CÔNG TY CỔ PHẦN
TẬP ĐOÀN ĐẦU TƯ
DIN CAPITAL
DINCAPITAL
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DN: C=VN, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL, L=Thanh Khê, ST=ĐÀ NẴNG, UID=MST:0401333013
Date: 2026.10.28 11:13:34+07'00'

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY AND ITS SUBSIDIARIES

CONSOLIDATED FINANCIAL STATEMENTS

For the third quarter accounting period from 01/07/2026 to 30/09/2026

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INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/09/2026

Unit: VND

ASSETS	Code	Notes	As at 30 Sep.2026	As at 01 Jan.2026
A. CURRENT ASSETS	**100**		**223,739,169,900**	**222,008,668,129**
I. Cash and cash equivalents	**110**	5.1	**49,717,781,547**	**13,262,227,354**
1. Cash	111		34,695,658,259	8,218,446,532
2. Cash equivalents	112		15,022,123,288	5,043,780,822
II. Current financial investments	**120**	5.3	**41,207,180,837**	**59,728,155,943**
1. Trading securities	121		20,530,730	20,530,730
2. Provision for trading securities	122		(12,033,730)	(10,422,730)
3. Held to maturity investments	123		41,198,683,837	59,718,047,943
III. Current account receivables	**130**		**119,137,601,654**	**141,475,601,668**
1. Trade receivables	131	5.2	132,277,026,965	156,933,883,328
2. Advances to suppliers	132	5.4	3,335,786,650	1,357,772,763
3. Other current receivables	135	5.5	358,743,715	429,395,465
4. Provision for doubtful debts	136	5.6	(16,833,955,676)	(17,245,449,888)
IV. Inventories	**140**	5.7	**12,051,139,323**	**6,986,647,701**
1. Inventories	141		12,051,139,323	6,986,647,701
V. Short-term biological assets	**150**		-	-
VI. Other current assets	**160**		**1,625,466,539**	**556,035,463**
1. Short-term prepaid expenses	161	5.8	1,575,475,650	536,976,222
2. Value added tax deductible	162		26,897,162	1,969,421
3. Tax and other receivables from the state budget	163	5.9	23,093,727	17,089,820
B. NON-CURRENT ASSETS	**200**		**25,033,050,618**	**28,829,453,925**
I. Non-current account receivables	**210**		-	-
II. Fixed assets	**220**		**18,104,881,442**	**22,779,798,288**
1. Tangible fixed assets	221	5.10	17,622,158,649	22,242,216,166
Cost	222		203,099,314,647	203,774,215,393
Accumulated depreciation	223		(185,477,155,998)	(181,531,999,227)
2. Intangible fixed assets	227	5.11	482,722,793	537,582,122
Cost	*228*		*585,166,199*	585,166,199
Accumulated amortisation	*229*		*(102,443,406)*	(47,584,077)
III. Long-term biological assets	**230**		-	-
IV. Investment property	**240**		-	-
V. Non-current assets in progress	**250**		**1,038,000,000**	-
1. Construction in progress	252	5.18	1,038,000,000	-
VI. Non-current financial investments	**260**		-	-
VII. Other non-current assets	**270**		**5,890,169,176**	**6,049,655,637**
1. Long-term prepaid expenses	271	5.8	5,180,189,224	5,225,661,471
2. Deferred income tax assets	272	5.12	709,979,952	823,994,166
TOTAL ASSETS	**280**		**248,772,220,518**	**250,838,122,054**

Form B 01 – DN/HN

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

As at 30/09/2026

Unit: VND

RESOURCES	Code	Notes	As at 30 Sep.2026	As at 01 Jan.2026
C. LIABILITIES	**300**		**82,222,525,132**	**79,813,516,381**
I. Current liabilities	**310**		**82,222,525,132**	**79,813,516,381**
1. Trade payables	311	5.13	45,828,816,031	49,273,573,326
2. Advances from customers	312	5.14	922,496,000	375,837,850
3. Phải trả cổ tức, lợi nhuận	313		13,364,971,500	-
3. Taxes and amounts payable to the state budget	314	5.9	10,342,491,690	14,671,859,572
4. Payables to employees	315	5.15	9,171,359,344	12,487,864,519
5. Accrued expenses	316	5.16	322,787,998	593,178,618
6. Other current payables	320	5.17	745,055,669	797,094,836
7 Bonus and welfare fund	323		1,524,546,900	1,614,107,660
II. Non-current liabilities	**330**		-	-
D. OWNER'S EQUITY	**400**	5.19	**166,549,695,386**	**171,024,605,673**
1. Owner's contributed capital	411		89,099,810,000	89,099,810,000
Ordinary shares carrying voting rights	411a		89,099,810,000	89,099,810,000
2. Share premiums	412		49,416,000	49,416,000
3. Other contributed capital	414		228,800,000	228,800,000
4. Investment and development fund	418		7,752,997,505	7,752,997,505
5. Retained earnings	420		69,418,671,881	73,734,313,616
Beginning accumulated retained earnings	420a		24,739,771,668	21,695,398,673
Retained earnings of the current year	420b		44,678,900,213	52,038,914,943
6. Non-controlling interest	429		-	159,268,552
TOTAL RESOURCES	**440**		**248,772,220,518**	**250,838,122,054**

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DIN CAPITAL
MST: 0401333013

General Director	Chief Accountant	Preparer
Dang Tien Duc	**Nguyen Thi Thao**	**Dao Thi Thanh Mai**

Danang City, 28 October 2026

Form B 02 – DN/HN

INTERIM CONSOLIDATED INCOME STATEMENT

For the third quarter accounting period from 01/07/2026 to 30/09/2026

Unit: VND

ITEMS	Code	Notes	Q3-2026	Q3-2025	The first nine months of 2026	The first nine months of 2025
1. Revenue	01	6.1	103,714,477,876	122,030,678,137	317,023,523,958	320,969,951,541
2. Deductions	02	6.2	-	-	5,000,000	-
3. Net revenue	10		103,714,477,876	122,030,678,137	317,018,523,958	320,969,951,541
4. Cost of sales	11	6.3	83,438,160,704	93,513,107,351	250,265,900,425	258,710,703,608
5. Gross profit	20		20,276,317,172	28,517,570,786	66,752,623,533	62,259,247,933
6. Gains/(losses) from sale and disposal of investment properties	21		-	-	-	-
7. Finance income	22	6.4	915,573,835	244,973,374	2,341,315,612	777,599,143
8. Finance expense	23	6.5	3,293,533	984,200	2,860,033	258,554,857
Of which, interest expense	24		1,249,033	-	1,249,033	259,805,057
9. Selling expense	25	6.6	788,381,163	685,416,098	2,191,193,923	1,877,575,987
10. General and administrative expense	26	6.7	3,513,976,993	1,900,291,396	10,672,695,833	8,559,552,627
12. Operating profit	30		16,886,239,318	26,175,852,466	56,227,189,356	52,341,163,605
13. Other income	31	6.8	339,468	3,226,081	559,843,073	96,246,531
14. Other expense	32	6.9	862,459,368	132,780,682	1,268,753,827	333,974,503
15. Net other loss	40		(862,119,900)	(129,554,601)	(708,910,754)	(237,727,972)
16. Accounting profit before taxation	50		16,024,119,418	26,046,297,865	55,518,278,602	52,103,435,633
17. Current corporate income tax expense	51	6.11	2,987,212,709	5,100,986,592	10,725,364,175	10,896,320,013
18. Deferred corporate income tax expense	52		34,708,237	32,230,450	114,014,214	(610,460,557)
19. Net profit after taxation	60		13,002,198,472	20,913,080,823	44,678,900,213	41,817,576,177
20. Owners of the parent company	61		13,002,198,472	20,891,676,697	44,622,382,566	41,780,405,115
21. Non-controlling interests	62		-	21,404,126	56,517,647	37,171,062
22 Basic earnings per share	70	5.19.5	1,430	2,157	4,908	4,314
23. Diluted earnings per share	71	5.19.6	1,430	2,157	4,908	4,314

