

ILA JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 133/2026/CBTT

Ho Chi Minh City, October 27, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, ILA Joint Stock Company shall disclose the separate financial statements (FS) of the parent company for the third quarter of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name: ILA Joint Stock Company

Stock code: ILA

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

Contact phone/Tel: 0782 168 168 Fax:

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

Disclosure information content:

- Consolidated Financial statements for the second quarter of 2026

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

☒ Consolidated financial statements (TCNY has subsidiaries);

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

- Cases requiring an explanation of the cause:

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

Yes ☐

No ☒

Written explanation in case of accrual:

Yes ☐

No ☒

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

Yes ☐

No ☒

Written explanation in case of accrual:



Yes ☐

No ☒

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

Yes ☒

No ☐

Written explanation in case of accrual:

Yes ☒

No ☐

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

Yes ☒

No ☐

Written explanation in case of accrual:

Yes ☒

No ☐

This information was published on the company's website on: October 27, 2026 at the link: <http://ilagroup.com.vn/co-dong/danh-muc/bao-cao-tai-chinh-16.html>. We hereby commit that the information published above is true and we are fully responsible before the law for the content of the published information.

Attached documents:

- Consolidated financial statements for the third quarter of 2026
- Explanatory document No.

134.../2026/ILA-CV.GT

**CÔNG
TY CỔ
PHẦN
ILA**

Digitally signed by CÔNG TY
CỔ PHẦN ILA
DN: C=VN, CN=CÔNG TY
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Organizational representative

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



Hoang Nhu Hue



**CONSOLIDATED FINANCIAL
STATEMENTS**

For the period ended September 30, 2026

ILA JOINT STOCK COMPANY

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REPORT OF THE GENERAL DIRECTOR

For the period ended September 30, 2026

The General Director of ILA Joint Stock Company ("the Company") and its subsidiaries (collectively referred to as "the Group") has the honor of submitting this report and the audited consolidated financial statements of the Group for the accounting period ended September 30, 2026.

1. Business highlights of Group

Establishment

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

TRT Joint Stock Company rename to ILA Joint Stock Company (hereinafter referred to as the Company) in accordance with the Resolution of The Board of Directors No. 04/2018/NQ-HĐQT dated March 1, 2017 and the sixth amended the Enterprise Registration Certificate dated March 12, 2018.

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

English name: ILA JOINT STOCK COMPANY

Short name: ILA JSC

Security code: ILA (Upcom)

Structure of ownership: Joint Stock Company

- Trading of metals and metal ores;
- Trading of other construction materials and installation equipment;
- Trading of materials;
- Trading of other installation equipment in construction and manufacturing of electronic components;
- Construction and execution of projects and works.

Head office: 49 Street No. 5, An Phu An Khanh urban area, Ho Chi Minh City, Vietnam.

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

2. Financial position and results of operation

The Group's financial position and results of operation in the year are presented in the attached consolidated financial statements.

REPORT OF THE GENERAL DIRECTOR

For the period ended September 30, 2026

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

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

Board of Directors

Mr. Vo Xuan Phong	Chairman of the board
Mr. Le Nhat Nguyen	Member
Mr. Le Anh Thong	Member
Mr. Nguyen Viet Hoang Dung	Independent Member (Appointment on July 01, 2026)
Ms. Ho Cam Thy	Member (Appointment on July 01, 2026)
Mr. Tran Minh Chuong	Member (Removed on July 01, 2026)
Mr. Nguyen Minh Trieu	Independent Member (Removed on July 01, 2026)

Audit Committee

Mr. Nguyen Viet Hoang Dung	Chairman (Appointment on July 01, 2026)
Mr. Le Nhat Nguyen	Member (Appointment on July 01, 2026)
Mr. Nguyen Minh Trieu	Chairman (Removed on July 01, 2026)
Mr. Vo Xuan Cuong	Member (Removed on July 01, 2026)

Director general and Chief Accountant

Ms. Hoang Nhu Hue	Director general
Mr. Nguyen Van Phuc	Chief Accountant (Appointment on April 23, 2026)
Mr. Hoang Minh Khanh	Chief Accountant (Removed on April 10, 2026)

Legal representative of the Group during the period and at the date of these consolidated financial statements is:

Ms. Hoang Nhu Hue - Director general

4. The General Director's responsibility

The General Director is responsible for the preparation of the consolidated financial statements which give a true and fair view of the consolidated financial position of the Group as at September 30, 2026, the results of its consolidated operations and its consolidated cash flows for the year then ended. In preparing these consolidated financial statements, the General Director is required to:

- Select suitable accounting policies and then apply them consistently;
- Made judgments and estimates that are reasonable and prudent;
- The consolidated financial statements of the Group are prepared on the going concern basis unless it is inappropriate to presume that the Group will continue in business;
- Fully disclose the identities of the Group's related parties and all relationships and transactions with related parties that have occurred.

REPORT OF THE GENERAL DIRECTOR

For the period ended September 30, 2026

4. The General Director's responsibility

The General Director is responsible for ensuring that accurate accounting records are kept, which disclose, with reasonable accuracy at any time, the consolidated financial position of the Group and that the consolidated financial statements are prepared in compliance with the Vietnamese Accounting Standards and the Vietnamese Corporate Accounting System presented in the notes to the consolidated financial statements. The General Director is also responsible for safeguarding the assets of the Group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The General Director is not aware of any information related to fraud or suspected fraud that could affect the Group and involves Board of Directors, the General Director of the Group and employees with significant roles in internal control; or other matters where fraud could materially impact the consolidated financial statements.

5. Approval of the consolidated financial statement

We approve the attached consolidated financial statements to give a true and fair view, in all material respects of the consolidated financial position of the Group as at September 30, 2026 as well as the results of its consolidated operations and its consolidated cash flows for the year then ended. The consolidated financial statements are prepared in accordance with the prevailing Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other statutory requirements relevant to the preparation and presentation of the financial statements.

For and on behalf of the Group



Hoang Nhu Hue

Director General

Ho Chi Minh City, Vietnam

October 26, 2026

CONSOLIDATED BALANCE SHEET*As of September 30, 2026**Unit: VND*

ASSETS	Code	Notes	Sep 30, 2026	Jan. 01, 2026
A. CURRENT ASSETS	100		214.038.961.826	210.104.288.244
I. Cash and cash equivalents	110	V.1	310.621.326	1.826.217.496
1. Cash	111		310.621.326	1.826.217.496
2. Cash equivalents	112		-	-
II. Short-term financial investments	120		1.000.100.000	-
1. Trading securities	121		-	-
2. Provision for devaluation of trading securities	122		-	-
3. Held-to-maturity investments	123		1.000.100.000	-
4. Provision for investments held to maturity	124		-	-
5. Other short-term investments	125		-	-
6. Provision for losses on other short-term investments	126		-	-
III. Short-term accounts receivable	130		31.439.372.964	26.297.129.485
1. Trade receivables	131	V.2	31.652.300.178	30.756.727.055
2. Prepayments to suppliers	132	V.3a	5.359.260.061	2.665.616.206
3. Construction contract-in-progress receivables	134		-	-
4. Other short-term receivables	135	V.4	4.586.446.210	1.329.821.452
5. Provision for doubtful debts	136	V.5	(10.158.633.485)	(8.455.035.228)
6. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	140	V.6	180.126.499.750	180.582.631.677
1. Inventories	141		180.126.499.750	180.582.631.677
2. Provision for decline in value of inventories	149		-	-
V. Short-term biological assets	150		-	-
1. Livestock raised for short-term, one-time production	151		-	-
2. Seasonal or short-term crops	152		-	-
3. Provision for short-term biological asset losses	153		-	-
VI. Other current assets	160		1.162.367.786	1.398.309.586
1. Short-term prepayments	161	V.10a	18.902.746	23.113.217
2. Deductible VAT	162		1.085.544.924	1.318.276.253
3. Taxes and other receivables from the State Budget	163	V.14b	57.920.116	56.920.116
4. Repurchase and sale of Government's bonds	164		-	-
5. Other current assets	165		-	-

