operating activities				
1. Profit/(loss) before tax	**01**		**2,373,498,219**	**2,760,101,296**
2. Adjustments for				
- Depreciation and amortisation of fixed assets and investment properties	02		(15,596,659,465)	823,632,644
- Provisions	03		-	-
- Foreign exchange (gains)/losses arising from revaluation of monetary accounts	04		(8,106,556)	-
- (Profits)/losses from investing and financing activities	05		14,867,894,041	(176,850)
- Borrowing costs	06		34,927,516,200	-
- Other adjustments	07		-	-
3. Operating profit/(loss) before changes in working capital	**08**		**36,564,142,439**	**3,583,557,090**
- (Increase)/decrease in receivables	09		19,790,704,792	7,995,164,785
- (Increase)/decrease in inventories	10		-	-
- Increase/(decrease) in payables (other than interest payables, corporate income tax payables)	11		(37,815,272,230)	(7,036,416,215)
- (Increase)/decrease in prepaid and deferred expenses	12		6,042,833,590	216,097,832
- (Increase)/decrease in held-for-trading securities	13		-	-
- Borrowing costs paid	14		-	-
- Corporate income tax paid	15		-	-
- Other cash inflows from operating activities	16		-	-
- Other cash outflows from operating activities	17		-	-
Net cash flows from/(used in) operating activities	**20**		**24,582,408,591**	**4,758,403,492**
II. Cash flows from investing activities				
1. Purchase and construction of fixed assets and other long-term assets	21		-	-
2. Proceeds from disposal of fixed assets and other long-term assets	22		-	-
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		-	-
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		-	-
5. Payments for investments in other entities	25		-	-
6. Proceeds from sale of investments in other entities	26		-	-
7. Interest and dividends received	27		-	176,850
Net cash flows from investing activities	**30**		**-**	**176,850**

INTERIM SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

For the six-month period ended as at 30/06/2026

Currency: VND

Item	Code	Note	First 06 months of 2026	First 06 months of 2025
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		-	-
2. Repayment of contributed capital and repurchase of stock issued	32		-	-
3. Drawdown of borrowings	33		10,500,000,008	-
4. Repayment of borrowings	34		(33,893,002,080)	(3,633,128,965)
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividends paid	36		-	-
Net cash flows from financing activities	**40**		**(23,393,002,072)**	**(3,633,128,965)**
Net cash flows during the period (50 = 20+30+40)	**50**		**1,189,406,519**	**1,125,451,377**
Cash and cash equivalents at the beginning of fiscal year	**60**	**V.1**	**959,391,907**	**962,588,979**
Impact of exchange rate fluctuation	61		8,106,556	-
Cash and cash equivalents at the end of period (70=50+60+61)	**70**	**V.1**	**2,156,904,982**	**2,088,040,356**

Approved, October 19, 2026

Preparer	Chief Accountant	Legal Representative
Bui Phan Quynh Bao	Nguyen Anh Kiet	Nguyen Duc Hai

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

I. THE COMPANY

1. Form of ownership

DIC Investment and Trading Joint Stock Company was transformed from a state-owned enterprise and became a member of the Development and Construction Investment Company following Decision No. 1981/QD-BXD dated December 9, 2004, issued by the Minister of Construction. It was established and operates under Business Registration Certificate No. 4103003047 issued by the Department of Finance in Ho Chi Minh City on January 14, 2005, with its 21st amendment registered on August 17, 2020, under enterprise code 0302979487.

The Company's contributed charter capital stated in the ERC	:	265,858,400,000 VND
Contributed capital as at 30/06/2026	:	265,858,400,000 VND

The Company's headquarters is located at 82 Tran Huy Lieu, Cau Kieu Ward, Ho Chi Minh City.

2. Business field

Manufacturing, trading, services and construction.

3. Principal activities

Construction and installation of civil, industrial, transportation, irrigation works, water supply and drainage systems, environmental treatment, power lines and transformer stations, as well as infrastructure projects for industrial zones and urban areas;

Trading construction materials and equipment for construction purposes;

Exploitation and processing of minerals for construction materials, as well as the extraction and transportation of soil and sand for land leveling purposes;

Trading agricultural products, food, and handicrafts;

Real estate brokerage, housing services; housing business; and leasing warehouses, offices, and factories;

Transporting goods by automobile and waterways;

Producing building materials for interior decoration, colored tiles (not produced at the headquarters); manufacturing and processing wood and wood products (not processed at the headquarters); trading plantation timber or imported wood;

Mechanical processing and manufacturing of mechanical products (not processed at the headquarters); trading, constructing, and installing air conditioning systems;

Investing in the development of industrial parks, urban infrastructure, industrial zones, export processing zones, and high-tech zones;

The production of lime, cement, and gypsum, as well as the manufacturing of concrete.

4. Ordinary course of business: 12 months

5. Characteristics of the Company's operations in the fiscal year that affect the Interim Separate Financial Statements:

None

6. Corporate structure

Name	Address	Ownership interest ratio		Voting rights ratio	
		Ending balance	Beginning balance	Ending balance	Beginning balance
Subsidiaries					
Minh Phong Transportation Trading JSC	Construction, transportation, wholesale of building materials, real estate	51.00%	51.00%	51.00%	51.00%
DIC High-Tech Joint Stock Company	Buying and selling construction materials, equipment, construction,…	60.00%	60.00%	60.00%	60.00%

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

Name	Address	Ownership interest ratio		Voting rights ratio	
		Ending balance	Beginning balance	Ending balance	Beginning balance
Subsidiaries					
DIC Energy Joint Stock Company	Buying and selling construction materials and equipment, construction, biomass fuel pellets,…	65.00%	65.00%	65.00%	65.00%
Associates					
Yen Mao Cement Joint Stock Company	Cement production	24.00%	24.00%	24.00%	24.00%
Minh Tan Steel Trading Joint Stock Company	Trade in services	40.00%	40.00%	40.00%	40.00%

Dependent units without legal status

Name	Address
Binh Phuoc Branch	Cluster A2, Lot 8, Chon Thanh Industrial Park, Chon Thanh Ward, Dong Nai Province
Phu Tho Branch	Huu Nghi Cement Apartment Complex, Zone 3, Van Phu Ward, Phu Tho Province
Ho Chi Minh City Branch	82 Tran Huy Lieu Street, Cau Kieu Ward, Ho Chi Minh City

7. As at 30/06/2026, the number of employees/the average of employees was 24 (31/12/2025 was 24).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The Company's accounting period starts on 1 January and ends on 31 December.

2. Accounting currency

The separate financial statements are prepared and presented in Vietnam Dong (VND).

III ACCOUNTING STANDARDS AND ACCOUNTING REGIME

1. Accounting period

The Company applies Enterprise Accounting System issued under Circular No.99/2025/TT-BTC dated 27 October 2025 by Ministry of Finance as well as the amended and guidance circulars.

2. Declaration of adherence to Accounting Standards and Accounting system

The Company applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

IV. ACCOUNTING POLICIES

1. Cash and cash equivalents

a. Cash

Cash consists of: cash on hand, cash in banks and cash in transit; Specifically, for cash and cash equivalents of the Company that are restricted in use, they are not presented under this item but must be presented under other current and non-current asset items on the separate financial statements.

b. Cash equivalents

Cash equivalents are short-term investments for a period not exceeding 3 months that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value from the date of purchase to the date of separate financial statements.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

c. Other currencies conversion

Transactions in foreign currencies must be recorded in original currency and converted into Vietnam dong. Overdraft is recorded as a bank loan.

At the time of preparing the separate financial statements in accordance with the laws and regulations, the Company revalues the balances of foreign currency according to the following principles:

- Foreign currency balances: based on the average buying and selling exchange rates at the commercial bank where the Company regularly conducts transactions at the time of preparing the financial statements.

2. Financial investments

Financial investment is the outside investments with purpose to use capital reasonably and improve efficiency of business operations such as investments in subsidiaries, joint ventures and associates, investment in securities and other financial investments ...

For the preparation of separate financial statements, the financial investment must be classified as below:

- Having maturity less than 12 months or a normal operating cycle are recorded as short-term.
- Having maturity over than 12 months or a normal operating cycle period are recorded as long-term.

a. Held-to-maturity investments

This investment does not reflect bonds and debt instruments held for trading. Held-to-maturity investments include bank term deposits (the remaining period is 3 months or more), bills, promissory notes, bonds, preferred shares that the issuer is required to redeem at a certain time in the future, and held-to-maturity loans for the purpose of collecting interest and other held-to-maturity investments.

Provisions for diminution of held-to-maturity investments: If held-to-maturity investments have not been made provision under the legislation, the Company must assess their recoverability. Where there is certain evidence that part or all of the investments may not be recoverable, the impairment loss must be recorded in the finance expenses in the period. Provisions or reimbursements of provision shall be made at the time of the preparation of separate financial statements. In case the amount of impairment loss cannot be measured reliably, The Company shall not decrease the investments and the recoverability of the investment shall be explained in the notes to the separate financial statements.

b. Investments in subsidiaries, joint ventures and associates

Investments in joint ventures and associates are accounted for by the cost method. Net profit distributed from subsidiaries and associates arising after the investment date is recorded in finance income in the period. Other distributions (other than net profit) are considered as the recovery of investments and are recorded as decreases in the value of investments.

The Company applies accounting regulations on jointly controlled operations and jointly controlled assets the same as those applied on normal business activities. In which:

- Monitoring incomes, expenses of joint ventures separately and allocated to parties of joint ventures pursuant to the joint venture contract;
- Monitoring contributed assets, contributed capital, liabilities separetely in the joint ventures arising from operating joint venture.

Expenses directly related to investments in joint ventures and associates are recorded as finance expenses in the period.

Provision for diminution in value of investments: Impairment losses due to losses caused by subsidiaries, joint ventures or associates, leading to the possibility of investors losing their capitals or provisions due to the diminution in the value of these investments. Provisions or reimbursements of provisions shall be made at the preparation of separate financial statements for each investment and shall be recorded in finance expenses in the period.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

3. Receivables

All receivables must be detailed by aging, by each client and in original currency (if any) and others details depending on the management request of the Company.

The classification of receivables must be managed as follows:

- Trade receivables: Receivables resulting from trading activities between the Company and its clients such as selling goods, rendering service, disposal of assets, export sales of consigner through the consignee;
- Intra-company receivables: Receivables between the Company and its dependent units;
- Other receivables: Receivables not related to trading activities.

For the preparation of separate financial statements, the receivables must be classified as follows:

- Receivables with collection periods not exceeding 12 months or a normal operating cycle are recorded as short-term.