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DIN CAPITAL
MST: 0401333013

Dang Tien Duc	**Nguyen Thi Thao**	**Dao Thi Thanh Mai**
General Director	**Chief Accountant**	**Preparer**

Da Nang, 28 October, 2026

Form B 03 – DN/HN

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
(Indirect method)
For the nine-month period ended September 30, 2026

Unit: VND

ITEMS	Code	Notes	The first nine months of 2026	The first nine months of 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before taxation	**01**		**55,518,278,602**	**52,103,435,633**
2. Adjustment for:				
Depreciation and amortisation	02		6,431,650,045	8,985,676,223
Provisions	03		(409,883,212)	2,375,101,955
Gains/(losses) from investing and financing activities	05		(2,710,106,877)	(726,595,567)
Interest expense	06		1,249,033	259,805,057
3. Operating profit /(loss) before adjustments to working capital	**08**		**58,831,187,591**	**62,997,423,301**
Increase or decrease in accounts receivable	09		22,693,413,847	(8,782,363,792)
Increase or decrease in inventories	10		(5,064,491,622)	1,815,378,925
Increase or decrease in accounts payable (excluding interest expense and CIT payable)	11		(7,923,375,800)	9,439,385,119
Increase or decrease in prepaid expenses	12		(993,027,181)	111,651,659
Interest paid	14		(1,249,033)	(273,316,994)
Corporate income tax paid	15		(13,643,241,633)	(3,010,891,338)
Other Cash Receipts from Operating Activities	16		-	-
Other cash outflows from operating activities	17		(89,560,760)	-
Net cash from operating activities	**20**		**53,809,655,409**	**62,297,266,880**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Acquisition and construction of fixed assets and other long-term assets	21		(2,794,733,199)	(1,075,384,718)
2. Proceeds from disposals of fixed assets and other long-term assets	22		559,481,482	79,444,444
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(20,500,000,000)	(61,500,000,000)
4. Repayments from borrowers and proceeds from sales of debts instruments of other entities	24		39,000,000,000	33,000,000,000
5. Proceeds from sales of investments in other entities	26		-	-
6. Interest and dividends received	27		2,169,989,501	663,273,042
Net cash from investing activities	**30**		**18,434,737,784**	**(28,832,667,232)**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Capital redemption, payments for shares repurchases	32		(114,550,000)	(124,903,552)
1. Proceeds from borrowings	33	7.1	1,325,282,423	19,355,502,777
2. Repayment of borrowings	34	7.2	(1,325,282,423)	(37,438,965,379)
3. Dividends paid	36		(35,674,289,000)	(13,393,609,000)
Net cash from financing activities	**40**		**(35,788,839,000)**	**(31,601,975,154)**
NET INCREASE/(DECREASE) IN CASH	**50**		**36,455,554,193**	**1,396,948,863**
Cash and cash equivalents at beginning of the period	60		13,262,227,354	16,310,248,936
Impact of exchange rate fluctuation	61		-	-
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	**70**		**49,717,781,547**	**17,707,197,799**

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DIN CAPITAL
MST: 0401333013

Dang Tien Duc	**Nguyen Thi Thao**	**Dao Thi Thanh Mai**
General Director	**Chief Accountant**	**Preparer**

Danang City, 28 October 2026

Form B 09 – DN

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

1.1. Structure of ownership

Din Capital Investment Group Joint Stock Company (hereinafter referred to as "the Company") formerly known as Pacific Dinco Joint Stock Company, has been incorporated in accordance with the Business Registration Certificate No. 321032000105 dated 05 January 2010 and other amended certificates thereafter with the latest one dated 31 July 2025 granted by People's Committe Danang City. On 15 May 2021, the Company changed its name to Din Capital Investment Group Joint Stock Company according to Business Registration Certificate No. 0401333013 granted by Danang City's Department of Planning and Investment.

On 14 May 2015, the Company was formally licensed to trade securities on Hanoi Securities Trading Centre under Decision No. 27/2015/GCNCP-VSD dated 14 May 2015 by Vietnam Securities Depository. On 02 July 2015, the Company was formally listed to trade securities on Hanoi City Securities Trading Centre under Decision No. 407/QD-SGDHN dated 02 July 2015 by General Director of Hanoi Stock Exchange.

The charter capital as stipulated in the Business Registration Certificate is VND 89,099,810,000.

The Company's registered head office is at 4th floor, 76-78 Bach Dang Street, Hai Chau Ward, Danang City, Vietnam.

The Company has three subsidiaries as represented in Note 1.5 below (together with the Company hereinafter referred to as "the Group").

The number of employees as at 30 September 2026 was 169 (31 December 2025: 182).

1.2. Business field

Manufacturing of commercial concrete.

1.3. Operating industry and principal activities

Under the Business Registration Certificate, the Group is principally engaged in:

- Manufacture of concrete and articles of concrete, cement and plaster. Details: Producing commercial concrete, pre-cast elements;
- Freight transport by road. Details: Land freight transport by cars;
- Wholesale of construction materials and other installation supplies. Details: Wholesale of construction materials;
- Wholesale of machinery, equipment and supplies. Details: Wholesale of machinery and equipment for construction;
- Other specialized wholesale n.e.c. Details: Wholesale of chemicals and additives in the industrial and construction sectors (excluding chemicals prohibited by the State);
- Renting and leasing of other machinery, equipment and tangible goods. Details: Renting and leasing of constructive machinery and equipments;
- Wholesale of metals and metal ores. Details: Wholesale of shaped steel and fiber-reinforced steel;
- Trading of own or rented property and land use rights;
- Real estate consultancy and brokerage and auctioning, land use right auctioning. Details: Real estate brokerage services, real estate trading platforms, real estate consultancy, and real estate management services;
- Warehousing and storage of goods.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1.4. Normal operating cycle

The Group's normal operating cycle is carried out for a time period of 12 months.

1.5. The Group's structure

Direct subsidiaries:

Name	Address	Voting rights	Percent capital	Percent interest
Dufago Chu Lai Concrete One Member Limited Liability Company	Tam Hiep Port Industrial and Logistics Park, Nui Thanh Commune, Da Nang City	100.0%	100.0%	100.0%
Rofadi One Member Limited Liability Company	Floor 4, 76 - 78 Bach Dang, Hai Chau Ward, Da Nang City	100.0%	100.0%	100.0%
Dufago Concrete One Member Limited Liability Company	Floor 4, 76 - 78 Bach Dang, Hai Chau Ward, Da Nang City	100.0%	100.0%	100.0%

The Group's dependent units as at 30 September 2026 were as follows:

Name	Address
Branch of Din Capital Investment Group Joint Stock Company in Quang Ngai.	Lot CN 08 – Tinh Phong Industrial Park, Tho Phong Commune, Quang Ngai Province.