CONSOLIDATED BALANCE SHEET

As of September 30, 2026

Unit: VND

ASSETS	Code	Notes	Sep 30, 2026	Jan. 01, 2026
B. LONG-TERM ASSETS	200		87.210.675.954	90.955.029.087
I. Long-term receivables	210		11.107.039.010	11.054.224.626
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212	V.3b	10.558.000.000	10.558.000.000
3. Other long-term receivables	215		549.039.010	496.224.626
4. Provision for doubtful long-term receivables	216		-	-
II. Fixed assets	220		28.778.647.057	25.253.402.424
1. Tangible fixed assets	221	V.7	21.241.147.057	12.188.402.424
- Cost	222		27.765.770.068	17.387.472.237
- Accumulated depreciation	223		(6.524.623.011)	(5.199.069.813)
2. Finance lease assets	224		-	-
- Cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.8	7.537.500.000	13.065.000.000
- Cost	228		7.537.500.000	13.065.000.000
- Accumulated amortization	229		-	-
III. Long-term biological assets	230		-	-
1. Livestock for recurring production	231		-	-
a) Livestock for recurring production not yet at the mature stage	232		-	-
b) Livestock for recurring production at the mature stage	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation	235		-	-
2. Livestock for one-time long-term production	236		-	-
3. Seasonal crops or crops for one-time long-term production	237		-	-
4. Provision for impairment of long-term biological assets	238		-	-
IV. Non-current assets in progress	240		17.139.026.567	-
Works in progress	241		17.283.052.000	-
Capital construction in progress	242		(144.025.433)	-
V. Long-term financial investments	250		10.675.847.281	34.083.905.137
1. Investments in subsidiaries	251		-	-
2. Investments in associates, joint-ventures	252	V.9	10.675.847.281	34.083.905.137
VI. Long-term financial investments	260		-	-
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		-	-
3. Equity investments in other entities	263		-	-
4. Provision for long-term financial investments	264		-	-
5. Held-to-maturity investments	265		-	-
6. Provision for held-to-maturity investments	266		-	-

CONSOLIDATED BALANCE SHEET*As of September 30, 2026**Unit: VND*

ASSETS	Code	Notes	Sep 30, 2026	Jan. 01, 2026
VII. Other long-term assets	270		19.510.116.039	20.563.496.900
1. Long-term prepaid expenses	271	V.10b	1.069.918.556	74.388.585
2. Deferred income tax assets	272		-	-
3. Equipment, materials, spare parts	273		-	-
4. Other long-term assets	274		-	-
5. Goodwill	279	V.11	18.440.197.483	20.489.108.315
TOTAL ASSETS	270		301.249.637.780	301.059.317.331
RESOURCES	Code	Notes	Sep 30, 2026	Jan. 01, 2026
C. LIABILITIES	300		136.121.247.601	124.933.042.453
I. Current liabilities	310		87.792.593.724	85.909.255.136
1. Short-term payables to suppliers	311	V.12a	3.580.522.903	17.683.805.247
2. Short-term advances from customers	312	V.13	30.365.669.690	22.161.986.765
3. Dividends and profit payable	313		-	-
4. Taxes and other payables to the State (short-term)	314	V.14a	1.376.392.244	1.452.531.137
5. Payables to employees	315		621.143.161	804.175.939
6. Short-term accrued expenses	316	V.15	65.097.068	282.773.955
7. Short-term payables under construction contract prog	318		-	-
8. Short-term unearned revenue	319		-	-
9. Other short-term payables	320	V.16	3.807.497.197	154.911.932
10. Short-term borrowings and finance lease liabilities	321	V.17a,b	47.976.271.461	43.369.070.161
11. Short-term provisions	322		-	-
12. Bonus and welfare fund	323		-	-
13. Price stabilization fund	324		-	-
14. Government bond repurchase agreements	325		-	-
II. Non-current liabilities	330		48.328.653.877	39.023.787.317
1. Long-term payables to suppliers	331	V.12b	10.987.218.116	-
2. Long-term advances from customers	332		-	-
3. Taxes and other payables to the State (long-term)	333		-	-
4. Long-term accrued expenses	334		-	-
5. Long-term unearned revenue	337		-	-
6. Other long-term payables	338		-	-
7. Long-term borrowings and finance lease liabilities	339	V.17c	12.664.144.525	15.080.338.261
8. Convertible bonds	340		-	-
9. Preferred shares	341		-	-
10. Deferred income tax liabilities	342	V.18	24.128.252.226	23.492.724.432
11. Long-term provisions	343		549.039.010	450.724.624
12. Science and technology development fund	344		-	-

CONSOLIDATED BALANCE SHEET

As of September 30, 2026

Unit: VND

RESOURCES	Code	Notes	Sep 30, 2026	Jan. 01, 2026
D. OWNERS' EQUITY	400		165.128.390.179	176.126.274.878
I. Owners' equity	410	V.19	165.128.390.179	176.126.274.878
1. Owners' contributed capital	411		196.414.310.000	196.414.310.000
- Ordinary shares with voting rights	411a		196.414.310.000	196.414.310.000
- Preferred shares	411b		-	-
2. Share premium	412		-	-
3. Convertible bond options	413		-	-
4. Other equity of owners	414		-	-
5. Treasury shares	415		-	-
6. Revaluation surplus	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418		-	-
9. Other funds belonging to equity	419		-	-
10. Undistributed earnings after tax	420		(34.188.679.009)	(23.321.397.754)
- Accumulated undistributed earnings up to the end of	420a		(23.321.397.754)	3.423.357.770
- Undistributed earnings of the current period	420b		(10.867.281.255)	(26.744.755.524)
11. Non-controlling interest	429		2.902.759.188	3.033.362.632
TOTAL RESOURCES	440		301.249.637.780	301.059.317.331



Nguyen Van Phuc
Chief Accountant / Preparer

Ho Chi Minh City, Vietnam
October 26, 2026



Hoang Nhu Hue
Director General

CONSOLIDATED INCOME STATEMENT

For the period ended September 30, 2026

Unit: VND

ITEMS	Code	Notes	Quarter III of Year 2026	Quarter III of Year 2025	Accumulated from the beginning of the year to the end of this quarter this year	Accumulated from the beginning of the year to the end of this quarter last year
1. Revenue from sale of goods and rendering of service	01	VI.1	20.037.265.144	13.858.578.846	48.340.159.108	77.473.895.401
2. Deductions	02		-	-	-	464.370.106
3. Net revenue from sale of goods and rendering of serv	10		20.037.265.144	13.858.578.846	48.340.159.108	77.009.525.295
4. Cost of sales	11	VI.2	17.710.059.241	12.884.620.401	44.749.879.982	67.027.311.075
5. Gross profit (20 = 10 - 11)	20		2.327.205.903	973.958.445	3.590.279.126	9.982.214.220
6. Profit/Loss from sale and liquidation of investment property	21		-	-	(887.500.000)	-
7. Financial income	22	VI.3	116.174	38.267.679	705.537	252.466.397
8. Financial expenses	23	VI.4	1.431.588.435	1.495.385.751	4.590.304.760	5.375.811.945
<i>In which: loan interest expenses</i>	24		<i>1.431.588.435</i>	<i>1.260.679.699</i>	<i>4.590.304.760</i>	<i>4.394.607.008</i>
9. Share in profits of associates	25		-	-	-	-
10. Selling expenses	26	VI.5a	-	42.626.498	55.397.518	375.165.767
11. General & administration expenses	27	VI.5b	1.518.166.685	1.440.333.563	6.512.738.555	6.360.186.169
12. Operating profit (30 = 20 + 21 + 22 - 23 + 25 - 26 + 27)	30		(622.433.043)	(1.966.119.688)	(8.454.956.170)	(1.876.483.264)
13. Other income	31		129.240.561	744	129.743.097	16.000.987
14. Other expenses	32	VI.6	1.152.233.621	49.984.940	2.037.143.832	217.232.922
15. Other profit (40 = 31 - 32)	40		(1.022.993.060)	(49.984.196)	(1.907.400.735)	(201.231.935)