- Receivables with collection periods over than 12 months or a normal operating cycle are recorded as long-term.

At the reporting date, the Company revaluates the receivables due in foreign currency (except for advances to suppliers; if it has evidence that the supplier will not provide goods or services and the Company will receive this advance in foreign currency, this advance will be treated as monetary items) at the average buying and selling exchange rates quoted by the commercial bank where the Company normally transacts at the reporting date. Determining the actual transaction exchange rate, the book exchange rate, and revaluating held-for-trading securities that are foreign currency monetary items (if any) is guided in Account 413 - Exchange Rate Differences.

When preparing separate financial statements, the Company must classify its receivables, receivables that is on-time, overdue, or not yet due but irrecoverable - or hard to collect, etc. so that measures can be taken for bad debts and provisions for doubtful debts can be made according to regulations.

Provisions for bad debts: The provisions for bad debts are made at the reporting date. The provision or reimbursement of provision is made at the reporting date and is recorded as general and administrative expenses in the period. For the bad debts due in several years that the Company tried to collect but failed and determined that the debtor was insolvent, the Company may sell these long-term bad debts to debt collection Companies or write off the bad debts (according to regulations and charter of the Company).

4. Inventories

a. Recognition

Inventories are stated at original cost. Where net realizable value is lower than cost, inventories should be measured at net realizable value. The cost of inventories should comprise all costs of purchase, costs of conversion and other direct costs incurred in bringing the inventories to their present location and condition.

The assets purchased for production, use or sale are not presented in this item but are presented in item "Long-term equipment, supplies, spare parts ", including:

- For materials, equipment, and spare parts that are stored for more than 12 months or longer than an operating cycle; and for work-in-process products with production or turnover times that exceed an operating cycle.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

- Types of products, goods, materials, and assets received for safekeeping, consignment, entrusted import-export, or processing that are not owned or controlled by the Company should not be recorded as the Company's inventory. Instead, detailed records should be kept to monitor these products, goods, materials, and assets, and they should be disclosed in the separate financial statements.

b. Inventories valuation method

The ending inventory balance is determined by one of the following methods:

- Weighted-average method: In this method, the value of each inventory item is calculated based on the average value of the beginning inventory for each item and the value of each item purchased or produced during the period. The average value can be calculated per period or after each batch of goods received, depending on the specific conditions of each business.

c. Inventories recording system

The perpetual method is used to record the inventories.

d. Provision for obsolete inventories

At the reporting date, if inventories are not recoverable due to damages, obsolescence, reduction of selling price. In this case, the provision for obsolete inventories is made. The provision for obsolete inventories is the difference between the original costs of inventories and its net realizable value.

5. Tangible and intangible assets, finance leases and investment properties

Fixed assets are stated at the historical cost. During their useful life, fixed assets are recorded at cost, accumulated depreciation and amortisation and net carrying amounts.

The historical cost of financial leases is recorded as the fair value of the leased asset or the present value of the minimum rental payment (in case the fair value is higher than the present value of the minimum rent payment) plus the direct costs initially incurred related to the financial lease activities.

For fixed assets that are real estate: When purchasing real estate, the Company must separate the value of land use rights and the assets on the land according to the laws. The value of the assets on the land is recorded as the original cost of tangible assets; the value of the land use rights is recorded as the original cost of intangible assets or deferred expenses depending on the case according to the law.

During the useful life, the depreciation and amortisation is recorded to the expenses for which the asset is used. Intangible assets that are land use rights are only depreciated for definite land use rights.

Investment properties are depreciated as a fixed asset, except for investment property held for appreciation. The Company accounts for impairment loss on investment properties held for appreciation.

The regular costs of repair and maintenance for fixed assets to keep them operate normally are recorded as operating expenses in the period. Fixed assets that require periodic repairs and maintenance according to technical requirements (like power plant turbines, airplane engines, etc.) are recorded as deferred expenses and gradually allocated to operating expenses until the next maintenance period. For costs incurred after the initial recognition to upgrade or improve fixed assets, either to increase their capacity or extend their useful life (i.e. enhancing the economic benefits of the assets), are capitalised in the original costs of the fixed assets.

Depreciation of tangible assets and amortisation of intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Buildings and structures	05 - 25 years
- Machinery and equipment	05 - 20 years
- Means of transportation	06 - 10 years
- Office equipment	03 - 05 years
- Other intangible fixed assets	05 - 20 years

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

6. Construction in progress

Construction in progress reflects the directly related costs (including interest expenses aligning with the Company's accounting policy) for assets under construction, machinery and equipment being installed for production, leasing, and management purposes, as well as costs related to repairs of fixed assets in progress. These assets are recorded at their original cost and are not depreciated.

The costs of carrying out construction investment projects include all the expenses required to build, repair, upgrade, renovate, expand, or re-equip technical works. Determining the content of construction investment costs is conducted pursuant to current laws on construction investment cost management. Only costs directly related to construction investment activities in fixed assets and investment properties (i.e., costs that are necessary and unavoidable when conducting construction investments) and the process of investing in under-construction assets, without being unusually interrupted due to delays or slow progress compared to the expected construction time, can be capitalized to the original costs of fixed assets and investment properties.

In cases where a project or project item that the Company is investing in or partnering to build is unable to continue, the Company must assess the recoverability of the construction investment costs already spent based on the actual situation. Any discrepancy, if any, will be recorded in the Company's operating expenses in the period.

When investing in construction and installation projects, construction and equipment costs are usually charged directly to each project or project item; project management costs and other costs are usually shared. Companies need to calculate and allocate project management costs and other costs to each project according to the principle:

- If the Company can identify the project management costs and other costs directly related to each project or project item, it can charge them directly to that project or item;
- For project management costs and other shared costs related to multiple projects or items that cannot be directly attributed to each project or project itam, the Company can allocate according to the most suitable criteria that fit each project or item.

In cases where a project has been completed and put into an operational state as intended by the Company, but the project settlement has not yet been approved, the Company records the increase in the fixed asset's original cost based on the estimated price (the estimated price must be based on the actual costs already incurred and the costs that are certainly expected to be spent to acquire the fixed asset) for calculating depreciation. However, it must later be adjusted according to the approved settlement price.

The costs for regular repairs and maintenance of fixed assets to operate normally are directly recorded as operating expenses in the period of the department using the assets. For fixed assets requiring periodic repairs and maintenance according to technical requirements, the Company can make provisions for repair and maintenance costs (if there's an obligation) or calculate incurred repair costs as prepaid expenses, and allocate them to operating expenses of the department using the assets. For costs incurred after the initial recognition relating to upgrade or renovate that increase capacity or extend the useful life of the fixed assets, they are recorded as an increase in the FA original cost.

During the construction investment phase to form fixed assets or investment properties, the Company cannot capitalize exchange rate differences into the value of construction in progress.

If the investment project is cancelled or impaired, the Company has to liquidate and recover the costs already been spent on the project. The difference between the actual investment costs and the proceeds from liquidation is recorded as other expenses or used to determine the responsibility of parties or individuals to recover the amount.

7. Deferred tax expenses

Deferred tax assets and deferred tax liabilities are determined at the estimated rate to be applied in the year when the assets are recoverd or the liabilities are settled based on the effective tax rates as of the balance sheet date.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

8. Prepaid/deferred expenses

The followings are prepaid/deferred expenses, including:

- Costs for renting infrastructure, renting fixed asset operations incurred (land use rights, factories, warehouses, offices, stores, and other fixed assets) serving operation over multiple accounting periods;
- Insurance purchase costs (fire and explosion insurance, civil liability insurance for vehicle owners, vehicle insurance, property insurance, etc.) and expenses that the business has paid in a lump sum for multiple accounting periods;
- Tools, equipment, circulating packaging, rental items related to operation over multiple accounting periods;
- The costs of fixed assets' regular repairs and maintainence relating to operations over multiple accounting
- The difference of the selling price lesser than the carrying of the fixed assets under a sale and leaseback agreement as a finance lease;
- The difference of the selling price lesser than the fair value of the fixed assets under a sale and leaseback agreement as a operating lease;
- Goodwill arising from business combinations that do not create a parent-subsidiary relationship (assets purchase), except in the case of business combinations under joint controls;
- Other prepaid/deferred expenses that do not meet the conditions of fixed assets, such as other costs incurred relating to multiple accounting periods, fees for reading resource and mineral exploitation documents, etc.

The calculation and allocation of prepaid/deferred expenses to expenses in each accounting period is based on the nature, amounts to determine the allocation method properly and consistently.

Prepaid/deferred expenses include tools, instruments, and revolving packaging used; the remaining amounts are recorded in the prepaid/deferred expenses for further allocation and prepaid expenses are tracked according to each prepaid period, already allocated to the cost centers for each accounting period, and any remaining amounts are not yet allocated to costs.

Prepaid/deferred expenses are classified as follows:

- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period not exceeding 12 months or a normal operating cycle from the time of prepayment is classified as short-term.
- The value of assets such as tools and equipment, circulating packaging, goodwill, etc. and the amount paid in advance to receive goods or services within a period over 12 months or a normal operating cycle from the time of prepayment is classified as long-term.

The Company need to keep track of prepaid/deferred expenses in detail by term, the amount already incurred, the amount allocated to cost centers for each accounting period, and the carrying amounts not yet allocated to expenses.

9. Payables

All payables must be recorded detail by aging, by each client and in original currency if any and others details depending on the management request of the Company.

The classification of payables must be managed as below:

- Trade payables: Payable resulting from trading activities such as purchase of goods, rendering of service, imports though consigner;
- Intra-company payables: Payables between the Company and its dependent units;
- Other payables: Payables not related to trading activities such as trade unions, social insurance, short-term and long-term deposits, non-monetary borrowings and advances, etc.

For the preparation of separate financial statements, the paybles must be classified as follows:

- Payables having remaining payment period not exceeding 12 months or a normal operating cycle are recorded as short-term.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

- Payables having remaining payment period from 12 months and above or a normal operating cycle are recorded as long-term.

At the reporting date, the Company revaluates the payables due in foreign currency (except for advances from customers; if it has evidence that the Company will not provide goods or services and the Company will return this advance to customers in foreign currency, this advance will be treated as monetary items) at the average buying and selling exchange rates quoted by the commercial bank where the Company normally transacts at the reporting date.

10. Dividends and profits payables

Dividends payable, profits payable to investors, shareholders, and capital-contributing members of the Company at the end of the accounting period.