2. ACCOUNTING PERIOD AND CURRENCY USED IN ACCOUNTING

2.1. Financial year

The Group's financial year is from 01 January to 31 December.

2.2. Reporting and functional currency

The Group maintains its accounting records in VND.

3. ACCOUNTING STANDARDS AND ACCOUNTING FRAMEWORK APPLIED

3.1. Accounting framework applied

The accompanying interim consolidated financial statements are presented in Vietnamese Dong ("VND") and have been prepared in accordance with Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System issued by the Ministry of Finance under Circular No. 202/2014/TT-BTC dated 22 December 2014 and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain articles of Circular No. 202/2014/TT-BTC dated 22 December 2014, which provides guidance on the preparation and presentation of consolidated financial statements.

3.2. Basis of consolidated

The consolidated financial statements are the financial statements of a group in which the assets, liabilities, equity, income, expenses and cash flows of the parent and subsidiaries are presented as those of a single economic entity regardless of the legal structure of the entities. The financial statements of the subsidiaries have been prepared for the same financial year using uniform accounting policies to those used by the parent company. Adjustments were made for any different accounting policies to ensure consistency between the subsidiaries and the parent company.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

A subsidiary is fully consolidated from the acquisition date on which the Group obtains control over the subsidiary until the date on which the parent ceases to control the subsidiary, unless control is intended to be temporary because the subsidiary is acquired and held exclusively with the intention of selling or disposing of it within twelve months.

Non-controlling interest recognition

Non-controlling interests in the net assets and net results of consolidated subsidiaries are shown separately in the consolidated statement of financial position and in the consolidated income statement.

The loss of a subsidiary is attributed to the non-controlling interests in proportion to their relative interests in the subsidiary even if this results in the non-controlling interests having a deficit balance.

Profit or loss recognition in changes in ownership interests in subsidiaries

Changes in the Group's ownership interest in a subsidiary that do not result in the Group losing control are accounted for as equity transactions. The carrying amounts of the Group's and the non-controlling interests are adjusted to reflect the changes in their relative interests in the subsidiary. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity in the consolidated statement of financial position.

Upon loss of control of a subsidiary, the Group's profit or loss is calculated as the difference between the fair value of the consideration received and the respective carrying amount of the net asset of the subsidiary plus the remaining balance of goodwill at the date when control is lost.

Intra-group transactions elimination

All intra-group transactions, balances, income and expenses - including unrealised intra-group profits or losses - are eliminated in full on consolidation. Unrealised losses resulting from intra-group transactions that are deducted in arriving at the carrying amount of assets are also eliminated unless the cost cannot be recovered.

Goodwill or gains from a bargain purchase recognition

On the acquisition date, goodwill or a gain from a bargain purchase is measured as the difference between of the consideration transferred and the net of the acquisition-date fair value of the identifiable assets acquired, and the liabilities assumed by the parent company. Goodwill is shown separately in the consolidated statement of financial position and amortised under the straight-line method over a 10 – year period. A gain from a bargain purchase is recognised immediately in the consolidated income statement.

3.3 Statement of compliance with Vietnamese Accounting Standards and accounting framework

The consolidated financial statements are prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and relevant legal regulations governing the preparation and presentation of the consolidated financial statements

4. SIGNIFICANT ACCOUNTING POLICIES

4.1. Use of estimates

The preparation of the consolidated financial statements requires Chairman of the Board of Directors and management to make estimates and assumptions that impact the carrying value of certain assets and liabilities, contingent assets and liabilities reported in the notes as well as revenues and expenses for the financial year ended 30 September 2026. Although these estimates are based on Chairman of the Board of Directors and management's best knowledge of all relevant information available at the date when the separate financial statements are prepared, this does not prevent actual figures differing from estimates.

4.2. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank, cash in transit and current investments for a period not exceeding 3 months or highly liquid investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

4.3. Financial investments

Trading securities

Trading securities are securities and other financial instruments held for business purposes (held for the purpose of profit-taking by selling when prices have increased) at the time of reporting.

Trading securities are accounted for under the cost method. The cost of trading securities comprises the purchase price plus (+) purchase related costs (if any) such as brokerage, transaction, information provision, taxes, bank's fees and charges. The cost of trading securities is measured at fair value of considerations at the transaction date.

Held to maturity investment

Held to maturity investments comprise held to maturity investments to earn periodical profits and other held to maturity investments.

If there is any certain evidence that part or all the investments are irrecoverable, impairment losses are recognised as a finance expense in the current year.

Loans

Loans are measured at cost less provision for bad loans. Provision for bad loans is made for each bad loan based on the overdue time to repay the principal according to the original commitment (not taking into account the debt extension between the parties), or based on the expected loss.

Equity investments in other entities

Other investments

Investments classified as other investments are investments other than investments in subsidiaries, investments in associates or investments on joint ventures.

Other investments are accounted for under the cost method which comprise purchase prices plus (+) acquisition related costs (if any). In case of investments of non-monetary assets, the cost of investments is recognised at the fair values of the assets as incurred.

Recognition principles of provision for investment impairment loss

Provision for investment impairment loss is made when there is any certain evidence that there will be an impairment in the value of these investments at the reporting date.

The difference between the required balance and the existing balance of provision for investment impairment loss is recognised as financial expenses in the consolidated income statement.

4.4. Account receivables

Recognition method

Account receivables are stated at the carrying amounts of trade receivables and other receivables less provisions for doubtful debts.

Provision for doubtful debts

As of the date of preparing the consolidated financial statements, provision for doubtful debt is recognised for past-due accounts receivable and for accounts receivable where circumstances indicate that they might not be recoverable when due at the level as guided in prevailing regulations. The determination of the overdue period of a doubtful receivable to be provisioned is based on the principal repayment period according to the original sale contract, excluding the debt extension between the parties.

The difference between the required balance and the existing balance of provision for doubtful debts is recorded as a general and administrative expense in the consolidated income statement.

4.5. Inventories

Inventory measurement

Inventories are measured at the lower of cost and net realisable value.

The costs of inventories shall comprise all costs of purchase, costs of conversion, and other costs incurred in bringing inventories to their present location and condition. The cost of work in progress and finished goods includes materials, direct labour and attributable production overheads based on normal levels of activity.

The costs of purchase of inventories comprise the purchase price, non-reimbursable taxes and duties, and transport, handling and other costs directly attributable to the acquisition of inventories. Trade discounts and sales rebates on substandard and obsolete goods purchased are deducted from the costs of purchase.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Method of accounting for inventories

Inventories are measured using the weighted average method and are recorded under the perpetual inventory method.

Provision for decline in value of inventories

As of the date of preparing the consolidated financial statements, provision is recognised for obsolete, slow-moving and defective inventory items and an excess of the cost of inventories over their net realisable value.

The difference between the required balance and the existing balance of the provision for a decline in value of inventories is included in cost of sales in the consolidated income statement.

Inventories are written down to net realizable value item by item. For services being rendered, provision is made in respect of each service for which a consolidated selling price is charged.

Raw materials, materials, and tools reserved for use in the production of goods shall not be provided for impairment if the products they constitute will be sold at or above the cost of production of the product.

4.6. Tangible fixed assets

Tangible fixed assets are measured at cost less accumulated depreciation.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Tangible fixed asset recognition

Tangible fixed assets are initially recognised at their cost. The cost of purchased tangible fixed assets comprises the purchase price and any directly attributable costs of bringing the assets to their present location and working condition for their intended use. Accessories added to fixed assets when purchased are recognised consolidatedly at their fair values and deducted from the historical cost of the respective tangible fixed assets.