CONSOLIDATED INCOME STATEMENT

For the period ended September 30, 2026

Unit: VND

ITEMS	Code	Notes	Quarter III of Year 2026	Quarter III of Year 2025	Accumulated from the beginning of the year to the end of this quarter this year	Accumulated from the beginning of the year to the end of this quarter last year
16. Accounting profit before tax (50 = 30 + 40)	50		(1.645.426.103)	(2.016.103.884)	(10.362.356.905)	(2.077.715.199)
17. Corporate income tax - current	51		-	-	-	419.746.285
18. Corporate income tax - deferred	52		88.423.224	147.334.915	635.527.794	187.207.047
19. Net profit after corporate income tax (60 = 50 - 51 - 52)	60		(1.733.849.327)	(2.163.438.799)	(10.997.884.699)	(2.684.668.531)
Shareholders of the parent company	61		(1.702.450.652)	(2.143.277.528)	(10.867.281.255)	(2.708.910.131)
Non-Controlling Interests	62		(31.398.675)	(20.161.271)	(130.603.444)	24.241.600
20. Earnings per share	70	VI.7	(87)	(109)	(553)	(138)
21. Diluted earnings per share	71	VI.7	(87)	(109)	(553)	(138)



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Nguyen Van Phuc
 Chief Accountant / Preparer

.....
Hoang Nhu Hue
 Director General

Ho Chi Minh City, Vietnam
 October 26, 2026

CONSOLIDATED CASH FLOW STATEMENT

(Theo phương pháp gián tiếp)

For the period ended September 30, 2026

Unit: VND

ITEMS	Code	Notes	Accumulated from the beginning of the year to the end of this quarter this year	Accumulated from the beginning of the year to the end of this quarter last year
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before tax	01		(10.362.356.905)	(2.077.715.199)
2. Adjustments for :				
- Depreciation of fixed assets and investment properties	02		3.523.518.034	3.192.074.602
- Provisions	03		1.801.912.643	1.134.120.056
- Gain/losses from foreign exchange differences upon revaluation of monetary assets denominated in foreign currencies	04		-	-
- Gains/losses from investing activities	05		887.500.000	728.738.540
- Interest expense	06		4.590.304.760	4.394.607.008
- Other adjustments	07		-	-
3. Profit from operating activities before changes in working capital	08		440.878.532	7.371.825.007
- Increase (-)/ decrease (+) in receivables	09		(6.666.924.791)	(59.095.566.237)
- Increase (-)/ decrease (+) in inventories	10		415.903.356	(706.899.988)
- Increase (+)/ decrease (-) in payables (Other than payables, income tax)	11		8.673.909.983	17.559.438.206
- Increase (-)/ decrease (+) in prepaid expenses	12		(991.319.500)	202.565.757
- Increase (-)/ decrease (+) in trading securities	13		-	-
- Interest paid	14		(4.807.981.647)	(4.454.869.094)
- Corporate income tax paid	15		(192.877.692)	(197.369.048)
- Other receipts from operating activities	16		-	-
- Other payments on operating activities	17		-	-
Net cash inflows/(outflows) from operating activities	20		(3.128.411.759)	(39.320.875.397)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchases of fixed assets and other long-term assets	21		(4.218.091.975)	(4.992.592.593)
term assets	22		4.640.000.000	-
3. Loans granted, purchases of debt instruments of other entities	23		(1.000.100.000)	-
4. Collection of loans, proceeds from sales of debt instruments of other entities	24		-	-
5. Investments in other entities	25		-	-
6. Proceeds from divestment in other entities	26		-	42.434.646.901
7. Dividends and interest received	27		-	264.584.204
Net cash inflows/(outflows) from investing activities	30		(578.191.975)	37.706.638.512

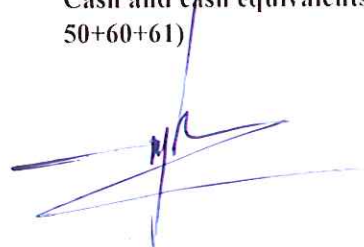
CONSOLIDATED CASH FLOW STATEMENT

(Theo phương pháp gián tiếp)

For the period ended September 30, 2026

Unit: VND

ITEMS	Code	Notes	Accumulated from the beginning of the year to the end of this quarter this year	Accumulated from the beginning of the year to the end of this quarter last year
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from issue of shares and capital contribution	31		-	-
2. Payments for shares returns and repurchases	32		-	-
3. Proceeds from borrowings	33		45.766.936.672	41.420.835.956
4. Repayments of borrowings	34		(43.575.929.108)	(48.051.400.804)
5. Payments for finance lease liabilities	35		-	-
6. Dividends paid	36		-	-
Net cash inflows/(outflows) from financing activities	40		2.191.007.564	(6.630.564.848)
Net cash inflows/(outflows) (50 = 20+ 30 + 40)	50		(1.515.596.170)	(8.244.801.733)
Cash and cash equivalents at the beginning of the year	60		1.826.217.496	9.901.362.743
Effect of foreign exchange differences	61		-	-
Cash and cash equivalents at the end of the year (70 = 50+60+61)	70	V.1	310.621.326	1.656.561.010



Nguyen Van Phuc
Chief Accountant / Preparer

Ho Chi Minh City, Vietnam
October 26, 2026



Hoang Nhu Hue
Director General

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***I. BUSINESS HIGHLIGHTS****1. Establishment**

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

TRT Joint Stock Company rename to ILA Joint Stock Company (hereinafter referred to as the Company) in accordance with the Resolution of The Board of Directors No. 04/2018/NQ-HĐQT dated March 1, 2017 and the sixth amended the Enterprise Registration Certificate dated March 12, 2018.

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

Structure of ownership: Joint Stock Company.

English name: ILA JOINT STOCK COMPANY

Security code: ILA (Upcom)

Head office: 49 Street No. 5, An Phu An Khanh urban area, Ho Chi Minh City, Vietnam.

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

2. Operating industry and principal activities

- Wholesale of metals and metal alloys;
- Sale of other materials and installation equipment used in construction;

3. Normal operating cycle

The Group's normal operating cycle is 12 months beginning from January 1 and ending on December 31.

4. Operations in the year affecting the consolidated financial statements: Not applicable.**5. Total number of employees as of September 30, 2026:** 77 employees. (As at December 31, 2025: 52 employees).**6. Disclosure on comparability of information in the consolidated financial statements**

The selection of figures and information needs to be presented in the consolidated financial statements has been implemented based on the principle of comparability among corresponding accounting periods.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***7. Enterprise Structure****7.1. Total number of subsidiaries:** 02 (two) subsidiaries

- Number of subsidiaries consolidated: 02 (two) subsidiaries.
- Number of subsidiaries not consolidated: None.

7.2. List of subsidiaries consolidated:

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

<i>Company's name and address</i>	<i>Business sector</i>	<i>Percentage of owning</i>	<i>Percentage of voting right</i>
ILA E&C Joint Stock Company Address: 101/14 Street No. 11, Quarter 9, Thu Duc ward, Ho Chi Minh City, Viet Nam.	Trading of metals and metal ores, trading of materials and other installation equipment in construction, construction execution, and project works.	98,00%	98,00%
ILA Mineral Joint Stock Company Địa chỉ: 129 Tang Bat Ho Street, Quy Nhon ward, Gia Lai province.	Mining and producing from stone quarries.	98,00%	98,00%

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

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

2. Reporting currency

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

III. ACCOUNTING PERIOD AND REPORTING CURRENCY**1. Applicable Accounting System**

The Corporation applies accounting standards and the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, replacing Circular No. 200/2014/TT-BTC dated December 22, 2014, Circular No. 43/2026/TT-BTC dated April 20, 2026, replacing Circular No. 202/2014/TT-BTC issued by the Ministry of Finance of Vietnam on December 22, 2014, and subsequent amending and supplementing circulars.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***2. Disclosure of compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System**

We conducted our accounting, preparation and presentation of the financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other relevant statutory regulations. The financial statements give a true and fair view of the state of affairs of the Company and the results of its operations as well as its cash flows.