The time when the Company recognizes dividends and profits payables is the time when the Company does not have the right to refuse to pay dividends and profits to the shareholders or capital-contributing members of the Company pursuant to the relevant legal regulations. Depending on the type of the enterprise, the determination of the timing and payment of dividends and profits is carried out as follows:

- For enterprises subject to the Law on Securities, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the Law on Securities.

- For other enterprises, the time at which the recipient of the investment does not have the right to refuse dividend payments is based on the provisions of the Law on Enterprises or the Company's charter.

11. Loans and finance lease liabilities

Loans in the form of issuance of bond or preference share with specific terms requiring the issuer to repurchase at a certain time in the future shall not be presented in this item.

Loans, debts should be monitored in details for each lender, each debt acknowledgment and each collateral. The financial lease liabilities are stated at present value of minimum lease payment or the fair value of the lease assets.

For the preparation of separate financial statements, the loans and finance lease liabilities must be classified as below:

- Loans, cash borrowings, and financial lease liabilities that are due within 12 months from the end of the accounting period, or if the Company cannot refuse to pay at any time within 12 months from the end of the accounting period, are classified as short-term.

- Loans, cash borrowings, and financial lease liabilities that are due over 12 months from the end of the accounting period are classified as long-term.

- Borrowing costs directly attributing to the loan (excluding interest payables), like appraisal fees, audit fees, loan documentation fees, loan arrangement fees, etc. are allocated gradually over the term of the loan. The capitalisation of borrowing costs must comply with Vietnamese Accounting Standard No. 16 - Borrowing Costs. In cases where the loan is borrowed for investment in a subsidiary, joint venture, or an associate, borrowing costs cannot be capitalized.

At the reporting date, the Company revaluates the loans and finance lease liabilities due in foreign currency at the average buying and selling exchange rates quoted by commercial bank where the Company normally transacts at the reporting date.

12. Borrowings and capitalisation of borrowing costs

Borrowing costs directly attributing to the loans are recognized as finance expenses, except the borrowing costs directly attributing to the acquisition or construction in progress is capitalised, when all the conditions are satisfied in accordance with VAS 16 "Borrowing costs".

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

13. Accrued expenses

Payables for goods and services received from suppliers or provided to customers during the period but not yet paid due to the absence of invoices or incomplete accounting records and documents, as well as payables to employees, are recorded as operating expenses in the period to ensure that actual incurred expenses do not cause sudden fluctuations in operating expenses, based on the matching principle of revenues and expenses. Accruals must be calculated rigorously and supported by appropriate and reliable evidence. When these expenses are incurred, if there is any discrepancy with the accrued amount, the accounting department will make additional entries or reduce the expenses corresponding to the discrepancy.

Unused accrued expenses at the end of the year are disclosed in the separate financial statements.

14. Provisions

Provisions shall be recorded when the following conditions are satisfied:
- The company has current debt obligations (legal obligations or joint obligations) as a result of an event that has already occurred;
- A decrease in the economic benefits that may result in the requirement to pay the debt obligation;
- A reliable estimate of the value of that debt obligation.

The value of a provision is the most reasonable estimate of the amount that will be spent to pay the current debt obligation at the end of the accounting period.

A provision for enterprise restructuring expenses shall be recorded only when the conditions for recognition of provisions prescribed in the Vietnamese Accounting Standards No. 18 "Provisions, contingent assets and contingent liabilities" are met.

Provisions shall be made or reimbursed at the reporting date. Provisions made shall be recorded in general and administrative expenses. Particularly for the warranty provisions for the merchandise, it shall be recorded in the selling expenses; the warranty provisions for the construction shall be recorded in the operating expenses and reimbursed in other incomes.

Only expenses related to the originally established provisions shall be offset by such provisions.

15. Unearned revenues

Unearned revenues include incomes received in advance such as: rental prepayment of customer in one or numerous periods, interest prepayment of borrower or debt instrument purchase, the differential price between installment payment price and one-time purchase price; turnovers corresponding to goods or services discounted to customers in traditional client program.

The balance of the unearned revenue in foreign currency at the end of the fiscal year: if there is no reliable evidence leading to refund, foreign exchange rate difference are not revaluated at the reporting date.

16. Equity

a. Contributed charter capital, share premium, convertible options, other owner's capital

Contributed charter capital is recorded in the actual amount of capital contributed by each individual and organisation.

When the investment license stipulates that the charter capital of the company is determined in foreign currency, the determination of the investor's contributed capital in foreign currency is based on the amount of foreign currency actually contributed and converted into the accounting currency in order to be recorded in the owners' equity and share premium (if any) at the actual exchange rate at the time of each capital contribution.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

In cases where capital contributions are made in the form of non-monetary assets, the Company must valuate the contributed assets to reflect the increase in the owners' equity. The valuation of contributed assets must comply with the Law on Enterprises (for example, it is strictly prohibited to overstate the charter capital, not fully contribute charter capital as registered, or intentionally misvalue contributed assets, etc.). For contributions made through intangible assets such as brands, trademarks, trade names, exploitation rights, project development rights, etc., the Company must follow the Law on Enterprises and the Law on Intellectual property.

For joint-stock companies, contributed charter capital is recorded based on the actual price of stock issuance, but is recorded in two separate criteria:
- Contributions charter capitals are recorded according to par value of shares;
- Share premium shall record the difference between the par value and the issue price of shares.

In addition, share premium shall record the difference between the par value and issue price of shares when re-issuing treasury shares.

Share issuance costs (including direct costs for issuing shares and other costs related to share issuance):
+ For share issuance costs corresponding to the number of shares not successfully issued, they shall be recorded as finance expenses.
+ For share issuance costs corresponding to the number of successfully issued shares, they shall be included in share premium.

Convertible bond options arise when the Company issuing a type of bond that can convert into a specified number of shares stated in the issuance plan. The value of the equity component of convertible bonds is the difference between the total proceeds from the issuance of convertible bonds and the value of the debt component of convertible bonds. At the time of initial recognition, the convertible bond options are recorded separately in the owners' equity. When the bond matures, this option is accounted for as share premium.

Other owners' capitals reflect business capitals formed from supplementation of operating results or from gifts, donations, sponsorships, asset revaluation (according to current regulations), the difference (if any) between the consideration for mergers and the book value of net assets in the separate financial statements of the merged enterprise in the case of business mergers conducted between parties under joint control; differences due to asset revaluation which are allowed to increase or decrease the owners' equity, etc.

b. Foreign exchange difference reserve

When preparing separate financial statements, the Company must revaluate the balances of all monetary items denominated in foreign currencies at the average buying and selling exchange rates quoted by the commercial bank where the Company normally transacts at the end of the accounting period. For the balances of non-term deposits in foreign currencies, the Company must revaluate the balances of all monetary items denominated in foreign currencies at the average buying and selling exchange rates quoted by the commercial bank where the Company maintains its deposit accounts. The Company shall not revaluate parts or all of the outstanding foreign currency-denominated receivables that have been made provision for doubtful debts.

All foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the reporting date must be reflected in finance income (if gains) or finance expenses (if losses) to determine the operating results for the period. The foreign exchange differences resulting from the revaluation of monetary items denominated in foreign currencies at the reporting date must be presented in the Income statement as the net amount between total gains and total losses from the revaluation of monetary items denominated in foreign currencies.

All sums of foreign exchange differences are recorded immediately in finance income (if gain) or finance expenses (if loss) at the time of incurring. The foreign exchange rate difference in the period before the operation of enterprises with 100% charter capital held by the State for implementing national key projects and works shall be reflected on the balance sheet and gradually allocated to finance income or finance expenses.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

c. Retained earnings

Retained earnings are the profit of business operations after adding (+) or subtracting (-) adjustments due to restrospective accounting for changes in accounting policy or restrospective restatement to correct materiality misstatement in previous year.

Profit distribution on business activities of the Company must comply with the current financial policy.

When applying retrospective adjustments due to changes in accounting policies and restating material errors from previous years that are only discovered this year, resulting in the adjustment of the beginning balance of the retained earnings, the Company must adjust upward or downward the beginning balance of account 4211 - Retained earnings of prior years in the accounting records and correspondingly adjust upward or downward the item "Retained earnings" in the Statement of financial position pursuant to Vietnamese Accounting Standard No. 29 - Changes in Accounting Policies, Estimates, and Errors and Vietnamese Accounting Standard No. 17 - Corporate Income Tax.

Profit distribution must consider non-monetary items in retained earnings that may affect cash flow and ability to pay dividends, the Company's profit.

17. Revenue

a. Revenue from sales of goods

Revenue from sales of goods should be recognised when all the following conditions have been satisfied:
- The significant risks and rewards of ownership of the goods have been transfered to the buyer;
- The Conpany no longer hold the right to manage goods as owners or the right to control goods;
- The amount of revenue can be measured reliably;
- The economic benefits associated with the transaction of goods sold have flown or will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction of goods sold can be measured reliably.

b. Revenue from rendering of services

Revenue from rendering of services should be recognised when all the following conditions have been satisfied:
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The work completion can be measured reliably at the reporting date;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

c. Finance income

Finance income includes interest, gain on exchange rate difference, dividends, etc. and other income of financial activities. For interest earned from loans, deferred payment, installment payment: income is recognized when earned and the original loans, principal receivables are not classified as overdue that need to make provisions. Dividend is recognized when the right to receive dividend is established.

d. Turnovers of construction contract

Revenue from construction contracts are recognized in one of the two following cases:
- The construction contract defines that the contractor shall be entitled to payment basing on the progress: when the result of construction contract are estimated reliably, turnover from the construction contract is recorded proportionally to part of finished volume which was determined by contractors at the reporting date;
- The construction contract defines that the contractor shall be entitled to payment basing on finished volume: when the result of construction contract are estimated reliably, turnover from the construction contract is recorded proportionally to part of finished volume which was approved by the customer.

When the result of the construction contract can not be estimated reliably, turnover from the construction contract recognized corresponding to the incurred costs that the reimbursement is relatively certain.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

e. Other income

Other income includes income from other activities: disposal of asset; penalty receipt, compensation, collection of bad debt which was written off, unknown payables, gift in cash or non-cash form, etc.

18. Revenue deductions

Revenue deduction shall be recorded as follows:

- The decrease adjustment of revenue in the incurring period if revenue deductions incurred in the same period of consumption of products, goods and services;
- The decrease adjustment of revenue as follows if revenue deductions incurred in the next period of consumption of products, goods and services:

+ Record a decrease in revenue on the current separate financial statements if the revenue deduction incurs before reporting date;

+ Record a decrease in revenue on the next separate financial statements if the revenue deduction incurs after reporting date;

Trade discount is the discount for customers purchasing large quantity of goods.