Depreciation and amortisation

The costs of fixed assets are depreciated on a straight-line method over their estimated useful lives.

The estimated useful lives are as follows:

	Year 2026
▪ Buildings, structures	05 – 10 years
▪ Machinery and equipment	06 – 10 years
▪ Motor vehicles	05 – 10 years
▪ Office equipment	04 – 05 years
▪ Other	03 years

4.7. Intangible fixed assets

Intangible fixed assets are measured at cost less accumulated amortisation.

Intangible fixed asset recognition

The cost of an intangible fixed asset comprises the total amount of expense incurred by the Company to acquire an asset at the time the asset is put into operation for its intended use.

Accounting principles for intangible fixed assets

Computer software

Computer software is not an indispensable component of hardware and is recognised as an intangible asset and depreciated over its useful life.

	Year 2026
Computer software	8 years

4.8. Prepaid expenses

Prepaid expenses are classified as current and non-current based on their original term. Prepaid expenses mainly comprise costs of tools and supplies, prepaid land rentals, etc., which are amortised over the period for which they are paid or the period in which economic benefits are generated in relation to these expenses.

The following expenses are recognised as prepayments and amortised to the consolidated income statement:

- Prepaid land is amortised over the period of lease;
- Tools and supplies are amortised to the consolidated income statement over 1 to 3 years;
- Insurance expenses (fire and explosion insurance, vehicle owner's civil liability insurance , motor hull insurance, assets insurance, etc.) are amortised over the period written in the contracts;
- Major repair expenses are amortised for no more than 3 years

- Other prepaid expenses are amortised on a straight-line method over the period which economic benefits are generated in relation to that expense.

4.9. Liabilities

Liabilities are classified into trade payables and other payables based on the following rules: Trade payables represent those arising from purchase and sale related transactions of goods, services or assets and the seller is independent of the buyer; the remaining payables are classified as other payables.

Liabilities are also classified according to the maturity date, the remaining term from the date of the financial statements, original currency, and each creditor.

Liabilities are recognised at no less than the payment obligation.

4.10. Borrowing costs

Capitalisation of borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalised as part of the cost of those assets until the assets are put into use or sale.

Investment income earned on temporary investment of borrowings is deducted from the cost of the respective assets.

All other borrowing costs are recognised as an expense in the consolidated income statement when incurred.

4.11. Accrued expenses

Accrued expenses represent expenses that will be paid in the future for goods or services received but not yet paid due to lack of invoices or accounting documents. These expenses are recognised as operating expenses of the reporting year.

4.12. Owners' equity

The owners' contributed equity

The owners' contributed equity is recognised when contributed.

Share premiums

Share premiums are recognised as the difference between the issue price and the par value of shares, and the difference between the re-purchase price and the re-issue price of treasury shares.

Dividends

Dividends are recognised as a liability at the date of declaring dividends by Vietnam Securities Depository.

Reserves

Reserves are created at certain percentages of profit after tax as prescribed in the charter of the companies in the Group.

Retained earnings

Net profit after income tax can be distributed to shareholders after the distribution is approved the General annual meeting of shareholders and reserves are created in accordance with the Group's Charter and legal regulations in Vietnam.

4.13. Revenue and other income

Revenue from selling goods

Revenue from selling goods is measured at the fair value of the consideration received or receivable. In most cases, revenue is recognised when transferring the risks and rewards of ownership to the buyer.

Revenue involving the rendering of services

Revenue of a transaction involving the rendering of services is recognised when the outcome of this transaction can be estimated reliably. When a transaction involving the rendering of services is attributable to several periods, each period's revenue is recognised by reference to the stage of completion at the end of the reporting period.

Interest income

Interest income is recognised on an accrual basis by reference to the principal outstanding and at the interest rate applicable.

4.14. Cost of sales

Cost of sales and services provided represents total costs of finished products, goods, services which are sold in the year in accordance with the matching principle. Abnormal amounts of production costs of inventories are recognised immediately in cost of sales.

4.15. Finance expense

Finance expenses represent all expenses incurred in the reporting year which mainly include lending and borrowing costs, provision for impairment of trading securities and and provisions for losses on investments in other entities

4.16. Selling expense and general and administrative expense

Selling expenses represent expenses incurred during the process of selling products, goods and rendering services, which include expenses relating to product exhibition, advertisement, sales commissions, product warranty (except for construction activities), storage, packaging and shipping etc.

General and administrative expenses represent common expenses, which include payroll costs for office employees' (salaries, wages, allowances, etc.); social insurance, health insurance, trade union fees and unemployment insurance; stationery expenses, material expenses, depreciation expenses of fixed assets used for administration activities; land rental, license tax; provision for doubtful debts; utility services (electricity expenses, water expenses, phone, fax, warranty expenses, etc.); sundry expenses (entertainment, customer conference, etc.).

4.17. Taxation

Corporate income tax

Current corporate income tax expense

Current corporate tax expense is determined on the basis of taxable income and the rate of corporate income tax (CIT) of the current year at 20%.

Value added tax

The goods sold and services rendered by the Group are subject to value added tax at the following rates:

- Commercial concrete, stone, concrete pumping and transportation services: 10% (The company is entitled to apply the VAT rate of 8% from 01/07/2025 to 31/12/2026 according to the provisions of Decree No. 174/2025/ND-CP dated 30 June 2025 of the Government);
- Other services: in accordance with prevailing regulations.

Other taxes

Other taxes are applicable in accordance with the prevailing tax laws in Vietnam.

The tax reports of the companies in the Group will be inspected by the Tax Department. Application of the laws and regulations on tax to different transactions can be interpreted by many ways; therefore, the tax amounts presented in the consolidated financial statements can be amended in accordance with the Tax Department's final assessment for the companies.

4.18. Earnings per share

Basic earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year, excluding ordinary shares bought back by the Group and held as treasury shares.

4.19. Diluted earnings per share

Diluted earnings per share are calculated by dividing the net profit attributable to ordinary shareholders (after adjusted for bonus and welfare funds), by the weighted average number of ordinary shares outstanding during the year and total ordinary shares that would be issued on the conversion, excluding ordinary shares bought back by the Group and held as treasury shares.

4.20. Segment reporting

A segment is a distinguishable component of the Group that is engaged either in producing or providing related products or services (business segment), or in producing or providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

4.21. Related parties

Related parties are individuals or entities that have the ability, directly or indirectly through one or more intermediaries, to control the Group or are controlled by, or are subject to common control with the Group. Associates, individuals owning, directly or indirectly, an interest in the voting power of the Group that gives them significant influence over the Group, key management personnel, including directors and officers of the Group and close family members or associates of such individuals are also considered to be related parties.

5. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED BALANCE SHEET

5.1. Cash and cash equivalents

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Cash in hand	2,142,573,697	922,124,763
Cash at banks	32,553,084,562	7,296,321,769
Cash equivalents	15,022,123,288	5,043,780,822
Total	**49,717,781,547**	**13,262,227,354**

Cash equivalents represented time deposits from 01 months at an interest rate 4.75%.

On October 14, 2026, the Company advanced 2026 dividend payments to shareholders totaling VND 13,364,971,500, pursuant to Resolution No. 07/2026/NQ-HDQT dated September 14, 2026.