The selection of figures and information presented in the notes to the financial statements is complied with the material principle in Vietnamese Accounting Standard No.21 - Presentation of the financial statements.

IV. APPLICABLE ACCOUNTING POLICIES**1. Basis of consolidation**

The consolidated financial statements comprise of the financial statements of ILA Joint Stock Company and its subsidiaries' ("the Group of the Companies") for the period ending September 30, 2026.

The financial statements of the subsidiaries are consolidated from the purchase date when the Group starts control to the date it ceases the control.

The subsidiaries' financial statements are prepared for the same accounting period as the Company under the accounting policies in consistency with the company's. The adjustments for any different accounting policies are implemented to ensure the consistency between the subsidiaries and the Company.

All inter-company balances and revenue, income, expenses incurred from transactions of the Group including unrealized gains incurred from inter-company transactions in the assets' value are completely eliminated.

Unrealized loss incurred from intra-group transactions recorded in the assets' value are eliminated when the expenses resulting in the loss are unrecoverable.

Interest of uncontrolled shareholders represents the portion in gain or loss and net assets of the subsidiaries that are not held by the Group and presented separately in the consolidated Income Statement and from shareholders' equity of the Group in the owners' equity in the consolidated Balance Sheet.

Losses incurred in the subsidiary are allocated in correspondence with the uncontrolled shareholders' portion of ownership, including the case where those losses are greater than the uncontrolled shareholders' portion of ownership in the subsidiary's net asset.

Goodwill (or bargain purchase gain) arising from the acquisition of a Subsidiary is the difference between the cost of the investment and the fair value of the identifiable net assets of the Subsidiary at the date of acquisition. Goodwill is amortized over its estimated useful life, which should not exceed 10 years. The Group periodically reassesses the impairment of goodwill. If there is evidence that the amount of goodwill lost is greater than the annual allocation, the goodwill is amortized in the period in which it arises.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND*

2. Principles for recording cash and cash equivalents

Cash includes cash and demand deposit

3. Principles for recording trade receivables and other receivables

Receivables are stated at original cost less provision for doubtful debts.

The classifying of the receivables as trade receivables, inter-company receivables and other receivables depends on the nature of the transaction or relationship between the company and debtor.

Method of making provision for doubtful debts: provision for doubtful debts is estimated for the loss value of the receivables, other held-to-maturity investments similar to doubtful debts that are overdue and undue, but are likely to become possibly irrecoverable due to insolvency of debtors who go bankruptcy, making procedures for dissolution, go missing or run away....

4. Principles for recording inventories

Inventories are stated at original cost less (-) the provision for the decline in value of obsolete and deteriorated inventories.

Original costs are determined as follows:

Merchandises: consists of costs of purchase, costs of transportation and other costs incurred in bringing the inventories to their present location and condition.

Work in progress: costs of raw materials, labor and other directly costs for producing inventories incurred in the duration of building works in progress.

Method of calculating inventories' value: Weighted average method.

Method of accounting for the inventories: Perpetual method.

Method of making provision for decline in value of inventories: Provision for decline in value of inventories is made when the net realisable value of inventories is lower than their original cost. Net realisable value is the estimated selling price less the estimated costs of completion and selling expenses. Provision for decline in value of inventories is the difference between the cost of inventories greater than their net realisable value. Provision for decline in value of inventories is made for each inventory with the cost greater than the net realisable value.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***5. Principles for recording fixed assets****5.1. Tangible fixed assets**

Tangible fixed assets are stated at original cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises all expenditures of bringing the asset to its working condition and location for its intended use. The expenditures incurred beyond their originally assessed standard of performance are capitalised as an additional cost of tangible fixed assets when they have resulted in an increase in the future economic benefits expected to be obtained from the use of those tangible fixed assets. The expenditures which do not meet the above conditions are charged to the expenses in the year.

When the assets are sold or disposed, their original costs and the accumulated depreciation which have been written off and any gain or loss from disposal of assets are recorded in the income statement.

Tangible fixed assets purchased

The original cost of purchased tangible fixed assets shall consist of the actual purchase price less (-) trade discounts or reduction plus (+) taxes (excluding taxes to be refunded) and relevant expenses calculated to the time when such fixed assets are put into operation such as fees for installation and trial operation of fixed assets; specialists and other direct costs.

For fixed assets that are buildings and structures attached to land use rights, the value of the land use rights is separately determined and recognised as an intangible fixed asset.

5.2. Principles for recording intangible fixed assets

The original cost of purchased intangible fixed assets shall consist of the actual purchase price payable less (-) trade discounts or reduction plus (+) taxes (excluding taxes to be refunded) and relevant expenses calculated to the time when such fixed assets are put into operation.

Intangible fixed assets represent land use rights

The original cost of intangible fixed assets as land use rights is the amount paid when acquiring legal land use rights from others, including compensation costs, site clearance expenses, ground leveling costs, registration fees, and other related expenses (or the value of land use rights contributed as capital by the Group).

5.3. Method of depreciating and amortizing fixed assets

Depreciation is charged to write off the cost of fixed assets on a straight-line basis over their estimated useful lives. Useful life means the duration in which the tangible fixed assets produce their effect on production and business.

The estimated useful life for assets is as follows:

<i>Buildings and structures</i>	<i>06 - 08 years</i>
<i>Machinery and equipment</i>	<i>05 - 10 years</i>
<i>Transportation and facilities</i>	<i>06 - 10 years</i>
<i>Office equipment</i>	<i>05 years</i>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***6. Principles for recording construction in progress**

Construction in progress is stated at original cost. These are all necessary costs for purchasing fixed assets, building. These costs are capitalised as an additional cost of asset when the works have been completed. After the works have been finalized, the asset will be handed over and put into use.

7. Principles for recording prepaid expenses

Prepaid expenses are all expenses that actually incurred but relate to the operating result of several accounting periods. The Group's prepaid expenses include the following: tools and equipment, property insurance, and warehouse rental costs.

Method of allocating prepaid expenses: The determination and allocation of prepaid expenses into costs of production and business operation of each period is on a straight-line basis. Based on the nature and level of each expense, the term of allocation is defined as follows: short-term prepaid expenses should be allocated within one year; Long-term expenses should be allocated in the term from 12 months to 36 months.

8. Principles for recording liabilities

Liabilities are recorded at original cost and not lower than the payment obligation.

Liabilities shall be classified into trade payables, inter-company payables and other payables depending on the nature of transactions and relationship between the Group and debtors.

At the reporting date, if it is evident that there is an unavoidable loss, an amount payable shall be recorded according to cautious rules.

9. Principles for recording borrowings

Borrowings are total amounts the Group owes to banks, institutions, financial companies and other objects (excluding borrowings under the form of bond or preferred stock issuance which require the issuer to repurchase at a certain time in the future).

Borrowings are monitored in detail according to creditor, agreement and borrowed asset.

10. Principles for recording and capitalizing borrowing costs

Borrowing costs, consisting of interest and other costs that an entity incurs in connection with the borrowing of funds are recognised as an expense in the year in which they are incurred, except where the borrowing costs related to borrowings in respect of the construction or production of uncompleted assets, in which case the borrowing costs incurred during the period of construction are capitalised as part of the cost of the assets concerned when they satisfy conditions stipulated in the VAS No. 16 "Borrowing costs".

11. Principles for recording accruals

Accrued expenses include borrowing costs, other payable expenses, etc., that have been incurred during the reporting period but have not yet been paid. These expenses are recognized based on reasonable estimates of the amounts payable under specific contracts or agreements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***12. Salary policy and compulsory insurances**

Salaries are calculated and allocated as expenses for the period based on the employment contract and the Group's salary policy. Accordingly, the Group implements the allocation of social insurance, health insurance, and unemployment insurance contributions in compliance with the regulations (Circulars) issued by the Ministry of Labor, War invalids and Social Affairs, which are updated periodically throughout 2026.