Sales rebate is the deduction to the buyer due to damanges, degradation or improper products as prescribed in contract.

Sales return reflects the value of the products, goods that customer returns due to violations of economic contracts, damages, degradation or improper goods.

19. Costs of goods sold

Costs of goods sold are cost of goods, products, services, investment property, costs of production of construction products sold in the period and costs relating to the real estate business, etc.

The lost value of inventory is recorded in the costs of goods sold after deducting compensation (if any).

The cost of direct materials consumed in excess of normal capacity, labor costs, fixed manufacturing overhead costs not allocated to the value of inventory, must be recorded in costs of goods sold (after deducting compensation, if any) even if goods have not been determined to be consumed yet.

20. Finance expenses

Finance expenses include expenses for financial activities: expenses or losses relating to financial investment activities; borrowing expenses; incurred expenses for capital contribution to joint ventures and associates; losses from securities transfer; provision for dimunition in value of trading securities; provision for diminution in value of investment in other entities; realised losses when selling foreign currency, realised foreign exchange losses, etc.

21. Selling expenses and general and administrative expenses

Selling expenses reflect indirect expenses incurred from selling goods and providing services.

General and administrative expenses reflect the general expenses of the company, including: labor cost; social and health insurance, unemployment fund, union cost of management employee; office and tools expenses, depreciation for assets used in administration purposes; land rental, business license tax; provision for bad debts; expenses from external services and other expenses, etc.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

22. Taxation

Current corporate income tax expenses include current corporate income tax expenses pursuant to the Law on Corporate Income Tax and additional corporate income tax expenses pursuant to Global Minimum Tax regulations. In which:

+ Current corporate income tax expenses pursuant to the Law on Corporate Income Tax is the corporate income tax payables calculated on the taxable income of the year and the current corporate income tax rate.

+ Additional corporate income tax expenses pursuant to Global Minimum Tax regulations is the amount of corporate income tax the Company must additionally pay to the State budgets, determined in accordance with Global Minimum Tax regulations. When recognising additional corporate income tax expenses under the Global Minimum Tax regulations, the Company simultaneously recognises deferred tax assets.

Deferred tax expenses are the CIT expenses payable in the future resulting from:
- Record of deferred tax liabilities during the year;
- Reimbursement of deferred tax assets recorded in previous years.

Deferred tax income is the reduction of CIT expenses resulting from:
- Record of deferred tax assets during the year;
- Reimbursement of deferred tax liabilities recorded in previous years.

23. Related parties

Parties are considered related parties if one party has the ability to control or has significant influence over the other party in decision-making of financial and operational policies. The parties are also considered related parties if they are under joint control or are under joint significant influence.

In considering the relationship of related parties, the substance of the relationship is more focused on the legal form.

24. Segment report

A segment by business line is a separately identifiable part involved in the production or supply of products or services and has economic risks and benefits different than other business segments.

A segment by geography is a separately identifiable part involved in the production or supply of products and services within a specific economic environment and has economic risks and benefits different than other business segments in other economic environments.

25. Financial instruments

a. Financial assets

According to Circular 210, the Company classifies financial assets into groups:
- A financial asset recognised at fair value through profit or loss is a financial asset held for business purposes or classified as fair value through profit or loss at the time of initial recognition;
- Investments held to maturity are non-derivative financial assets with fixed or identifiable payments and have a fixed maturity that the Company intends and is able to hold until maturity;
- Loans and receivables are non-derivative financial assets with fixed or identifiable payments and are not listed on the market;
- Assets ready for sale are non-derivative financial assets that are determined to be ready for sale or are not classified as financial assets recognised at fair value through profit or loss, investments held to maturity or loans and receivables.

The classification of these financial assets depends on the purpose and nature of the financial assets and is decided at the time of initial recognition.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

The Company's financial assets include cash and current deposits, trade receivables, other receivables, loans, listed and unlisted financial instruments.

Financial assets are recorded at the date of purchase and discontinued recording at the date of liquidation. At the time of initial recognition, financial assets are confirmed at the original price plus direct transaction costs related to the purchase and issuance.

b. Financial liabilities and equity instruments

Financial instruments are classified as financial liabilities or equity instruments at the time of initial recognition consistent with the nature and definition of financial liabilities and equity instruments.

According to Circular 210, the Company classifies financial liabilities into the following groups:

- Financial liabilities recorded at fair value through profit or loss are liabilities held for business purposes or classified as fair value through profit or loss at the time of initial recognition;
- Financial liabilities are determined according to the allocation value determined by the original costs of the financial liabilities minus the principal repayments, plus or minus the accumulated allocations calculated according to the effective interest rate method of the difference between the original costs and the maturity value, subtracting (either directly or through the use of a backup account) due to impairment or irrevocability.

This classification of financial liabilities depends on the purpose and nature of the financial liabilities and is decided at the time of initial recognition.

The Company's financial liabilities include trade payables, other payables, debts and loans.

At the time of initial recognition, all financial liabilities are recorded at the original costs plus the direct transaction costs associated with the issuance.

Equity Instrument (EI): A contract proving the remaining interests in the Company's assets after deducting all obligations.

Offsetting financial Instruments: Financial assets and financial liabilities are offset against each other and present their net value on the Statement of financial position when and only if the Company has a legal right to offset the value already recorded; and intend to pay on a net basis or record assets and pay liabilities at the same time.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

V . NOTES TO THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

1 . CASH AND CASH EQUIVALENTS

Currency: VND

	Ending balance	Beginning balance
- Cash on hand	**236,870,406**	**236,930,354**
+ Cash on hand (VND)	236,870,406	236,930,354
- Cash in banks	**1,920,034,576**	**722,461,553**
+ Cash in banks (VND)	1,844,005,246	654,165,598
Joint Stock Commercial Bank for Investment and Development of Vietnam	*1,708,751,253*	*550,398,865*
Others	*135,253,993*	*103,766,733*
+ Cash in banks (USD)	76,029,330	68,295,955
Total	**2,156,904,982**	**959,391,907**

2 . TRADE RECEIVABLES

	Ending balance		Beginning balance	
2.1. Short-term	**Book value**	**Provision**	**Book value**	**Provision**
a. Related parties	***353,989,999***	-	***353,989,999***	-
DIC High Technology JSC	353,989,999	-	353,989,999	-
b. Other parties	***264,311,660,082***	***16,292,914,164***	***303,292,880,572***	***16,292,914,164***
Thien Nam Son Production, Service, and Trading Co., Ltd	60,210,961,316	-	60,210,961,316	-
Bac Giang Cement Joint Stock Company	29,971,768,279	-	29,971,768,279	-
Vietnam Electricity (Project Vinh Tan 4 Thermal Power Plant)	59,608,831,857	-	59,608,831,857	-
PT. Sumber Glober Energy TBK	-	-	31,751,255,562	-
Others	114,520,098,630	16,292,914,164	121,750,063,558	16,292,914,164
Total	**264,665,650,081**	**16,292,914,164**	**303,646,870,571**	**16,292,914,164**

3 . PREPAYMENTS TO SUPPLIERS

	Ending balance	Beginning balance
a. Related parties	***1,997,400,000***	***1,997,400,000***
DIC High Technology JSC	1,997,400,000	1,997,400,000
b. Other parties	***269,700,270,519***	***270,595,930,266***
Quang Ha TN Private Enterprise	20,263,570,554	20,263,570,554
Vietnam Ocean Shipping Joint Stock Company (VOSCO)	88,528,713,558	87,328,713,558
PT Indo Bulk Commodities	21,863,586,960	21,863,586,960
Huu Nghi Cement Joint Stock Company	30,035,609,966	30,035,609,966
Others	109,008,789,481	111,104,449,228
Total	**271,697,670,519**	**272,593,330,266**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

4 . FINANCIAL INVESTMENTS

Currency: VND

4.1. Held-to-maturity investments

	Ending balance			Beginning balance		
Short-term	**Cost**	**Recoverable value**	**Provision**	**Cost**	**Recoverable value**	**Provision**
- Lendings (Other parties)						
Bac Giang Cement Joint Stock Company (*)	*17,000,000,000*	-	-	*17,000,000,000*	-	-
Total	**17,000,000,000**	-	-	**17,000,000,000**	-	-

Note:

(*) Loan to Bac Giang Cement Joint Stock Company under Loan Agreement No. 02/2014/HD-DIC-XMB dated 15 July 2014 and its accompanying appendices. The lending interest rate is 5% per annum. As at 30 June 2026, estimated accrued interest amounted to VND 7,225,000,000. However, as the amount was considered unrecoverable, the Company did not recognize the corresponding interest income.

4.2. Investment in entities

	Ending balance			Beginning balance		
	Cost	**Recoverable value**	**Provision**	**Cost**	**Recoverable value**	**Provision**
a. Investments in subsidiaries	***19,700,000,000***	***12,063,398,576***	***(7,636,601,424)***	***19,700,000,000***	***12,063,398,576***	***(7,636,601,424)***
Minh Phong Trading and Transport JSC (1)	*10,200,000,000*	*9,063,398,576*	*(1,136,601,424)*	*10,200,000,000*	*9,063,398,576*	*(1,136,601,424)*
DIC High-Tech Joint Stock Company (2)	*3,000,000,000*	*3,000,000,000*	-	*3,000,000,000*	*3,000,000,000*	-
DIC Energy Joint Stock Company (3)	*6,500,000,000*	-	*(6,500,000,000)*	*6,500,000,000*	-	*(6,500,000,000)*
b. Investments in joint ventures and associates	***36,433,118,056***	***3,600,000,000***	***(95,055,018)***	***36,433,118,056***	***3,600,000,000***	***(95,055,018)***
Yen Mao Cement Joint Stock Company (4)	*32,833,118,056*	-	*(95,055,018)*	*32,833,118,056*	-	*(95,055,018)*
Minh Tan Steel Trading Joint Stock Company	*3,600,000,000*	*3,600,000,000*	-	*3,600,000,000*	*3,600,000,000*	-
c. Investments in other entities	***31,722,700,000***	***722,700,000***	-	***31,722,700,000***	***722,700,000***	-
Minh Hung Construction Development Investment Joint Stock Company	*302,700,000*	*302,700,000*	-	*302,700,000*	*302,700,000*	-
Industrial Development Company Limited (5)	*31,000,000,000*	-	-	*31,000,000,000*	-	-
DIC Construction Materials Production JSC (6)	*420,000,000*	*420,000,000*	-	*420,000,000*	*420,000,000*	-
Total	**87,855,818,056**	**16,386,098,576**	**(7,731,656,442)**	**87,855,818,056**	**16,386,098,576**	**(7,731,656,442)**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

4 . FINANCIAL INVESTMENTS (CONTINUED)

Currency: VND

Note:

(1) Minh Phong Trading and Transport Joint Stock Company is a subsidiary, with the parent company - DIC Investment and Trading Joint Stock Company holding a 51% ownership stake as at 30 June 2026.