5.2. Current trade receivables

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Dinco Construction Engineering Joint Stock Company	42,087,970,279	28,235,007,000
Newtecons Construction Investment Joint Stock Company	10,655,653,187	7,369,614,821
Coteccons Construction Joint Stock Company	5,983,843,235	15,668,467,823
FDSG Joint Stock Company	34,333,118,270	65,262,592,370
Others	39,216,441,994	40,398,201,314
Total	**132,277,026,965**	**156,933,883,328**
In which: Trade receivables from related parties	76,421,088,549	93,497,599,370

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.3. Financial investments

Trading securities are analysed as follows:

	As at 30 Sep. 2026 VND			As at 01 Jan.2026 VND		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Share investments:						
Shares of Coteccons Construction Joint	20,530,730	8,497,000	12,033,730	20,530,730	10,108,000	10,422,730
Total	**20,530,730**	**8,497,000**	**12,033,730**	**20,530,730**	**10,108,000**	**10,422,730**

The Group has determined the fair values of investments in Coteccons Construction Joint Stock Company on the basis of prices quoted on the Stock Exchange and the number of shares.

Held to maturity investments are analysed as follows:

	As at 30 Sep. 2026 VND			As at 01 Jan. 2026 VND		
	Cost	Recoverable Amount	Provision	Cost	Recoverable Amount	Provision
Short-term:						
Term Deposits:	41,198,683,837	41,198,683,837	-	59,718,047,943	59,718,047,943	-
- 06-month term deposits	*39,900,000,000*	*39,900,000,000*	-	*54,400,000,000*	54,400,000,000	-
- 12-month term deposits	*500,000,000*	*500,000,000*	-	*4,500,000,000*	4,500,000,000	-
- Accrued Interest	*798,683,837*	*798,683,837*	-	*818,047,943*	818,047,943	-
Cộng	**41,198,683,837**	**41,198,683,837**	**-**	**59,718,047,943**	**59,718,047,943**	**-**

5.4. Current advances to suppliers

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
HD Construction Equipment and Transportation Co., Ltd	-	434,063,000
Bravo Software Joint Stock Company	-	399,000,000
Ngoc Anh Service and Supply Company Limited	922,500,000	-
Tuyet Minh Tam Company Limited	668,752,470	-
Petrolimex Da Nang One Member Limited Liability Company	356,793,523	-
Others	1,387,740,657	524,709,763
Total	**3,335,786,650**	**1,357,772,763**

5.5. Other receivables

	As at 30 Sep. 2026 VND		As at 01 Jan.2026 VND	
	Value	Provision	Value	Provision
Advances	158,353,408	-	315,429,495	-
Deposits	77,245,226	-	77,245,226	-
Other receivables	123,145,081	-	36,720,744	-
Total	**358,743,715**	**-**	**429,395,465**	**-**

5.6. Doubtful debts

	As at 30 Sep. 2026 VND		As at 01 Jan.2026 VND	
	Cost	Recoverable amount	Cost	Recoverable amount
Overdue trade receivables or overdue amounts loaned and other receivables not yet due but uncollectible	17,379,050,532	545,094,856	18,803,463,032	1,558,013,144
Total	**17,379,050,532**	**545,094,856**	**18,803,463,032**	**1,558,013,144**

Chairman of the Board of Directors and management assessed the ability to recover the overdue receivables is low. The Group is taking appropriate measures to recover the outstanding debts.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Overdue trade receivables and overdue amounts loaned are analysed by debtor as follows:

	As at 30 Sep. 2026 VND			As at 01 Jan.2026 VND		
	Cost	Recoverable amount	Overdue days	Cost	Recoverable amount	Overdue days
Thursday Architecture Company Limited - Guangxi Architecture Group (Da Nang)	4,217,102,500	-	Over 3 years	4,217,102,500	-	Over 3 years
SAMIL Construction Company Limited	2,487,421,228	-	Over 3 years	2,487,421,228	-	Over 3 years
LB Viet Nam Construction Joint Stock Company	1,648,997,091	-	Over 3 years	1,648,997,091	-	Over 3 years
Hung Thinh Tai Construction & Trading Company Limited	649,950,000	-	Over 3 years	649,950,000	-	Over 3 years
Dana-UC Steel Joint Stock Company	388,911,000	-	Over 3 years	498,911,000	-	Over 3 years
Constrexim Construction Investment Design Consultant Joint Stock Company	439,274,772	-	Over 3 years	439,274,772	-	Over 3 years
Manh Cuong An Landscape Architecture Joint Stock Company	358,566,898	-	Over 3 years	358,566,898	-	Over 3 years
APIC Sai Gon Joint Stock Company	267,415,000	-	Over 3 years	267,415,000	-	Over 3 years
P.M.C Constructions Company Limited	265,802,500	-	Over 3 years	265,802,500	-	Over 3 years
Song Hong Danang Joint Stock Company	193,747,500	-	Over 3 years	193,747,500	-	Over 3 years
Thanh Thu Company Limited	122,080,000	-	Over 3 years	122,080,000	-	Over 3 years
Bridge Enterprise No.18 - Branch of Civil Engineering Construction Coporation No.1., Jsc	75,477,651	-	Over 3 years	76,106,209	-	Over 3 years
Others	6,264,304,392	545,094,856		7,578,088,334	1,558,013,144	
Total	**17,379,050,532**	**545,094,856**		**18,803,463,032**	**1,558,013,144**	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.7. Inventories

	As at 30 Sep. 2026 VND		As at 01 Jan.2026 VND	
	Value	Provision	Value	Provision
Raw materials	11,824,311,651	-	6,743,576,657	-
Merchandise	226,827,672	-	243,071,044	-
Total	**12,051,139,323**	**-**	**6,986,647,701**	**-**

There were no slow moving and obsolescent inventories at the year-end.

There were no inventories pledged as security for liabilities at the year-end.

5.8. Prepayments

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Current:		
Tools and supplies pending amortisation	286,320,175	19,826,371
Insurance fee for machinery and equipment	313,235,679	312,693,768
Road fee, vehicle inspection fee	148,605,975	197,443,066
Land rental costs	701,132,753	-
Others	126,181,068	7,013,017
Total	**1,575,475,650**	**536,976,222**

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Non-current:		
Tools and supplies pending amortisation	807,117,235	717,729,911
Land rental (*)	4,373,071,989	4,497,054,828
Others	-	10,876,732
	-	-
Total	**5,180,189,224**	**5,225,661,471**

(*) Land rental cost at Tam Hiep Port Industrial and Logistics Park, Nui Thanh Commune, Da Nang City according to Contract No. 02/2012/HD-TLD, land lease term 50 years.