13. Principles for recording owners' equity**Share capital**

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

Undistributed profit

Undistributed earnings reflect the Group's cumulative after-tax segment result as of the reporting date.

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

14. Principles for recording revenues**Revenue from goods sold**

Revenue from sales is recognized when all 5 following conditions have been satisfied: 1. The enterprise has transferred to the buyer the significant risks and rewards of ownership of the goods; 2) The enterprise retains neither continuing managerial involvement as an owner nor effective control over the goods sold; 3) The amount of revenue can be measured reliably; 4) The economic benefits associated with the transaction has flown or will flow to the enterprise; 5) The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from service rendered

Revenue from services rendered is recorded when the result of the supply of services is determined reliably. In case where the services are rendered in several periods, the revenue will be recorded by the part of completed works at the balance sheet. Revenue from services rendered is determined when the following four conditions have been satisfied: 1. The revenue is determined firmly; 2. The economic benefits associated with the transaction has flown or will flow from the supply of the services; 3. Part of completed works can be determined at the balance sheet date; 4. The costs incurred or to be incurred in respect of the transaction can be measured reliably.

If the contract's results cannot be determined firmly, the revenue will be recorded at the recoverable level of expenses recorded.

Financial income

Financial incomes include interests from demand deposits and other financial incomes.

Income arising from interests of the enterprises shall be recognized if they simultaneously satisfy the two (2) conditions below 1. It is possible to obtain economic benefits from the concerned transactions; 2. Income is determined with relative certainty.

- Interests incomes recognized on the basis of the actual time and interest rates in each period.

When an amount which has been recorded as an income becomes irrecoverable, such irrecoverable or uncertainly recoverable amount must be accounted as expense incurred in the year, but not recorded as income decrease.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***15. Principles and methods for recognizing the cost of goods sold**

The cost of goods sold and services provided during the year is recorded in the income statement based on the costs incurred from goods, materials sold, and other costs provided during the year. The cost of goods is recognized at the time the transaction occurs or when it is relatively certain that it will arise in the future, regardless of whether the payment has been made or not. The cost of goods sold and revenue are recognized simultaneously in accordance with the matching principle. Costs exceeding the normal consumption level are immediately recorded in the cost of goods sold based on the prudence principle.

16. Principles and method of recording financial expenses

Financial expenses include expenses or loss related to the financial investment; Provision for devaluation of financial investment and other financial expenses.

Financial expenses are recorded in details by their content and determined reliably when there are sufficient evidences on these expenses.

17. Principles and methods for recognizing tax expenses

Corporate income tax includes current corporate income tax and deferred corporate income tax incurred in the year and set basis for determining operating result after tax in current fiscal year.

Current income tax expense represents the corporate income tax payable based on taxable profit for the year and applicable tax rate.

Deferred corporate income tax expense is the amount of corporate income tax payable in the future, arising from the recognition of deferred tax liabilities during the year and the reversal of deferred tax assets recognized in previous years. The Group does not include in this account deferred tax assets or deferred tax liabilities arising from transactions that are recognized directly in equity.

Deferred corporate income tax income is the amount that reduces the deferred corporate income tax expense, arising from the recognition of deferred tax assets during the year and the reversal of deferred tax liabilities recognized in previous years.

The Group only offsets deferred tax assets and deferred tax liabilities when it has a legal right to offset current tax assets against current tax liabilities, and the deferred tax assets and deferred tax liabilities relate to corporate income taxes managed by the same tax authority for the same taxable entity. Additionally, the Group intends to settle the current tax liabilities and current tax assets on a net basis.

The tax amounts payable to the State Budget will be finalized with the tax office. Differences between the tax amounts payable specified in the book and the tax amounts under finalization will be adjusted when the tax finalization has been issued by the tax office.

In 2026, the corporate income tax rate applied to the Group's business performance is 20%.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***18. Principle of recognizing basic earnings per share**

Basic earnings per share amounts are calculated by dividing net profit/(loss) after tax for the year attributable to ordinary shareholders of the Group (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share amounts are calculated by dividing the net profit after tax attributable to ordinary equity holders of the Group (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

19. Financial instruments**Initial recognition****Financial assets**

Financial assets within the scope of Circular No. 210/2009/TT-BTC issued by the Ministry of Finance on November 6, 2009 providing guidance for the adoption in Vietnam of the International Financial Reporting Standards on presentation and disclosures of financial instruments ("Circular 210") are classified, for disclosures in the notes to the consolidated financial statements, as financial assets at fair value through profit or loss, held-to-maturity investments, loans and receivables or available-for-sale financial assets as appropriate. The Group determines the classification of its financial assets at initial recognition.

All financial assets are recognised initially at cost plus directly attributable transaction costs.

The Group's financial assets include cash and short-term deposits, trade and other receivables, loan receivables, quoted and unquoted financial instruments.

Financial liabilities

Financial liabilities within the scope of Circular 210 are classified, for disclosures in the notes to the consolidated financial statements, as financial liabilities at fair value through profit or loss or financial liabilities measured at amortised cost as appropriate. The Group determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at cost, net of directly attributable transaction costs.

The Group's financial liabilities include trade and other payables, loans and borrowings.

Subsequent re-measurement

Currently, there is no requirement to remeasure the value of financial instruments after initial recognition.

Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount reported in the report on financial position if, and only if, there is a currently enforceable legal right to offset the financial assets against financial liabilities or vice-versa and there is an intention to settle on a net basis or to realize the assets and settle the liability simultaneously.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***20. Related parties**

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

21. Principles for presenting assets, revenue and operating results by segment

A reportable segment includes business segment and a geographical segment.

A business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents	Sep 30, 2026		Jan. 01, 2026	
	Cash			
		310.621.326	1.826.217.496	
	Cash on hand	18.618.317	1.109.816.985	
	Cash in bank	292.003.009	716.400.511	
	Total	310.621.326	1.826.217.496	

2. Short-term trade receivable	Sep 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Laimian Company Limited	2.414.435.173	-	2.414.435.173	-
Hung Thinh Incons Joint Stock Company	19.880.213.749	(6.206.504.353)	20.118.176.748	(5.312.518.117)
Kien Nhat Construction Design Joint Stock Company - KNC	2.899.176.965	-	-	-
Vinh Khanh Investment and Development Co., Ltd. (related party)	-	-	4.181.588.854	-
Other customers	6.458.474.291	(3.005.768.647)	4.042.526.280	(2.539.237.111)
Total	31.652.300.178	(9.212.273.000)	30.756.727.055	(7.851.755.228)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Unit: VND

3. Prepayments	Sep 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
a. Short-term	5.359.260.061	(745.360.485)	2.665.616.206	(603.280.000)
Dai Phuc Company Limited	1.299.709.782	-	1.299.709.782	-
DNC Development Joint Stock Company	2.652.881.691	-	-	-
Other suppliers	1.406.668.588	(745.360.485)	1.365.906.424	(603.280.000)
b. Long - term	10.558.000.000	-	10.558.000.000	-
Housing Development and Trading Joint Stock Company (*)	10.558.000.000	-	10.558.000.000	-
Total	15.917.260.061	(745.360.485)	13.223.616.206	(603.280.000)

(*) This represents a prepayment to House Development and Trading Joint Stock Company for the land acquisition to construct District 2 Office. As at September 30, 2026, the Group had taken over the asset; however, the Group assessed that the timeline for completing the legal proceedings would exceed the normal operating cycle. Consequently, the Group has reclassified and presented this prepayment as a non-current asset.

4. Other receivables	Sep 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
a. Short-term	4.586.446.210	(201.000.000)	1.329.821.452	-
Advance	139.648.000	-	1.060.000.000	-
Other receivables	301.867.663	(201.000.000)	269.821.452	-
Mr. Vo Xuan Phong (Related party)	100.867.663	-	-	-
Other subjects	201.000.000	(201.000.000)	269.821.452	-
Deposits	4.144.930.547	-	-	-
b. Long-term	549.039.010	-	496.224.626	-
Deposits	549.039.010	-	496.224.626	-
Total	4.586.446.210	(201.000.000)	1.329.821.452	-

5. Bad debts - See page 32-33.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Unit: VND

6. Inventories	Sep 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Tools and supplies	6.209.306	-	753.612.240	-
Raw materials	1.343.979.104	-	3.976.273.243	-
Work in process (*)	174.796.935.834	-	171.349.949.691	-
Finished goods	3.823.429.139	-	589.722.155	-
Merchandise	155.946.367	-	3.913.074.348	-
Total	180.126.499.750	-	180.582.631.677	-

- Value of stagnant, poor, degraded inventory that cannot be sold at the end of the period: none.