(2) DIC High-Tech Joint Stock Company is a subsidiary, with the parent company - DIC Investment and Trading Joint Stock Company holding a 60% ownership stake as at 30 June 2026.

(3) DIC Energy Joint Stock Company is a subsidiary, with the parent company - DIC Investment and Trading Joint Stock Company holding a 65% ownership stake as at 30 June 2026.

(4) The capital contribution to Yen Mao Cement Joint Stock Company (formerly known as Huu Nghi 2 Cement Joint Stock Company) is with a voting right ratio of 24% to carry out the construction project 'Clinker - Cement Production Line,' corresponding to ownership of 4,800,000 shares. The contributed capital as at 30 June, 2026, amounts to VND 32,833,118,056 (not fully paid up). Among this, the capital contribution by company employees is VND 1,050,000,000. As of the time of issuing this report, the construction project has not been completed and is currently suspended.

(5) The Company and Industrial Development Co., Ltd. (located in Viet Tri City, Phu Tho Province) jointly invested under Capital Contribution Agreement No. 01/2014 dated June 19, 2014, with the purpose of owning and operating an asset system consisting of clinker rotary kiln machinery and equipment with a capacity of 1,200 tons per day acquired from Huu Nghi Cement Joint Stock Company. The Company's capital contribution under the contract is VND 31,000,000,000. According to the contract, the total amount of the Company's capital contribution will be transferred to Industrial Development Co., Ltd. in two phases: In Phase 1, within no more than 1 year, a contribution of VND 11,000,000,000 will be transferred at its par value, while the Company will simultaneously receive a fixed interest rate of 14% per annum. In Phase 2, within no more than 3 years, the remaining VND 20,000,000,000 will be transferred at its par value, and the Company will receive interest at a rate of 11.5% per annum for the first year and, for subsequent years, at the rate mutually agreed between the two parties. If Industrial Development Co., Ltd. fails to fulfill these commitments, the Company has the right to seize or liquidate the aforementioned assets in order to recover the capital contribution and the interest as agreed.

(6) Investment in DIC Construction Materials Production Joint Stock Company pursuant to the Board of General Directors Resolution No. 03-2018/NQHDQT.DIC-INTRACO dated July 11, 2018. The total value of the capital contribution is VND 2,000,000,000, which corresponds to 28.6% of the charter capital of DIC Construction Materials Production Joint Stock Company. The paid-in capital as at 30 June, 2026 is VND 420,000,000.

The long-term capital contribution investment in other entities is in the form of shares for which a fair value cannot be determined due to the absence of trading as at June 30, 2026.

Summary of Subsidiaries' Performance at June 30, 2026

Name of subsidiary	Ownership rate	Voting rights	Profit after tax	Retained earnings
Minh Phong Trading and Transport JSC	51%	51%	1,667,948,415	(719,399,345)
DIC High-Tech Joint Stock Company	60%	60%	-	(348,605,453)
DIC Energy Joint Stock Company	65%	65%	22,484,251	(16,377,106,212)

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

5 . OTHER RECEIVABLES

Currency: VND

	Ending balance		Beginning balance	
Short-term	**Value**	**Provision**	**Value**	**Provision**
- Advances	**91,903,656,654**	**(7,634,497,188)**	**88,431,257,297**	**(7,634,497,188)**
a. Related parties	***10,996,153,320***	***(20,000,000)***	***10,129,400,643***	***(20,000,000)***
- Hoang Van Thiem	6,184,816,181	-	5,980,963,504	-
- Nguyen Anh Kiet	1,582,017,900	-	929,117,900	-
- Nguyen Duc Hai	1,465,500,000	-	1,465,500,000	-
- Huynh Minh Thang	222,559,950	-	222,559,950	-
- Dinh Tien Dung	221,459,289	-	211,459,289	-
- Vu Quang	20,000,000	(20,000,000)	20,000,000	(20,000,000)
- Le Thi Thuy Nga	1,299,800,000	-	1,299,800,000	-
b. Other parties	***80,907,503,334***	***(7,614,497,188)***	***78,301,856,654***	***(7,614,497,188)***
- Others	80,907,503,334	(7,614,497,188)	78,301,856,654	(7,614,497,188)
- Deposits	**5,335,652,773**	-	**5,335,652,773**	-
- Department of Finance of Ben Tre Province	4,500,000,000	-	4,500,000,000	-
- Others	835,652,773	-	835,652,773	-
- Other receivables	**169,433,167,159**	**(3,627,283,467)**	**132,646,696,649**	**(3,627,283,467)**
a. Related parties	***146,669,367,910***	-	***110,290,226,281***	-
- BMC Production Trading Co., Ltd.	89,057,416,698	-	88,416,926,281	-
- BMC Mineral investment Co.,Ltd.	35,738,651,212	-	-	-
- DIC Energy Limited Company	819,000,000	-	819,000,000	-
- DIC High technology JSC	14,300,000	-	14,300,000	-
- DIC Energy JSC	21,040,000,000	-	21,040,000,000	-
b. Other parties	***22,763,799,249***	***(3,627,283,467)***	***22,356,470,368***	***(3,627,283,467)***
- Yen Khanh Production Trading Service Co.,Ltd	3,274,800,000	(3,274,800,000)	3,274,800,000	(3,274,800,000)
- Industrial Development Company Limited	9,793,222,223	-	9,793,222,223	-
- SSH Investment Trading and Service JSC	5,000,000,000	-	5,000,000,000	-
- Others	4,695,777,026	(352,483,467)	4,288,448,145	(352,483,467)
Total	**266,672,476,586**	**(11,261,780,655)**	**226,413,606,719**	**(11,261,780,655)**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

6 . BAD DEBTS

	Ending balance		Beginning balance	
	Cost	Recoverable value	Cost	Recoverable value
- Total value of receivables, overdue debts or no overdue doubtful debts	42,420,409,110	29,726,720,698	42,420,409,110	29,726,720,698
Total	**42,420,409,110**	**29,726,720,698**	**42,420,409,110**	**29,726,720,698**

7 . INVENTORIES

	Ending balance		Beginning balance	
	Historical cost	Provision	Historical cost	Provision
- Raw materials	8,296,173,080		8,296,173,080	
- Tools and supplies	314,942,364		314,942,364	
- Finished goods	58,321,555,899		58,321,555,899	
- Merchandise	101,309,030,818		101,309,030,818	
Total	**168,241,702,161**		**168,241,702,161**	

Note:

- Value of unused or degraded inventories which are unsold at the end of period: VND 31,997,305,387.

- Value of inventories put up as collateral to ensure liabilities at the end of period: None

8 . LONG-TERM ASSETS

Long-term construction in progress

	Ending balance		Beginning balance	
	Cost	Recoverable value	Cost	Recoverable value
Hoc Mon Project	860,535,666	860,535,666	736,895,342	736,895,342
Ben Tre Project	2,195,000,000	2,195,000,000	2,195,000,000	2,195,000,000
Total	**3,055,535,666**	**3,055,535,666**	**2,931,895,342**	**2,931,895,342**

9 . PREPAID EXPENSES

	Ending balance	Beginning balance
9.1. Short-term	**4,379,852,933**	**4,449,340,447**
- Others	4,379,852,933	4,449,340,447
9.2. Long-term	**886,104,359**	**6,859,450,435**
- Industrial land rental fees in Binh Phuoc Branch	-	5,994,495,786
- Prepaid Expenses Serving Joint Venture Contract	251,335,649	251,335,649
- Ben Tre Project	261,745,083	240,595,373
- Others	373,023,627	373,023,627
Total	**5,265,957,292**	**11,308,790,882**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

10 . INCREASE OR DECREASE IN TANGIBLE ASSETS

Currency: VND

Item	Buildings and structures	Machinery and equipment	Means of transportation	Office equipment	Other tangible assets	Total
Historical cost						
Beginning balance	**102,400,371,411**	**142,710,574,291**	**7,260,434,430**	**397,579,665**	**155,435,475**	**252,924,395,272**
Increase	-	-	-	-	-	-
- Additions	-	-	-	-	-	-
Decrease	**3,303,575,113**	**30,239,268,524**	**43,520,000**	-	-	**33,586,363,637**
- Disposals	3,303,575,113	30,239,268,524	43,520,000	-	-	33,586,363,637
- Other decreases	-	-	-	-	-	-
Ending balance	**99,096,796,298**	**112,471,305,767**	**7,216,914,430**	**397,579,665**	**155,435,475**	**219,338,031,635**
Accummulated depreciation						
Beginning balance	**65,169,686,022**	**114,821,841,432**	**6,427,170,325**	**392,185,265**	**153,561,528**	**186,964,444,572**
Increase	**4,450,672,660**	**8,459,987,758**	-	-	-	**12,910,660,418**
- Depreciation for the period	4,450,672,660	8,459,987,758	-	-	-	12,910,660,418
Decrease	**3,255,739,615**	**25,208,060,268**	**43,520,000**	-	-	**28,507,319,883**
- Disposals	3,255,739,615	25,208,060,268	43,520,000	-	-	28,507,319,883
- Other decreases	-	-	-	-	-	-
Ending balance	**66,364,619,067**	**98,073,768,922**	**6,383,650,325**	**392,185,265**	**153,561,528**	**171,367,785,107**
Net carrying amounts						
Beginning balance	**37,230,685,389**	**27,888,732,859**	**833,264,105**	**5,394,400**	**1,873,947**	**65,959,950,700**
Ending balance	**32,732,177,231**	**14,397,536,845**	**833,264,105**	**5,394,400**	**1,873,947**	**47,970,246,528**

Note:

- Net carrying amount of tangible assets mortgaged or pledged to secure loans: 32,569,075,439 *VND*

- Historical cost of tangible assets fully depreciated but still in use at the end of the period: 33,016,110,112 *VND*

- The Company did not have any tangible fixed assets in existence during the period, each of which accounted for 10% or more of the total value of tangible fixed assets.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