(**) Infrastructure rental cost at Tinh Phong Industrial Park under Contract No. 03/2019/HD-TLD dated 25 April 2019, with a lease term of 28 years.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.9. Tax and amounts receivable from/payable to the state budget

	As at 30 Sep. 2026 VND		Movements in the year VND		As at 01 Jan.2026 VND	
	Receivable	Payable	Payable	Paid/ Deducted	Receivable	Payable
Value added tax	-	100,078,123	26,250,285,735	27,552,683,846	-	1,402,476,234
Corporate income tax	-	10,224,108,265	10,725,364,175	13,643,241,633	17,089,820	13,159,075,543
Personal income tax	23,093,727	18,305,302	3,479,915,970	3,595,012,190	-	110,307,795
Total	**23,093,727**	**10,342,491,690**	**40,455,565,880**	**44,790,937,669**	**17,089,820**	**14,671,859,572**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.10. Tangible fixed assets

Items	Buildings, structures VND	Machinery and equipment VND	Motor vehicles VND	Office equipment VND	Others VND	Total VND
Cost:						
As at 01 Jan.2026	13,174,217,614	40,910,769,521	148,299,242,885	1,285,871,810	104,113,563	203,774,215,393
Purchased	-	568,200,980	804,575,219	383,957,000	-	1,756,733,199
Liquidation, sold	-	-	(2,431,633,945)	-	-	(2,431,633,945)
As at 30 Sep 2026	**13,174,217,614**	**41,478,970,501**	**145,867,608,940**	**1,285,871,810**	**104,113,563**	**203,099,314,647**
Accumulated depreciation:						
As at 01 Jan.2025	11,711,428,536	36,181,213,636	132,464,338,811	1,070,904,681	104,113,563	181,531,999,227
Depreciation	200,692,359	1,612,655,682	4,515,274,170	48,168,505	-	6,376,790,716
Liquidation, sold	-	-	(2,431,633,945)	-	-	(2,431,633,945)
As at 30 Sep 2026	**11,912,120,895**	**37,793,869,318**	**134,547,979,036**	**1,119,073,186**	**104,113,563**	**185,477,155,998**
Net book value:						
As at 01 Jan.2025	1,462,789,078	4,729,555,885	15,834,904,074	214,967,129	-	22,242,216,166
As at 30 Sep 2026	**1,262,096,719**	**3,685,101,183**	**11,319,629,904**	**166,798,624**	**-**	**17,622,158,649**

The amount of year-end net book value of tangible fixed assets totalling VND 2,890,088,783 was pledged/mortgaged as loan security.

The historical cost of tangible fixed assets fully depreciated but still in use totalled VND 137,705,033,864.

5.11. Intangible fixed assets

Items	Management software VND	Total VND
Cost:		
As at 01 Jan.2026	585,166,199	585,166,199
As at 30 Sep 2026	**585,166,199**	**585,166,199**
Accumulated depreciation:		
As at 01 Jan.2026	47,584,077	47,584,077
Depreciation	54,859,329	54,859,329
As at 30 Sep 2026	**102,443,406**	**102,443,406**
Net book value:		
As at 01 Jan.2026	537,582,122	537,582,122
As at 30 Sep 2026	**482,722,793**	**482,722,793**

5.12. Deferred corporate income tax expense

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Income tax rate used to calculate deferred income tax assets	20%	20%
Deferred income tax assets relating to the deductible temporary differences	709,979,952	823,994,166
Deferred income tax assets	**709,979,952**	**823,994,166**

5.13. Current trade payables

	As at 30 Sep. 2026 VND		As at 01 Jan.2026 VND	
	Value	Payable value	Value	Payable value
Current:				
LUKS Vietnam Cement Company Limited	14,457,240,825	14,457,240,825	10,642,482,860	10,642,482,860
Dai Hoang Investment and Trading Joint Stock Company	3,227,826,348	3,227,826,348	4,165,588,000	4,165,588,000
Duy Thinh Company Limited	1,642,172,162	1,642,172,162	17,754,518,105	17,754,518,105
Vạn An Thịnh Phát Joint Stock Company	13,544,590,822	13,544,590,822	-	-
Others	12,956,985,874	12,956,985,874	16,710,984,361	16,710,984,361
Total	**45,828,816,031**	**45,828,816,031**	**49,273,573,326**	**49,273,573,326**

5.14. Current advances from customers

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Vinh Chau Company Limited	328,000,000	-
Branch of Vietnam Fisheries Construction Joint Stock Company – Construction Enterprise No. 03	-	176,715,000
Others	594,496,000	199,122,850
Total	**922,496,000**	**375,837,850**

5.15. Payables to employees

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Salary, bonus	9,171,359,344	12,487,864,519
Total	**9,171,359,344**	**12,487,864,519**

5.16. Accrued expenses

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Cost of production materials	203,599,761	396,301,104
Others	119,188,237	196,877,514
Total	**322,787,998**	**593,178,618**

5.17. Other current payables

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Trade union dues	182,406,062	158,596,709
Social Insurance	2,546,250	-
Others	560,103,357	638,498,127
Total	**745,055,669**	**797,094,836**

5.18. Construction in progress

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Bravo software	1,038,000,000	-
Total	**1,038,000,000**	**-**

5.19. Owners' equity

5.19.1. Changes in owners' equity

	Items of owners' equity						
	Owners' contributed capital VND	Share premium VND	Other contributed capital VND	Investment and Development funds VND	Retained earnings VND	Non- controlling interest VND	Total VND
At as 01 Jan. 2025	89,099,810,000	49,416,000	228,800,000	7,752,997,505	36,245,635,770	154,138,358	133,530,797,633
Previous year's profits	-	-	-	-	52,038,914,943	33,767,694	52,072,682,637
Distributed Bonus and welfare fund	-	-	-	-	(1,185,265,597)	-	(1,185,265,597)
Dividends of previous year by cash	-	-	-	-	(13,364,971,500)	(28,637,500)	(13,393,609,000)
As at 01 Jan.2026	89,099,810,000	49,416,000	228,800,000	7,752,997,505	73,734,313,616	159,268,552	171,024,605,673
Current year's profits	-	-	-	-	44,678,900,213	-	44,678,900,213
Capital divestment from a subsidiary	-	-	-	-	-	(124,903,552)	(124,903,552)
Dividend distribution	-	-	-	-	(35,639,924,000)	(34,365,000)	(35,674,289,000)
Interim cash dividend	-	-	-	-	(13,364,971,500)	-	(13,364,971,500)
Undistributed post-tax profit of the parent company	-	-	-	-	10,353,552	-	10,353,552
As at 30 Sep 2026	**89,099,810,000**	**49,416,000**	**228,800,000**	**7,752,997,505**	**69,418,671,881**	**-**	**166,549,695,386**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.19.2. Details of owners' equity

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Dinco Construction Engineering Joint Stock Company	19,366,560,000	19,366,560,000
Other investors	69,733,250,000	69,733,250,000
Total	**89,099,810,000**	**89,099,810,000**

5.19.3 Capital transactions with owners

	As at 30 Sep. 2026 VND	As at 01 Jan. 2026 VND
Beginning balance	89,099,810,000	89,099,810,000
Capital contribution in the year	-	-
Capital redemption in the year	-	-
Ending balance	**89,099,810,000**	**89,099,810,000**

5.19.4 Shares

	As at 30 Sep. 2026 VND	As at 01 Jan.2026 VND
Number of shares registered for issue	8,909,981	8,909,981
Number of shares sold to public	8,909,981	8,909,981
Comprising: Ordinary shares	*8,909,981*	*8,909,981*
Preference shares (Classified as owners' equity)	-	-
Number of shares repurchased (Treasury shares)	-	-
Comprising: Ordinary shares	-	-
Preference shares (Classified as owners' equity)	-	-
Number of shares outstanding	8,909,981	8,909,981
Comprising: Ordinary shares	*8,909,981*	*8,909,981*
Preference shares (Classified as owners' equity)	-	-

Par value per outstanding share: VND 10,000 per share

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.19.5 Basic earnings per share

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Profit after tax attributable to ordinary share holders	13,002,198,472	20,891,676,697	44,622,382,566	41,780,405,115
Adjusted for bonus and welfare fund distribution	260,043,969	1,671,334,138	892,447,651	3,342,432,409
Earnings for the purpose of calculating basic earnings per share	12,742,154,503	19,220,342,559	43,729,934,915	38,437,972,706
Weighted average number of ordinary shares outstanding during the year	8,909,981	8,909,981	8,909,981	8,909,981
Basic earnings per share	**1,430**	**2,157**	**4,908**	**4,314**

The 2026 basic earnings per share is calculated as profit after tax less the planned bonus and welfare fund as outlined in the 2026 Annual General Meeting of Shareholders Resolution No. 02/2026/NQ-DHDCD dated 11 April 2026. These indicators for 2026 may change when the Group makes decisions regarding fund appropriations in the future.