- Value of inventory used as collateral to secure payable debts at the end of the period: none.

(*) Of which:

- Work in process at ILA E&C Joint Stock Company are the costs of ongoing projects with a balance of VND 43.964.613.453.

- Work in process at ILA Mineral Joint Stock Company are the costs of mining rights with a fair value of VND 128.467.000.000.

7. Tangible fixed assets - See page 34.

8. Intangible fixed assets

Items	Land use rights (*)	Total
Original cost		
Opening balance	13.065.000.000	13.065.000.000
Liquidation sale	(5.527.500.000)	(5.527.500.000)
Closing balance	7.537.500.000	7.537.500.000
Accumulated amortization		
Opening balance	-	-
Closing balance	-	-
Net book value		
Opening balance	13.065.000.000	13.065.000.000
Closing balance	7.537.500.000	7.537.500.000

- The land use rights certificate No. DD 360306 for land plot No. 792 in map sheet No. 21, issued on December 28, 2022, located in Truong Thanh ward, Thu Duc city, Ho Chi Minh City, with an original cost of VND 7,537,500,000. The land use term is perpetual. This land use right is currently pledged as collateral for a loan at Vietnam Prosperity Joint Stock Commercial Bank - refer to Note V.17.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND*

9. Long-term work in progress	Sep 30, 2026		Jan. 01, 2026	
	Value	Provision	Value	Provision
Infrastructure construction investment at Nui Trai quarry	188.813.252	-	6.313.819.108	-
Purchase assets (*)	8.209.449.700	-	25.492.501.700	-
Construction in progress - District 2 Office	2.277.584.329	-	2.277.584.329	-
Total	10.675.847.281	-	34.083.905.137	-

(*) This is the purchase of housing for the purpose of using as an office for ILA E&C Joint Stock Company.

10. Prepaid Expenses	Sep 30, 2026	Jan. 01, 2026
a. Short-term	18.902.746	23.113.217
Tools and supplies used	18.902.746	23.113.217
b. Long-term	1.069.918.556	74.388.585
Tools and equipment issued for use.	1.069.918.556	-
Prepaid expenses awaiting allocation	-	34.392.177
Tools and supplies used	-	39.996.408
Total	1.088.821.302	97.501.802

11. Goodwill

Goodwill arising from consolidation

	Jan. 01, 2026	Increase/ (decrease) during the year	Allocate during the year.	Sep 30, 2026
ILA E&C Joint Stock Company	20.489.108.315	-	2.048.910.832	18.440.197.483
Total	20.489.108.315	-	2.048.910.832	18.440.197.483

The goodwill arising from the acquisition of ILA E&C Joint Stock Company at the purchase date will be amortized evenly over the years.

12. Trade payables	Sep 30, 2026		Jan. 01, 2026	
	Value	Amount be able to pay	Value	Amount be able to pay
a. Short - term	3.580.522.903	3.580.522.903	17.683.805.247	17.683.805.247
Hoa Phat Land Joint Stock Company	-	-	5.819.762.421	5.819.762.421
Le Anh Investment Company Limited	-	-	2.058.548.881	2.058.548.881
Tuong Van Service and Trading Company Limited	24.872.000	24.872.000	3.704.041.694	3.704.041.694
Other suppliers	3.555.650.903	3.555.650.903	6.101.452.251	6.101.452.251

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND*

12. Trade payables	Sep 30, 2026		Jan. 01, 2026	
	Value	Amount be able to pay	Value	Amount be able to pay
b. Long-term (*)	10.987.218.116	10.987.218.116	-	-
Hoa Phat Land Joint Stock Company	5.819.762.421	5.819.762.421	-	-
Le Anh Investment Company Limited	2.058.548.881	2.058.548.881	-	-
Other suppliers	3.108.906.814	3.108.906.814	-	-
Total	14.567.741.019	14.567.741.019	17.683.805.247	17.683.805.247

(*) The Group assesses that the settlement period for amounts payable to suppliers regarding construction warranties will exceed the normal operating cycle. Consequently, the Group has classified these payables as long-term liabilities.

13. Short-term advances from customers	Sep 30, 2026	Jan. 01, 2026
Da Lat Valley Real Estate Company Limited	11.858.726.829	13.148.573.661
Sai Gon Center Development and Investment Company Limited	4.463.984.065	4.785.906.102
INDEC Construction and Investment Company Limited	2.022.422.348	2.575.946.079
Van Thanh Construction Investment Co., Ltd.	6.699.551.676	-
Vinh Khanh Investment and Development Co., Ltd. (related party)	3.902.188.146	-
Other customers	1.418.796.626	1.651.560.923
Total	30.365.669.690	22.161.986.765

Taxes and amounts payable**14. to/receivable from the State****Budget****a. Payable**

	Jan. 01, 2026	Payable amounts	Paid amounts	Sep 30, 2026
Value added tax	288.387.656	4.869.974.983	4.603.228.875	555.133.764
Corporate income tax	192.877.692	-	192.877.692	-
Personal income tax	105.371.853	347.634.016	257.455.590	195.550.279
Other taxes	107.834.092	999.669	108.833.761	-
Fees, charges, and other payments.	758.059.844	1.278.756.244	1.411.107.887	625.708.201
Total	1.452.531.137	6.497.364.912	6.573.503.805	1.376.392.244

b. Receivables

Corporate income tax	56.920.116	-	-	56.920.116
Other taxes	-	-	1.000.000	1.000.000
Total	56.920.116	-	1.000.000	57.920.116

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Unit: VND

15. Short-term accrued expenses	Sep 30, 2026		Jan. 01, 2026	
Interest expenses	65.097.068		282.773.955	
Total	65.097.068		282.773.955	
16. Short-term other payables	Sep 30, 2026		Jan. 01, 2026	
Trade union fund	6.454.208		6.454.208	
Social insurances	168.138.530		145.632.500	
Deposit, collateral	48.000.000		-	
Other payables	3.584.904.459		2.825.224	
<i>Phu Bao Trading Company Limited</i>	<i>1.258.000.000</i>		<i>-</i>	
<i>Other parties</i>	<i>2.326.904.459</i>		<i>2.825.224</i>	
Total	3.807.497.197		154.911.932	
17. Financial lease borrowings and liabilities	Sep 30, 2026		Jan. 01, 2026	
	Amount	Amount be able to pay	Amount	Amount be able to pay
a. Short-term borrowings and financial lease liabilities	44.743.568.709	44.743.568.709	40.103.034.097	40.103.034.097
Vietnam Prosperity Joint Stock Commercial Bank (1)	44.343.568.709	44.343.568.709	39.103.034.097	39.103.034.097
Anh Minh Anh One Member Company Limited - related parties (2)	400.000.000	400.000.000	1.000.000.000	1.000.000.000
b. Long-term debt due for payment	3.232.702.752	3.232.702.752	3.266.036.064	3.266.036.064
+ Borrowing from banks	3.232.702.752	3.232.702.752	3.266.036.064	3.266.036.064
Vietnam Prosperity Joint Stock Commercial Bank (1)	3.166.036.068	3.166.036.068	3.166.036.068	3.166.036.068
Shinhan Bank Vietnam Limited (3)	66.666.684	66.666.684	99.999.996	99.999.996
c. Long - term financial lease borrowings and liabilities	12.664.144.525	12.664.144.525	15.080.338.261	15.080.338.261
Vietnam Prosperity Joint Stock Commercial Bank (1)	12.664.144.525	12.664.144.525	15.038.671.576	15.038.671.576
Shinhan Bank Vietnam Limited (3)	-	-	41.666.685	41.666.685
Total	60.640.415.986	60.640.415.986	58.449.408.422	58.449.408.422

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND***Notes on borrowings:****(1) The borrowing from Vietnam Prosperity Joint Stock Commercial Bank includes the following contracts:**

+ Contract ThauonlineSME-3771650 and Letter of Credit (LC). Overdraft limit: VND 1,400,000,000. Overdraft limit term: 12 months. Purpose of loan: To supplement working capital and settle domestic UPAS L/C payments for business operations.