11 . LOANS AND FINANCE LEASE LIABILITIES

Currency: VND

Short-term (*)	Closing balance	Incur		Opening balance
		Increase	Decrease	
Borrowings and finance lease	**528,610,089,751**	**10,500,000,008**	**33,893,002,080**	**552,003,091,823**
Joint Stock Commercial Bank for Investment and Development of Vietnam - HCMC Branch [(1)]	414,776,540,850	-	30,843,002,080	445,619,542,930
Bank for Investment and Development of Cambodia [(2)]	69,602,968,688	-	2,400,000,000	72,002,968,688
Vietnam-Russia Joint Venture Bank - HCMC Branch [(3)]	27,268,455,205	-	650,000,000	27,918,455,205
Mr. Nguyen Vu Thinh [(4)]	6,462,125,000	-	-	6,462,125,000
Mr. Nguyen Duc Hai	10,500,000,008	10,500,000,008	-	
Current Portion of Long-Term Debt	**25,641,025,592**	-	-	**25,641,025,592**
Joint Stock Commercial Bank for Investment and Development of Vietnam - HCMC Branch [(5)]	25,641,025,592	-	-	25,641,025,592
Total	**554,251,115,343**	**10,500,000,008**	**33,893,002,080**	**577,644,117,415**

Note:

(1) Short-term borrowings from Joint Stock Commercial Bank for Investment and Development of Vietnam – Ho Chi Minh City Branch under Credit Facility Agreement No. 01/2019/1596656/HDTD dated 8 August 2019, with a total credit limit of VND 600,000,000,000 and a facility term of 12 months, bearing interest rates applied on a drawdown basis. The outstanding balance as at 30 June 2026 amounted to VND 414,776,540,850, all of which was overdue. The loan was obtained for working capital purposes and is secured by assets under mortgage and pledge agreements No. 02/2014/1596656 dated 14 May 2014; Nos. 62 and 63/2016/1596656/HDBD dated 19 January 2016; Nos. 64 and 65/2016/1596656/HDBD dated 12 April 2016; No. 05/2019/1596656/HDBD dated 15 November 2019; No. 10/1596656/HDTC-QĐN dated 27 November 2019; No. 06/2019/1596656/HDBD dated 22 November 2019; No. 16/1596656/HDBD-KPT dated 25 December 2019; and No. 11/1596656/HDBD-KPT dated 27 November 2019.

(2) Short-term borrowings from Bank for Investment and Development of Cambodia under Credit Facility Agreement No. 01/2020/1054411/HDTD dated 2 July 2020, with a total credit limit of VND 108,000,000,000 and a loan term of 12 months, bearing interest rates applied on a drawdown basis. The outstanding balance as at 30 June 2026 amounted to VND 69,602,968,688 and was overdue as at that date. The loan is secured by collateral including rights to receivables, land use rights relating to land plot No. 28, map sheet No. 05 and land plot No. 346, map sheet No. 05 located in Loc Thuan Commune, Binh Dai District, Ben Tre Province, and motor vehicles including a Mercedes Benz E200 (license plate No. 51F-558.39) and a Ford Ranger (license plate No. 51C-886.74). This loan was overdue as at 30 June 2026.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

11 . LOANS AND FINANCE LEASE LIABILITIES (CONTINUED)

Currency: VND

Note (Continued):

(3) Short-term borrowings from Vietnam-Russia Joint Venture Bank – Ho Chi Minh City Branch under Credit Facility Agreement No. 127/2019/HĐTD dated 21 May 2019, with a total credit limit of VND 100,000,000,000. The loan tenor is determined under each specific credit agreement but does not exceed 12 months, bearing interest rates applied on a drawdown basis. The outstanding balance as at 30 June 2026 amounted to VND 27,268,455,205, all of which was overdue. The loan was obtained to supplement working capital for business operations and is secured by land use rights relating to land plot No. 01 located in Loc Hoa Commune, Binh Phuoc Province with a total area of 20,000.8 m², and land plot No. 13 located in Loc Thuan Commune, Ben Tre Province with a total area of 12,883.3 m².

(4) Short-term borrowings from Mr. Nguyen Vu Thinh under the loan agreement dated 29 April 2020, with a total loan amount of VND 6,462,125,000. The loan term was from 29 April 2020 to 31 December 2020 and was subsequently extended to 31 December 2021 in accordance with the contract appendix dated 1 January 2021, bearing an interest rate of 8% per annum. The outstanding balance as at 30 June 2026 amounted to VND 6,462,125,000. The loan was obtained for the purpose of repaying liabilities to Saigon Development Joint Stock Company, is unsecured, and was overdue as at 30 June 2026.

(5) Current portion of long-term borrowings due to Joint Stock Commercial Bank for Investment and Development of Vietnam – Ho Chi Minh City Branch under Credit Agreement No. 01/2014/1596656 dated 14 May 2014, with a loan term of 84 months from the first disbursement date and bearing an interest rate of 11.5% per annum. The loan was obtained for the purpose of financing the purchase of a clinker and cement production line. The outstanding balance as at 30 June 2026 amounted to VND 25,641,025,592, representing the current portion of long-term borrowings due within 12 months, all of which was overdue. The loan is secured by assets under the mortgage agreements as disclosed in item (2).

(*) The overdue loans are currently being processed by the Bank in accordance with the prescribed debt processing procedures.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

12 TRADE PAYABLES

Currency: VND

Short-term	Ending balance	Beginning balance
a. Related parties	***78,966,596***	***78,966,596***
- Minh Tan Steel Trading Joint Stock Company	78,966,596	78,966,596
b. Other parties	***90,555,099,149***	***91,869,560,856***
- Dung Quang Trading Company Limited	9,256,682,802	9,856,682,802
- Khanh Ly Trading, Tourism And Transport Co., Ltd	5,284,122,795	5,284,122,795
- Lam Giang Trading and Transport Company Limited	6,833,636,545	6,833,636,545
- Saigon Development Joint Stock Company	30,176,788,738	30,776,788,738
- Truong Thanh Trading and Transport Company Limited	6,146,227,050	6,146,227,050
- Hai Nam Company Limited	8,261,003,547	8,311,003,547
- Others	24,596,637,672	24,661,099,379
Total	**90,634,065,745**	**91,948,527,452**

13 .PREPAYMENTS FROM CUSTOMERS

Short-term	Ending balance	Beginning balance
a. Related parties	***42,401,349,736***	***41,100,757,774***
- Minh Phong Trading and Transport Joint Stock Company	42,351,352,495	41,050,760,533
- Minh Tan Steel Trading Joint Stock Company	49,997,241	49,997,241
b. Other parties	***44,589,967,087***	***43,768,771,725***
- Saigon Development Joint Stock Company	41,854,936,620	41,854,936,620
- Others	2,735,030,467	1,913,835,105
Total	**86,991,316,823**	**84,869,529,499**

14 DIVIDENDS AND PROFITS PAYABLES

	Ending balance	Beginning balance
- Dividends	9,129,592,000	9,129,592,000
Total	**9,129,592,000**	**9,129,592,000**

- Dividends and profits declared for distribution but remaining unpaid to shareholders or owners beyond the due payment date, etc: VND 9,129,592,000.

15 STATUTORY OBLIGATIONS

Short-term	Beginning balance	Payables in the period	Paid in the period	Ending balance
15.1. Payables				
Value-added tax	-	1,109,881,390	-	1,109,881,390
Corporate income tax	926,629,617	-	-	926,629,617
Personal income tax	1,434,372,515	117,101,469	-	1,551,473,984
Other taxes	2,688,268,240	-	-	2,688,268,240
Total	**5,049,270,372**	**1,226,982,859**	**-**	**6,276,253,231**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

15 STATUTORY OBLIGATIONS (CONTINUED)

Short-term	Beginning balance	Payables in the period	Paid in the period	Ending balance
15.2. Receivables				
Value-added tax	99,984,987	-	-	99,984,987
Import and export tax	3,507,268	-	-	3,507,268
Total	**103,492,255**	**-**	**-**	**103,492,255**

Note: *The Company's tax settlements are subject to examination by the Tax Authority. Because the application of tax laws and regulation to many types of transactions is susceptible to varying interpetations, amounts reported in the financial statements could be changed at a later date upon final determination by the Tax Authority.*

16 ACCRUED EXPENSES

Short-term	Ending balance	Beginning balance
Accrued interest expense	392,470,545,808	359,173,621,570
Accrued electricity expenses	11,148,480,940	11,148,480,940
Others	41,883,910	41,883,910
Total	**403,660,910,658**	**370,363,986,420**

17 OTHER PAYABLES

	Ending balance	Beginning balance
17.1. Short-term	**13,855,640,542**	**51,566,260,370**
- Trade union fund	451,603,820	482,254,108
- Social insurance	81,643,489	50,696,500
- Health insurance	121,217,918	85,856,934
- Unemployment insurance	134,214,571	117,062,887
- Others payables	13,066,960,744	50,830,389,941
b. Other parties	***3,262,500,000***	***39,964,629,197***
+ DIC High-Tech Joint Stock Company	1,800,000,000	1,800,000,000
+ Minh Tan Steel Trading Joint Stock Company	1,462,500,000	1,462,500,000
+ BMC Mineral Investment Company Limited	-	36,702,129,197
b. Other parties	***9,804,460,744***	***10,865,760,744***
+ DIC Da Nang Joint Stock Company	245,329,871	245,329,871
+ Payables for contributed capital on Behalf	5,050,000,000	5,050,000,000
+ Others	4,509,130,873	5,570,430,873
17.2. Long-term	-	**22,376,648**
- Others	-	22,376,648
Total	**13,855,640,542**	**51,588,637,018**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

18 . OWNERS' EQUITY

Currency: VND

18.1. Changes in owners' equity

	Contributed charter capital	Share premium	Treasury shares	Development and investment funds	Retained earnings	Total
Previous beginning balance	**265,858,400,000**	**1,397,230,362**	**(3,694,761,833)**	**4,377,229,506**	**(328,377,731,800)**	**(60,439,633,765)**
- Increase in capital in previous year	-	-	-	-	-	-
- Profits in previous year	-	-	-	-	1,434,528,283	1,434,528,283
- Other increases	-	-	-	-	-	-
- Decrease in capital in previous year	-	-	-	-	-	-
- Losses in previous year	-	-	-	-	-	-
- Other decreases	-	-	-	-	-	-
Current beginning balance	**265,858,400,000**	**1,397,230,362**	**(3,694,761,833)**	**4,377,229,506**	**(326,943,203,517)**	**(59,005,105,482)**
- Increase in capital in current period	-	-	-	-	-	-
- Profits in current period	-	-	-	-	2,373,498,219	2,373,498,219
- Other increases	-	-	-	-	-	-
- Decrease in capital in current period	-	-	-	-	-	-
- Losses in current period	-	-	-	-	-	-
- Other decreases	-	-	-	-	-	-
Current ending balance	**265,858,400,000**	**1,397,230,362**	**(3,694,761,833)**	**4,377,229,506**	**(324,569,705,298)**	**(56,631,607,263)**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