5.19.6 Diluted earnings per share

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Profit after tax attributable to ordinary share holders	13,002,198,472	20,891,676,697	44,622,382,566	41,780,405,115
Adjusted for bonus and welfare fund distribution	260,043,969	1,671,334,138	892,447,651	3,342,432,409
Earnings for the purpose of calculating diluted earnings per share	12,742,154,503	19,220,342,559	43,729,934,915	38,437,972,706
Weighted average number of ordinary shares outstanding during the year	8,909,981	8,909,981	8,909,981	8,909,981
Number of additional shares of common stock expected to be issued				
Number of shares for calculating diluted earnings per share	8,909,981	8,909,981	8,909,981	8,909,981
Diluted earnings per share	**1,430**	**2,157**	**4,908**	**4,314**

The 2026 diluted earnings per share is calculated as profit after tax less the planned bonus and welfare fund as outlined in the 2026 Annual General Meeting of Shareholders Resolution No. 02/2026/NQ-DHDCD dated 11 April 2026. These indicators for 2025 may change when the Group makes decisions regarding fund appropriations in the future.

5.19.7 Corporate funds

	Development and investment fund VND
As at 01 Jan.2026	7,752,997,505
Additions	-
Utilisations	-
As at 30 Sep.2026	**7,752,997,505**

6 ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED INCOME STATEMENT

6.1. Revenue from selling goods and rendering services

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Revenue from selling finished goods	103,706,499,876	121,992,431,268	311,291,537,445	320,710,644,908
Revenue from selling merchandise	7,978,000	13,246,869	33,585,273	214,306,633
Revenue from service	-	25,000,000	5,698,401,240	45,000,000
Total	**103,714,477,876**	**122,030,678,137**	**317,023,523,958**	**320,969,951,541**
In which, revenue from related parties	15,295,205,766	43,192,645,724	80,492,924,019	86,579,771,333

6.2. Deductions

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Sales Returns	-	-	5,000,000	-
Total	**-**	**-**	**5,000,000**	**-**

6.3. Cost of sales

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Cost of finished goods sold	83,423,584,404	93,466,619,811	245,554,117,522	258,469,970,995
Cost of merchadise sold	14,576,300	21,487,540	37,231,172	195,732,613
Cost of service	-	25,000,000	4,674,551,731	45,000,000
Total	**83,438,160,704**	**93,513,107,351**	**250,265,900,425**	**258,710,703,608**

6.4. Finance income

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Deposit and loan interest	852,297,474	173,475,250	2,169,537,251	645,601,019
Others	63,276,361	71,498,124	171,778,361	131,998,124
Total	**915,573,835**	**244,973,374**	**2,341,315,612**	**777,599,143**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6.5. Finance expense

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Interest expense	1,249,033	-	1,249,033	259,805,057
Reversal of provision for devaluation in trade sercurities	2,044,500	984,200	1,611,000	(1,250,200)
Total	**3,293,533**	**984,200**	**2,860,033**	**258,554,857**

6.6. Seiling expense

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Salaries	788,381,163	685,416,098	2,191,193,923	1,877,575,987
Total	**788,381,163**	**685,416,098**	**2,191,193,923**	**1,877,575,987**

6.7. General and administrative expense

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026	The first nine months of 2025
Salaries	2,827,571,982	992,616,657	7,710,803,460	3,208,118,544
Reversal of provision for doubtful debts	(466,281,045)	(77,533,476)	(411,494,212)	2,376,352,155
Others	1,152,686,056	985,208,215	3,373,386,585	2,975,081,928
	-			
Total	**3,513,976,993**	**1,900,291,396**	**10,672,695,833**	**8,559,552,627**

6.8. Other income

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Gains from disposal and sale of fixed assets	-	-	559,481,482	79,444,444
Other income	339,468	3,226,081	361,591	16,802,087
Total	**339,468**	**3,226,081**	**559,843,073**	**96,246,531**

6.9. Other expense

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Administrative penalties, tax penalties	-	-	88,121,172	19,803,795
Others	862,459,368	132,780,682	1,180,632,655	314,170,708
	-	-	-	-
Total	**862,459,368**	**132,780,682**	**1,268,753,827**	**333,974,503**

6.10. Production and business costs by elements

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Material expense	72,001,150,262	81,618,721,698	203,853,879,923	210,379,793,575
Employee expense	12,292,585,851	10,118,078,801	39,154,443,397	27,769,331,419
Depreciation expense	1,852,890,645	2,945,952,495	6,458,357,110	9,104,005,281
Service expense	3,123,521,555	1,242,127,346	13,062,935,604	17,786,309,093
Other	(1,077,924,708)	95,713,987	974,437,187	837,192,278
Total	**88,192,223,605**	**96,020,594,327**	**263,504,053,221**	**265,876,631,646**

6.11. Current corporate income tax expense

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Accounting before tax of the year	16,024,119,418	26,046,297,865	55,518,278,602	52,103,435,633
Add: Increasing adjustments	973,070,221	592,635,643	2,067,441,962	4,016,366,809
- Non-deductible expenses	865,070,221	*358,635,643*	*1,743,441,962*	*574,064,024*
- Remuneration of the Board of Directors and the Supervisory Committee not evolving in execcution	108,000,000	234,000,000	324,000,000	390,000,000
- Unrealized revenue arising from fixed asset sale transactions	-	-	-	*3,052,302,785*
Less: Decreasing adjustments	42,971,750	-	42,971,750	214,583,759
- Impact from the sale of fixed assets	41,288,445		41,288,445	
- Losses carried forward from previous year	*1,683,305*	-	*1,683,305*	*214,583,759*
Taxable income from business activities	16,954,217,889	26,638,933,508	57,542,748,814	55,905,218,683
- Income from activities eligible for tax incentives	*3,775,169,820*	*1,226,250,563*	*6,995,353,098*	*2,140,019,127*
- Income from activities not eligible for tax incentives	*13,048,478,632*	*24,891,807,674*	*50,018,613,090*	*53,392,954,250*
Current corporate income tax rate				
- Non-preferential corporate income tax rate	10%	10%	10%	10%
- Preferential corporate income tax rate	20%	20%	20%	20%
Corporate income tax expense from main business activities	2,987,212,709	5,100,986,592	10,703,257,929	10,892,592,763
- Corporate income tax expense from preferential activities	*377,516,982*	*122,625,057*	*699,535,310*	*214,001,913*
- Corporate income tax expense from non-preferential activities	*2,609,695,727*	*4,978,361,535*	*10,003,722,619*	*10,678,590,850*
Corporate income tax expense for the current year	**2,987,212,709**	**5,100,986,592**	**10,725,364,175**	**10,896,320,013**
In which:				
- CIT expense of the current year	2,987,212,709	5,100,986,592	10,703,257,929	10,892,592,763
- Adjusted for tax expense of previous years	-	-	22,106,246	3,727,250