+ Contract No. CLC-70427-01 dated January 14, 2026, with a credit limit of VND 90,000,000,000 and a loan limit of VND 60,000,000,000. Credit limit term: 12 months, starting from January 14, 2026. Loan term: 9 months, as per each promissory note. Loan interest rate: as per each promissory note. Purpose of loan: To supplement working capital, issue guarantees and make payments. Payment guarantees, issuance and payment of domestic UPAS L/Cs to support construction activities and the supply and installation of various types of stone.

Collateral:

- Real estate at plot number 866 and 867, map sheet number 21, Truong Thanh ward, Thu Duc city, Ho Chi Minh City; Real estate at plot number 792, map sheet number 21, Truong Thanh ward, Thu Duc city, Ho Chi Minh City, owned by ILA E&C Joint Stock Company.

- Real estate at plot number 57, map sheet number 230D, Phu Vang village, Binh Kien commune, Tuy Hoa city, Phu Yen province, owned by Mr. Vo Xuan Phong.

- The property is located on plot (120+121)a at the address: Nhon Phuoc Resettlement Area, Nhon Hoi Economic Zone, Quy Nhon Dong City, Gia Lai Province.

- The property located at plot number 550, map sheet number 35, at address: 101/4 Street No. 11, Ward 9, Thu Duc Ward, Ho Chi Minh City, is owned by Mr. Vo Xuan Phong.

- Property rights arising from Housing Sale Contract No. 4 and 5/HĐMB/RM.Q dated May 10, 2023 - terraced houses with commercial spaces No. K15, K16 in Hung Thinh Residential Area project.

+ Contract No. CLC-58766-01 dated October 02, 2025.

The borrowing limit is VND 10,000,000,000, and the term is 12 months. The interest rate is determined based on each specific debt instrument.

Collateral: Machinery and equipment of ILA Mineral Joint Stock Company and Real estate at plot number 587, map sheet number 35, Truong Tho ward, Thu Duc District, Ho Chi Minh City under Mortgage Contract No. CLC-58766-6937633-HDTC-02 dated October 02, 2025, owned by Mr. Vo Xuan Phong and Ms. Le Thuy Trang.

+ Contract No. CLC-25679-01 dated August 30, 2024.

The credit limit is VND 22,500,000,000, and the term is 84 months. The interest rate is determined based on each specific debt instrument.

Purpose of borrowings: To repay investment costs for acquiring mining rights to a stone quarry and associated costs, as well as to finance the purchase of machinery and equipment for stone mining.

Collateral: Mining rights for the quarry at Da Trai mountain, Cat Hung commune, Phu Cat district, Binh Dinh province, and all machinery and equipment used for mining; the entire capital contribution of the shareholder - ILA Joint Stock Company - under Mortgage Contract No. CLC-25679-6937633-HDTC-02 dated August 30, 2024; JINGONG forklift with license plate No. 77LA-0811 under Mortgage Contract No. CLC-30994-6937633-HDTC-01 dated November 19, 2024.

Outstanding borrowing balance as of September 30, 2026, is VND 60.173.749.302

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND*

(2) Borrowings from Anh Minh Anh One Member Company Limited under Contract No. 08/25/HĐV-AMA-ILA, with a term of 06 months; Purpose of borrowings: To supplement working capital. The interest rate is according to the 06-month term rate of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) at the time of loan settlement. Collateral: Option to convert part or all of the loan value into share ownership.

(3) Borrowings from Shinhan Bank Vietnam Limited are detailed as follows:

Contract No. SHBVN/CP/HĐTD/ILAE&C/202205 dated May 24, 2022. Credit limit: VND 500,000,000. Credit limit term: 60 months from the next day of the first Borrowings disbursement date. Borrowings term: from May 24, 2022 to May 24, 2027. Borrowings interest rate: 7.5%/year. Purpose of Borrowings: Borrowings is used to pay for the purchase of a Toyota car. Collateral: Toyota car with license plate number 51K-293.86, vehicle registration number 50128663.

Outstanding borrowing balance as of September 30, 2026, is VND 66.666.684

18. Deferred income tax liabilities

The deferred income tax payable, with details of the changes as follows:

Details	Opening balance	Recognized in the Income Statement/Equity for the year	Offset Deferred Tax Assets in the year	Closing balance
Return on investment from contributed assets	20.408.038.323	(335.341.781)	-	20.072.696.542
Unrealized profit in consolidated financial statements when eliminating the provision for investment in subsidiaries.	3.084.686.109	970.869.575	-	4.055.555.684
Total	23,492.724.432	635.527.794	-	24.128.252.226

19. Owners' equity**a. Comparison schedule for changes in Owner's Equity**

Items	Owners' capital	Undistributed earnings	Non-controlling interest	Total
Opening balance at 01/01/202:	196.414.310.000	3.423.357.770	4.687.148.711	204.524.816.481
Adjustment due to divestment	-	-	(1.341.738.896)	(1.341.738.896)
Loss during the year	-	(26.744.755.524)	(312.047.183)	(27.056.802.707)
Closing balance at 31/12/2025	196.414.310.000	(23.321.397.754)	3.033.362.632	176.126.274.878
Opening balance at 01/01/202:	196.414.310.000	(23.321.397.754)	3.033.362.632	176.126.274.878
Loss during the period	-	(10.867.281.255)	(130.603.444)	(10.997.884.699)
Closing balance at 30/9/2026	196.414.310.000	(34.188.679.009)	2.902.759.188	165.128.390.179

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Unit: VND

19. Owners' equity

b. Details of owners' capital	Ratio	Sep 30, 2026	Jan. 01, 2026
Owners' capital			
Mr. Vo Xuan Phong	20,23%	39.734.060.000	29.734.060.000
Anh Minh Anh One Member Company Limited	21,05%	41.346.680.000	-
Other shareholders	58,72%	115.333.570.000	166.680.250.000
Total	100%	196.414.310.000	196.414.310.000
		Quarter III of	Quarter III of
		Year 2026	Year 2025
c. Capital transactions with owners			
and distribution of dividends, profits			
Owners' capital		196.414.310.000	185.299.390.000
Beginning balance		196.414.310.000	185.299.390.000
Capital increase during the period		-	-
Ending balance		196.414.310.000	196.414.310.000
Dividends, distributed		-	-
d. Shares		Sep 30, 2026	Jan. 01, 2026
Number of shares register for issue		18.529.939	18.529.939
Number of ordinary shares sold to public		19.641.431	18.529.939
Ordinary share		19.641.431	18.529.939
Number of ordinary outstanding		19.641.431	18.529.939
Ordinary share		19.641.431	18.529.939
Par value: VND/share.		10.000	10.000

VI. ADDITIONAL INFORMATION FOR ITEMS IN THE CONSOLIDATED INCOME STATEMENT

	Quarter III of	Quarter III of
	Year 2026	Year 2025
1. Revenue from sale of goods and rendering of service		
Revenue from the sale of goods and services	4.435.720.345	7.763.505.889
Revenue from construction contracts	10.760.055.302	2.494.237.538
Revenue from exploit	4.841.489.497	3.600.835.419
Total	20.037.265.144	13.858.578.846
2. Cost of goods sold	Quarter III of	Quarter III of
	Year 2026	Year 2025
Cost of merchandise sold	4.169.077.987	7.485.257.412
Cost of construction contracts	9.334.727.734	2.325.368.005
Cost of exploit	4.206.253.520	3.073.994.984
Total	17.710.059.241	12.884.620.401

These notes form an integral part of the consolidated financial statements.