18.2. Details of contributed charter capital

Currency: VND

	Ending balance	%	Beginning balance	%
- Capital contributions from individuals	260,783,560,000	98%	260,783,560,000	98%
- Capital contributions from organizations, company	5,074,840,000	2%	5,074,840,000	2%
Total	**265,858,400,000**	**100%**	**265,858,400,000**	**100%**

18.3. Capital transactions with owners and distribution of dividends or profits

	First 06 months of 2026	First 06 months of 2025
- Contributed captital		
+ Beginning balance	*265,858,400,000*	*265,858,400,000*
+ Increase in capital during the period	-	-
+ Decrease in capital during the period	-	-
+ Ending balance	*265,858,400,000*	*265,858,400,000*
- Dividends or profits distribution	-	-

18.4. Shares

	Ending balance	Beginning balance
- Authorised shares	-	-
- Issued shares	26,585,840	26,585,840
+ Ordinary shares	*26,585,840*	*26,585,840*
+ Preference shares	-	-
- Repurchased shares (treasury shares)	501,280	501,280
+ Ordinary shares	*501,280*	*501,280*
+ Preference shares	-	-
- Shares in circulation	26,585,840	26,585,840
+ Ordinary shares	*26,585,840*	*26,585,840*
+ Preference shares	-	-

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

19 . OFF-INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION ACCOUNTS

Foreign currency

	Ending balance	Beginning balance
- USD	2,623.71	2,618.25
- EUR	0.41	0.41

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

VI . NOTE TO INTERIM SEPARATE STATEMENT OF PROFIT OR LOSS

1 . REVENUES FROM SALES AND SERVICES RENDERED

Currency: VND

	First 06 months of 2026	First 06 months of 2025
- Revenue from services rendered	41,182,108,900	10,388,102,000
Total	**41,182,108,900**	**10,388,102,000**

2 . COSTS OF GOODS SOLD

	First 06 months of 2026	First 06 months of 2025
- Cost of services rendered	1,112,501,921	-
Total	**1,112,501,921**	**-**

3 . FINANCE INCOME

	First 06 months of 2026	First 06 months of 2025
- Interests on deposits and lending	-	176,850
- Realised gains from foreign exchange differences	537,084	698,913,172
- Unrealised gains from foreign exchange differences	7,569,472	-
Total	**8,106,556**	**699,090,022**

4 . FINANCE EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Borrowing costs	34,927,516,200	-
- Realised losses from foreign exchange differences	-	8,317,332
Total	**34,927,516,200**	**8,317,332**

5 . OTHER INCOME

	First 06 months of 2026	First 06 months of 2025
- Proceeds from disposals of fixed assets	18,718,469,596	-
- Others	-	2,837,864
Total	**18,718,469,596**	**2,837,864**

6 . OTHER EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Others	205,649,090	223,765,214
Total	**205,649,090**	**223,765,214**

7 . SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES

7.1. Selling expenses

	First 06 months of 2026	First 06 months of 2025
- Labour costs	26,110,000	24,430,000
- Depreciation and amortisation	-	172,495,585
Total	**26,110,000**	**196,925,585**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

7 . SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES (CONTINUED)

7.2. General and administrative expenses	First 06 months of 2026	First 06 months of 2025
- Labour costs	2,783,557,986	3,725,041,619
- Depreciation and amortisation	12,846,803,708	651,137,058
- Expenses from external services	5,346,614,430	71,830,188
- Tax, duties, fees	23,989,104	3,416,519,895
- Others	262,444,394	36,391,699
Total	**21,263,409,622**	**7,900,920,459**

8 . PRODUCTION AND OPERATING COSTS

	First 06 months of 2026	First 06 months of 2025
- Raw material costs	-	-
- Labour costs	3,922,169,907	3,749,471,619
- Depreciation and amortisation	12,846,803,708	823,632,643
- Expenses from external services	5,346,614,430	3,416,519,895
- Others	286,433,498	331,987,101
Total	**22,402,021,543**	**8,321,611,258**

9 . CURRENT INCOME TAX EXPENSES

	First 06 months of 2026	First 06 months of 2025
- Total accounting profit before tax	**2,373,498,219**	**2,760,101,296**
- Taxes are calculated based on the current CIT rate	20%	20%
- Increase/(Decrease) of accounting profit to determine profit to determine the taxable income		
+ Increase adjustments	6,364,809,548	223,765,214
Non-deductible expenses	*6,364,809,548*	*223,765,214*
+ Decrease adjustments	-	-
- Loss transfers from previous years	**8,738,307,767**	**2,983,866,510**
- Total taxable income	-	-
- Current corporate income tax expenses	-	-
- Deferred tax expenses	-	-
- Corporate income tax expenses (*)	-	-

(*) Corporate income tax expenses for the fiscal year are estimated based on taxable income and may be subject to adjustments depending on the tax authority's inspection.

VII . NOTES TO INTERIM SEPARATE STATEMENT OF CASH FLOWS

1 . Cash and cash equivalents held by the Company without use: None

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

2 . Non-monetary transactions affecting the interim separate statement of cash flows in the future: None

3 . Proceeds from borrowings during the period

	First 06 months of 2026	First 06 months of 2025
- Proceeds from ordinary contracts	10,500,000,008	-

4 . Payments on principal during the period

	First 06 months of 2026	First 06 months of 2025
- Payments from ordinary contracts	(33,893,002,080)	(3,633,128,965)

VIII . OTHER INFORMATION

1 . Contingent liabilities, commitments and other information:

The outstanding receivable from the Vietnam Electricity Group (EVN) valued at VND 59,608,831,857 is related to the contract for the supply of imported coal for the trial operation of the Vinh Tan 4 Thermal Power Plant. The Company has filed a lawsuit and submitted it to the People's Court of Ba Ria - Vung Tau Province, requesting that EVN settle this receivable. According to the lawsuit, DIC Investment and Trading Joint Stock Company has requested that the Vietnam Electricity Group (EVN) refund a total amount of VND 208,169,609,834. The People's Court of Ba Ria - Vung Tau Province issued Notice No. 11/2019 dated October 8, 2019 on the acceptance of the case and summoned the parties to resolve the dispute for the first time on December 2, 2019 and the second time on May 6, 2020. As of now, the Company has received Decision No. 03/2023/QDXXST-KDTM dated July 24, 2023 from the People's Court of Ba Ria - Vung Tau Province regarding the first-instance trial of the above lawsuit, and EVN has also complied with the Court's decision.

2 . Events after the reporting date: None.

3 . Changes to accounting estimates: None.

4 . Related parties

4.1. Transactions with key management personels

Key management personels and related individuals include: the Board of Directors, the Board of Management and the Board of Internal Control.

Transactions arising during the period between the Company and key management personels:

Remuneration of the Board of Directors, the Board of Management and the Board of Internal Control

		First 06 months of 2026	First 06 months of 2025
The Board of Directors			
Mr. Nguyen Duc Hai	Chairman	30,000,000	30,000,000
Mrs. Le Thi Thuy Nga	Member	18,000,000	18,000,000
Mr. Bui Thanh Nhan	Member	18,000,000	18,000,000
Mr. Dinh Tien Dung	Member	18,000,000	18,000,000
Mr. Vu Tien Viet	Member	18,000,000	18,000,000
Mr. Nguyen Anh Kiet	Member	18,000,000	18,000,000
Mr. Hoang Van Thiem	Member	18,000,000	18,000,000
The Board of Internal Control			
Mr. Huynh Minh Thang	Head of the board	27,000,000	27,000,000
Mrs. Phan Thuy Tram	Member	16,200,000	16,200,000
Mrs. Dang Thi Kim Chau	Member	16,200,000	16,200,000

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

4.1. Transactions with key management personels

		First 06 months of 2026	First 06 months of 2025
The Board of Management			
Mr. Dinh Tien Dung	Deputy General Director	215,111,443	163,014,000
Mr. Nguyen Anh Kiet	Deputy General Director	272,080,000	233,621,004
Mr. Hoang Van Thiem	Deputy General Director	260,465,000	224,700,292
The Company's Management			
Mrs. Vu Thi Ni Na		12,000,000	12,000,000

Other transactions	First 06 months of 2026
- Advances:	
Mr. Hoang Van Thiem	*748,443,600*
Mr. Nguyen Anh Kiet	*652,900,000*
- Reimburse	
Mr. Hoang Van Thiem	*544,590,923*
- Borrowings:	
Mr. Nguyen Duc Hai	*10,500,000,008*

As of the end of the period, the liabilities to key management personels are as follows:

	Ending balance	Beginning balance
- Receivables (Advances)		
Mr. Hoang Van Thiem	*6,184,816,181*	*5,980,963,504*
Mr. Nguyen Anh Kiet	*1,582,017,900*	*929,117,900*
Mr. Nguyen Duc Hai	*1,465,500,000*	*1,465,500,000*
Mr. Huynh Minh Thang	*222,559,950*	*222,559,950*
Mr. Dinh Tien Dung	*221,459,289*	*211,459,289*
Mr. Vu Quang	*20,000,000*	*20,000,000*
Mrs. Le Thi Thuy Nga	*1,299,800,000*	*1,299,800,000*
- Payables (Borrowings)		
Mr. Nguyen Duc Hai	*10,500,000,008*	-

4.2. Transaction with related parties as entities

Related party	Relationship
Minh Phong Trading and Transport Joint Stock Company	Subsidiary
DIC High-Tech Joint Stock Company	Subsidiary
DIC Energy Joint Stock Company	Subsidiary
DIC Energy Company Limited.	Related party
Minh Tan Steel Trading Joint Stock Company	Associated
BMC Production and Trading Company Limited	Related party
BMC Mineral Investment Company Limited	Related party
Yen Mao Cement Joint Stock Company	Associated

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

During the year, the Company had significant transactions with related parties as follows:

Related parties	Transaction	First 06 months of 2026
Minh Phong Trading and Transport Joint Stock Company	Interest payable	1,630,591,962
	Payment	330,000,000
BMC Production and Trading Company Limited	Payment	1,700,000,000
	Other payments	2,340,490,417
BMC Mineral Investment Company Limited	Payment	15,999,219,591
	Other payments	88,440,000,000

As of the date of the Interim Separate Financial Statements, the following amounts remain unpaid to related pa

Related parties	Description	Ending balance	Beginning balance
Minh Phong Trading and Transport Joint Stock Company	Payables	42,351,352,495	41,050,760,533
DIC High-Tech Joint Stock Company	Receivables from rental	353,989,999	353,989,999
	Others recceivables	14,300,000	14,300,000
	Other Payables	1,800,000,000	1,800,000,000
DIC Energy Joint Stock Company	Others recceivables	21,040,000,000	21,040,000,000
DIC Energy Company Limited.	Others recceivables	819,000,000	819,000,000
Minh Tan Steel Trading Joint Stock Company	Payables for purchase of goods	78,966,596	78,966,596
	Other Payables	1,462,500,000	1,462,500,000
BMC Production and Trading Company Limited	Others recceivables	89,057,416,698	88,416,926,281
BMC Mineral Investment Company Limited	Others recceivables	35,738,651,212	-
	Other Payables	-	36,702,129,197

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

5. Segment report

Currency: VND

Segment information is presented by departments according to the Company's geographical regions and operating sectors. Segment reports by geographical regions and operating sectors are based on the Company's internal reporting and management structure.