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

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

7.1. Cash receipts from loans in the period

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026	The first nine months of 2025
Cash receipts from loans under normal contracts	1,325,282,423	-	1,325,282,423	19,355,502,777
Total	1,325,282,423	-	1,325,282,423	19,355,502,777

7.2. Cash repayments of principal amounts borrowed

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Cash repayment of principal amounts under normal contracts	1,325,282,423	-	1,325,282,423	37,438,965,379
Total	1,325,282,423	-	1,325,282,423	37,438,965,379

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

8. SEGMENT REPORTING

For management purposes, the Group is organised on a nation - wide basis into the following manufacturing sector:

- Selling commercial concrete
- Trading
- Services

For the financial year ending 30/09/2026

	Commercial concrete		Trading		Total	
	Q3- 2026 VND	Q3- 2025 VND	Q3- 2026 VND	Q3- 2025 VND	Q3- 2026 VND	Q3- 2025 VND
Revenue						
External sales	103,706,499,876	121,992,431,268	7,978,000	13,246,869	109,412,879,116	122,050,678,137
Total	**103,706,499,876**	**121,992,431,268**	**7,978,000**	**13,246,869**	**109,412,879,116**	**122,050,678,137**
Result					5,000,000	-
Deductions	5,000,000	-	-	-	83,438,160,704	93,488,107,351
Cost of sales	83,423,584,404	93,466,619,811	14,576,300	21,487,540	20,271,317,172	28,517,570,786
Segment result	20,277,915,472	28,525,811,457	(6,598,300)	(8,240,671)	4,302,358,156	2,585,707,494
Unallocated expenses					15,973,959,016	25,931,863,292
Gross profit					915,573,835	244,973,374
Finance income					3,293,533	984,200
Finance expense					(862,119,900)	(129,554,601)
Net other income					16,024,119,418	26,046,297,865
Accounting profit before taxation					2,987,212,709	5,100,986,592
Current corporate income tax expense					34,708,237	32,230,450
Deferred corporate income tax expense						
Net profit after taxation					**13,002,198,472**	**20,913,080,823**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Other information

	Commercial concrete		Trading		Total	
	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND
Segment assets	148,934,878,704	170,812,652,192	-	-	148,934,878,704	170,812,652,192
Unallocated assets	-	-	-	-	99,837,341,814	80,025,469,862
Total assets					**248,772,220,518**	**250,838,122,054**

	Commercial concrete		Trading		Total	
	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND	As at 30 Sep.2026 VND	As at 01 Jan.2026 VND
Segment liabilities	60,116,283,531	49,649,411,176	-	-	60,116,283,531	49,649,411,176
Unallocated liabilities	-	-	-	-	22,106,241,601	30,164,105,205
Total liabilities					**82,222,525,132**	**79,813,516,381**

	Commercial concrete		Trading		Total	
	Q3- 2026 VND	Q3- 2025 VND	Q3- 2026 VND	Q3- 2025 VND	Q3- 2026 VND	Q3- 2025 VND
Cost of purchasing assets	1,038,000,000	-	-	-	1,038,000,000	-
Depreciation expense	1,826,183,580	2,827,623,437	-	-	1,826,183,580	2,827,623,437

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

9. RELATED PARTIES

List of related paties	Relationship
1. Dinco Construction Engineering Joint Stock Company	Shareholders with significant influence
2. Dufago Chu Lai Concrete One Member Limited Liability Company	Subsidiary
3. Rofadi One Member Limited Liability Company	Subsidiary
4. Dufago Concrete One Member Limited Liability Company	Subsidiary
5. Danang Books and School Equipment Stock Company	Share key management personnel
6. FDSG Joint Stock Company	Share key management personnel
7. The Board of Directors and management	Key management personnel

Transactions between the Company and its subsidiaries, which are related parties, have been eliminated in full in consolidation.

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

	As at 30 Sep. 2026 VND	As at 01 Jan.2026 VND
Receivable:		
Dinco Engineering and Construction Joint Stock Company	42,087,970,279	28,235,007,000
FDSG Joint Stock Company	34,333,118,270	65,262,592,370
Total	**76,421,088,549**	**93,497,599,370**

During the reporting period, the Group has had related party transactions as follows:

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Sale of goods and services:				
Dinco Engineering and Construction Joint Stock Company	15,289,963,216	3,175,062,476	60,177,152,830	23,809,557,523
FDSG Joint Stock Company	5,242,550	40,017,583,248	20,315,771,189	62,770,213,810
Total	**15,295,205,766**	**43,192,645,724**	**80,492,924,019**	**86,579,771,333**

	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Purchase of goods:				
Dinco Engineering and Construction Joint Stock Company	-	-	2,340,000,000	600,000,000
Da Nang Books and School Equipment Joint Stock Company	191,935,927	193,191,927	395,878,787	401,761,054
Total	**191,935,927**	**193,191,927**	**2,735,878,787**	**1,001,761,054**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Remunerations of the Board of Directors, Supervisory Committee and Internal Audit Committee:

Full name	Position	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Mr. Le Truong Ky	Chairman of the BODs	30,000,000	30,000,000	90,000,000	90,000,000
Ms. Huynh Phuoc Huyen Vy	Deputy chairman of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
Mr. Dang Tien Duc	Member of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
Mr. Nguyen Ngoc Tuan	Member of the BODs	18,000,000	18,000,000	54,000,000	54,000,000
		-	-	-	-
Mr. Le Anh Long	Head of Supervisory Committee	15,000,000	15,000,000	45,000,000	45,000,000
Mr. Chu Van Tuan	Member of Supervisory Committee	9,000,000	9,000,000	27,000,000	27,000,000
Mr. Tran Canh Thanh	Member of Supervisory Committee	9,000,000	9,000,000	27,000,000	27,000,000
Ms. Nguyen Thi Minh Phuong	Member of Internal Audit Committee	9,000,000	9,000,000	27,000,000	27,000,000

Salary, bonuses and other incomes of Management:

Full name	Position	Q3-2026 VND	Q3-2025 VND	The first nine months of 2026 VND	The first nine months of 2025 VND
Mr. Dang Tien Duc	General Director	180,120,633	168,671,354	512,453,967	498,161,249
Mr. Nguyen Van Trieu	Deputy General Director	94,272,733	100,328,021	260,235,317	266,362,791
Ms. Nguyen Thi Thao	Deputy General Director	79,064,400	84,754,063	215,443,651	218,537,084

10. COMPARATIVE FIGURES

The Group's interim consolidated financial statements for the current period have been prepared and presented in accordance with Circular No. 43. Accordingly, certain comparative figures have been reclassified to conform to the presentation requirements for the interim consolidated financial statements for the current accounting period arising from the adoption of Circular No. 43, as follows:

Interim consolidated statement of financial position (Extract):

Items	Code	As at 1 January 2026 (as restated) VND	Reclassification under Circular 99 VND	As at 1 January 2026 (as previously reported) VND
Cash equivalents	112	5,043,780,822	43,780,822	5,000,000,000
Held-to-maturity investments	123	59,718,047,943	818,047,943	58,900,000,000
Other current receivables	135	429,395,465	(861,828,765)	1,291,224,230

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

11. EVENTS AFTER THE END OF THE REPORTING YEAR

There were no significant events arising after the end of the reporting year to the date of the consolidated financial statements.

Dang Tien Duc	**Nguyen Thi Thao**	**Dao Thi Thanh Mai**
General Director	**Chief Accountant**	**Preparer**

Da Nang, 28 October 2026