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For the period ended September 30, 2026**Unit: VND*

	Quarter III of Year 2026	Quarter III of Year 2025
3. Finance income		
Deposit interest	116.174	38.267.679
Total	116.174	38.267.679
4. Finance expenses	Quarter III of Year 2026	Quarter III of Year 2025
Interest expense	1.431.588.435	1.260.679.699
Losses from the liquidation of financial investments.	-	234.706.052
Total	1.431.588.435	1.495.385.751
5. Selling expense and general and administrative expense	Quarter III of Year 2026	Quarter III of Year 2025
a. Selling expense		
Services expense	-	35.126.498
Others	-	7.500.000
Total	-	42.626.498
b. General and administrative expense		
Employee expense	587.044.435	484.597.187
Office supplies costs	22.689.825	18.107.716
Depreciation	59.693.643	142.601.039
Goodwill allocation	682.970.278	682.970.278
Services expense	74.319.271	49.200.332
Others	91.449.233	62.857.011
Total	1.518.166.685	1.440.333.563
6. Other expenses	Quarter III of Year 2026	Quarter III of Year 2025
Others	1.152.233.621	49.984.940
Total	1.152.233.621	49.984.940
7. Earnings and diluted per share	Quarter III of Year 2026	Quarter III of Year 2025
Accounting profit after corporate income tax	(1.702.450.652)	(2.143.277.528)
Increase or decrease of accounting profit	-	-
Profit or loss allocated to shareholders owning ordinary shares	(1.702.450.652)	(2.143.277.528)
Average outstanding ordinary shares in the period	19.641.431	19.641.431
Earnings per share	(87)	(109)
Diluted earnings per share (*)	(87)	(109)

(*) No impact will cause common stock prices to depreciate on September 30, 2026.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

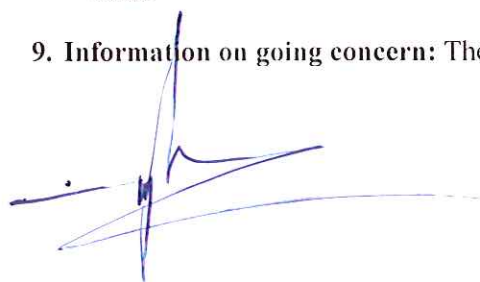
Unit: VND

8. Transactions with related parties**List of related parties in the year**

Related parties	Relationship
Anh Minh Anh One Member Company Limited	Entity under common control
Vinh Khanh Investing Development Company Limited	Insider stakeholders
Mr. Vo Xuan Phong	Chairman
Mrs. Le Thuy Trang	Chairman's wife
Mrs. Hoang Nhu Hue	General Director

At the end of the reporting year, the balances with related parties are as follows:

Short-term trade receivable	Sep 30, 2026	Jan. 01, 2026
Vinh Khanh Investing Development Company Limited	-	4.181.588.854
Total	-	4.181.588.854
Pay the seller in advance.	Sep 30, 2026	Jan. 01, 2026
Vinh Khanh Investing Development Company Limited	3.902.188.146	-
Total	3.902.188.146	-
Advance	Sep 30, 2026	Jan. 01, 2026
Mrs. Hoang Nhu Hue	139.000.000	-
Total	139.000.000	-
Borrowings	Sep 30, 2026	Jan. 01, 2026
Anh Minh Anh One Member Company Limited	400.000.000	1.000.000.000
Total	400.000.000	1.000.000.000

9. Information on going concern: The corporation will continue to operate in the future.


Nguyen Van Phuc

Chief Accountant / Preparer

Ho Chi Minh City, Vietnam
October 26, 2026


Hoang Nhu Hue

Director General

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Đơn vị tính: Đồng Việt Nam

V.5. Bảo debts	Sep 30, 2026			Jan. 01, 2026		
	Cost	Recoverable amount	Debtors	Cost	Recoverable amount	Debtors
- Total amount of loans overdue or not yet overdue but appeared to be irrecoverable	11.582.934.261	2.370.661.261	Receivables overdue for more than 3 years	11.383.533.200	3.531.777.972	Receivables overdue for more than 3 years
Công ty TNHH MTV Sản xuất Thương mại Xuất nhập khẩu Tây Nam	142.605.540	-	Receivables overdue for more than 3 years	142.605.540	-	Receivables overdue for more than 3 years
Công ty TNHH Thương mại Dịch vụ Đầu tư Xây dựng Sinh Hoàng	70.671.000	-	Receivables overdue for more than 3 years	70.671.000	-	Receivables overdue for more than 3 years
Viet Thanh Joint Stock Company	905.003.029	-	Receivables overdue for more than 3 years	905.003.029	-	Receivables overdue for more than 3 years
Hung Thinh Incons Joint Stock Company	8.490.655.087	2.284.150.734	Receivables overdue from 2 years to 3 years	8.464.275.081	3.151.756.963	Receivables overdue from 2 years to 3 years
Other customers	1.973.999.605	86.510.527	Receivables overdue from 2 years to 3 years	1.800.978.550	380.021.009	Receivables overdue from 1 year to 2 years

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Đơn vị tính: Đồng Việt Nam

V.7. Bad debts (cont)	Sep 30, 2026		Jan. 01, 2026	
	Cost	Recoverable amount	Debtors	Cost Recoverable amount Debtors
- Total amount of loans overdue or not yet overdue but appeared to be irrecoverable	890.080.970	144.720.485		603.520.000 240.000
Tu Anh Modern House Co., Ltd.	74.000.000	-	Receivables overdue for more than 3 years	74.000.000 - Receivables overdue for more than 3 years
Branch of Bao Viet Securities Joint Stock Company Branch of Bao Viet Securities Joint Stock Company	30.000.000	-	Receivables overdue for more than 3 years	30.000.000 - Receivables overdue for more than 3 years
Green Garden Trading Construction Joint Stock Company	96.640.000	-	Receivables overdue for more than 3 years	96.640.000 - Receivables overdue for more than 3 years
AB Interiors Finishing Construction Trading Company Limited	400.000.000	-	Receivables overdue for more than 3 years	400.000.000 - Receivables overdue for more than 3 years
Other customers	289.440.970	144.720.485	Receivables overdue from 2 years to 3 years	2.880.000 240.000 Receivables overdue from 2 years to 3 years
- Tổng giá trị các khoản phải thu khác quá hạn thanh toán khó có khả năng thu hồi	201.000.000	-		-
Hong Phat Import Export Construction Trading Company Limited	201.000.000	-	Receivables overdue for more than 3 years	-

These notes form an integral part of the consolidated financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2026

Unit: VND

V.7. Tangible fixed assets

Items	Buildings and structures	Machinery and equipment	Transportation means	Other tangible fixed assets	Total
Original cost					
Opening balance	579.107.045	11.869.955.051	4.811.210.141	127.200.000	17.387.472.237
New purchases	-	1.410.000.000	301.501.248	-	1.711.501.248
Increase from construction in progress	8.031.996.583	670.000.000	-	-	8.701.996.583
Other discounts	-	(35.200.000)	-	-	(35.200.000)
Closing balance	8.611.103.628	13.914.755.051	5.112.711.389	127.200.000	27.765.770.068
Accumulated depreciation					
Opening balance	247.179.835	1.635.775.332	3.239.794.646	76.320.000	5.199.069.813
Depreciation for the period	151.176.000	824.232.532	336.093.237	19.080.000	1.330.581.769
Other discounts	-	(5.028.571)	-	-	(5.028.571)
Closing balance	398.355.835	2.454.979.293	3.575.887.883	95.400.000	6.524.623.011
Net carrying amount					
Opening balance	331.927.210	10.234.179.719	1.571.415.495	50.880.000	12.188.402.424
Closing balance	8.212.747.793	11.459.775.758	1.536.823.506	31.800.000	21.241.147.057

* Remaining value of tangible fixed assets used as collateral for loans: VND 21,241,147,057.

* Original cost of tangible fixed assets at the end of the period, fully depreciated but still in use: VND 2,554,293,637.