Segment reports include items directly allocated to a segment as well as to segments divided on a reasonable basis. Items not allocated include assets, liabilities, finance income, finance expenses, selling expenses, general and administrative expenses, other income or expenses, and corporate income tax expenses.

Segment report by operating sectors

For management purposes, the Company organises its business operations and accounting according to the following operating sectors:

For the accounting period ending as at 30 June 2026

Items	Goods		Services		Others		Total	
	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period
Revenues, in which:	-	-	41,182,108,900	10,388,102,000	-	-	41,182,108,900	10,388,102,000
+ Revenue from external sales	-	-	*41,182,108,900*	*10,388,102,000*	-	-	*41,182,108,900*	*10,388,102,000*
Revenue deductions	-	-	-	-	-	-	-	-
Costs of goods sold	-	-	1,112,501,921	-	-	-	1,112,501,921	-
Gross profit	**-**	**-**	**40,069,606,979**	**10,388,102,000**	**-**	**-**	**40,069,606,979**	**10,388,102,000**

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

6. The Company's financial risk management

The Company's primary financial liabilities consist of borrowed debts, trade payables, and other payables. The main purpose of these financial liabilities is to mobilize financial resources for the Company's activities. The Company has financial assets such as trade receivables and other receivables, cash and short-term deposits, and investments in listed and unlisted securities arising directly from the Company's operations.

The risks of material misstatement arising from the Company's financial instruments are market risk, credit risk and liquidity risk.

Risk management is an indispensable business for all business activities of the Company. The Company has established an internal control system to ensure rational balance between the costs when risks arise and the costs of risk management. The Board of Management continuously monitors the Company's risk management process to ensure rational balance between risk and risk control.

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

6.1. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise three types of risk: interest rate risk, foreign currency risk and commodity price risk. Financial instruments affected by market risk include loans and debts, corporate bonds, convertible bonds, deposits, and financial investments.

The sensitivity analyses have been prepared on the basis that the amount of net debt, the ratio of fixed to floating interest rates of the debt and the proportion of financial instruments in foreign currencies are all constant.

a. Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company's foreign currency risk is mainly related to the Company's activities (when revenue or expenses are of foreign currency origin different from the Company's functional currency).

The sensitivity of foreign currency

Since the Company is established and operates in Vietnam with the reporting currency being the Vietnamese Dong, and the Company's economical currency is also the Vietnamese Dong, the Company's foreign exchange risk is not material. At the end of the fiscal year, the company had negligible foreign currency balances, so the Company did not perform sensitivity analysis for foreign exchange.

b. Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Company's interest rate risk is mainly related to cash, short-term deposits and loans.

The Company manages interest rate risk by analyzing the market situation to obtain the most favourable interest rates within the limits of its risk management.

The Company did not conduct a sensitivity analysis for interest rates because the risk of interest rate changes at the reporting date was negligible.

c. Price risk

Stock price risk:

The listed and unlisted shares held by the Company are affected by market risks arising from uncertainty about the future value of the investment shares, resulting in the provision for the diminution in investment value that may increase or decrease. The Company manages stock price risk by setting investment limits. The Company's Board of Directors also reviews and approves investment decisions in stocks.

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

The Company will conduct an analysis and presentation of the sensitivity due to the impact of stock price fluctuations on the Company's operating results when there are detailed instructions by regulatory authorities.

Real estate price risk:

The Company has identified the following risks related to the Company's real estate portfolio:

- The cost of development projects may increase if there is a delay in the planning process. To limit this risk, the Company hires consultants who specialize in specific planning requirements within the scope of the project to reduce the risks that may arise during the planning process.

- The fair value risk of the real estate investment portfolio is due to the fundamental factors of the market and the buyers.

6.2. Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily for trade receivables) and from its financing activities, including deposits with banks, foreign exchange transactions and other financial instruments.

a. Trade receivables

The Company minimizes credit risk by dealing only with the customers that have good credit history. Besides, the accountants follow up the account receivables regularly to expedite the receipt. Trade receivables of the Company are related to various entities and therefore the credit risk exposed from trade receivables is low.

b. Cash in banks

Most of the Company's cash in bank is in the large and trusted banks in Vietnam. Credit risk to this balance at the bank is managed by the treasury department of the Company in accordance with Company policy. The Company does not realize any material credit risk to this cash in bank.

6.3. Liquidity risk

The liquidity risk is the risk that the Company will encounter difficulty in meeting financial obligation due to shortage of funds. The Company's liquidity risk mainly arises from the fact that financial assets and financial liabilities have different maturity dates.

The Board of Management is responsible for managing liquidity risk. The most major payables are secured by deposits, receivables and short-term assets. The Company did not perform a sensitive analysis on liquidity risks because concentration on liquid risks are low.

The Company monitors its liquidity risk by maintaining a level of cash and cash equivalents and bank loans deemed adequate by management to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

The table below summarizes the payment terms of the Company's financial liabilities based on the expected payments under contractrual agreement on an undiscounted basis:

	< 1 year	1 - 5 years	> 5 years	Total
Ending balance				
Loans and debts	554,251,115,343	-	-	554,251,115,343
Trade payables	90,634,065,745	-	-	90,634,065,745
Accrued expenses	403,660,910,658	-	-	403,660,910,658
Other payables	13,855,640,542	-	-	13,855,640,542
Beginning balance				
Loans and debts	577,644,117,415	-	-	577,644,117,415
Trade payables	91,948,527,452	-	-	91,948,527,452
Accrued expenses	370,363,986,420	-	-	370,363,986,420
Other payables	51,566,260,370	22,376,648	-	51,588,637,018

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

The Company believes that the concentration on liquidity risk of loan payment is low. The Company is able to pay its debts to due from cash flow from operating activities and proceeds from the financial assets to maturity.

Collaterals

In Notes to Interim Separate Financial Statements, the Company has used secured assets as collateral for loans and holds secured assets of other parties for the Company's transactions.

7. Financial assets and financial liabilities

Fair value of financial assets and financial liabilities are presented as follows:

	Book value		Fair value	
	Ending balance	**Beginning balance**	**Ending balance**	**Beginning balance**
Financial assets				
Cash and cash equivalents	2,156,904,982	959,391,907	2,156,904,982	959,391,907
Trade receivables	264,665,650,081	303,646,870,571	264,665,650,081	303,646,870,571
Advances to suppliers	271,697,670,519	272,593,330,266	271,697,670,519	272,593,330,266
Other receivables	266,672,476,586	226,413,606,719	266,672,476,586	226,413,606,719
Financial liabilities				
Trade payables	90,634,065,745	91,948,527,452	90,634,065,745	91,948,527,452
Advances from customers	86,991,316,823	84,869,529,499	86,991,316,823	84,869,529,499
Loans and debts	554,251,115,343	577,644,117,415	554,251,115,343	577,644,117,415
Payables to employees	299,312,703	785,304,971	299,312,703	785,304,971
Accrued expenses	403,660,910,658	370,363,986,420	403,660,910,658	370,363,986,420
Other payables	13,855,640,542	51,588,637,018	13,855,640,542	51,588,637,018

The Company has not assessed the fair value of its financial assets and liabilities at the end of the accounting period because Circular 210/2009/TT-BTC issued by the Ministry of Finance on November 6, 2009, as well as current regulations, do not provide specific guidance on determining the fair value of financial assets and liabilities. Circular 210/2009/TT-BTC requires the application of International Financial Reporting Standards on the presentation of Interim Separate Financial Statements and disclosure of information regarding financial instruments, but does not provide equivalent guidance on the valuation and recognition of financial instruments, including the application of fair value, in order to comply with International Financial Reporting Standards.

8. Restatements in the previous period's Interim Separate Financial Statements due to changes in accounting policies this period

None

9. Going-concern assumption

As at 30 June 2026, the Company had accumulated losses (Code 420) of VND 324,569,705,298, resulting in negative equity (Code 400) of VND 56,631,607,263, and its liabilities exceeded its total current assets by VND 188,667,655,430. These conditions raise concerns about the Company's ability to continue as a going concern.

10. Comparative information

The comparative figures are the figures in the Separate Statement of Financial Position for the fiscal year ended 31 December 2025, and the Interim Separate Statement of Profit or Loss and Interim Separate Statement of Cash Flows for the six-month period ended 30 June 2025, which have been audited and reviewed by Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS).

NOTES TO INTERIM SEPARATE FINANCIAL STATEMENTS

For the six-month period ended as at 30/06/2026

These figures are presented and reclassified in accordance with Circular 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance. The Company makes adjustments to some beginning items of the Separate Statement of Financial Position for the six-month period ended as at 30/06/2026, as follows:

TT	Item	Code	Circular 99/2025/TT-BTC	Circular 200/2014/TT-BTC	Difference
SEPARATE STATEMENT OF FINANCIAL POSITION					
			ASSETS		
1	Short-term held-to-maturity investments	No. 123	17,000,000,000	-	17,000,000,000
			LIABILITIES		
1	Other short-term payables	No. 320	51,566,260,370	60,695,852,370	(9,129,592,000)
2	Dividends and profits payables	No. 313	9,129,592,000	-	9,129,592,000

Approved, October 19, 2026

Preparer	Chief Accountant	Legal Representative
Bui Phan Quynh Bao	Nguyen Anh Kiet	Nguyen Duc Hai