DONGTHAP BUILDING MATERIALS & CONSTRUCTION JOINT STOCK COMPANY

FINANCIAL STATEMENT

QUARTER III – 2026

(From 01/07/2026 to 30/09/2026)

To: .....

DONG THAP BUILDING MATERIALS & CONSTRUCTION JOINT STOCK COMPANY
Address: No. 03, Ton Duc Thang Street, Cao Lanh Ward, Dong Thap Province

Form B 01a - DN/HN

BALANCE SHEET
As of 30/09/2026

Unit: VND

ASSETS	Code	Notes	As of 30/09/2026	As of 01/01/2026
A. CURRENT ASSETS	**100**		**164.336.509.436**	**142.789.850.073**
I. Cash and cash equivalents	**110**		**6.611.920.977**	**7.754.931.290**
1. Cash	111		5.811.798.073	6.551.720.378
2. Cash equivalents	112		800.122.904	1.203.210.912
II. Short-term financial investments	**120**		**36.308.961.643**	**30.110.820.073**
1. Held-to-maturity investments	123		36.308.961.643	30.110.820.073
III. Current receivables	**130**		**62.571.723.523**	**60.442.049.704**
1. Current trade receivables	131		27.213.134.311	29.656.376.649
2. Current prepayments to suppliers	132		36.692.482.019	29.386.205.263
3. Other current receivables	135		6.375.474.326	5.107.446.458
4. Current provision for doubtful debts	136		(7.709.367.133)	(3.707.978.666)
IV. Inventories	**140**		**57.774.184.417**	**42.934.152.830**
1. Inventories	141		57.796.604.389	42.957.735.581
2. Provision for devaluation of inventories	142		(22.419.972)	(23.582.751)
V. Other current assets	**160**		**1.069.718.876**	**1.547.896.176**
1. Current prepaid expenses	161		1.069.718.876	555.476.988
2. Taxes and other receivables from the State	163		-	992.419.188
B. NON-CURRENT ASSETS	**200**		**908.677.171.913**	**922.539.282.603**
I. Non-current receivables	**210**		**774.489.541**	**252.991.851**
1. Other non-current receivables	215		774.489.541	252.991.851
II. Fixed assets	**220**		**61.492.021.151**	**69.199.413.290**
1. Tangible fixed assets	221		41.359.163.981	48.647.925.446
Historical cost	222		288.376.516.716	287.953.950.807
Accumulated depreciation	223		(247.017.352.735)	(239.306.025.361)
2. Finance leased fixed assets	224		17.735.240.445	18.153.871.119
Historical cost	225		25.959.244.055	25.959.244.055
Accumulated depreciation	226		(8.224.003.610)	(7.805.372.936)
3. Intangible fixed assets	227		2.397.616.725	2.397.616.725
Historical cost	228		4.986.604.330	4.986.604.330
Accumulated amortization	229		(2.588.987.605)	(2.588.987.605)
III. Investment properties	**240**		**71.405.482.278**	**73.996.810.266**
1. Historical cost	241		86.377.599.542	86.377.599.542
2. Accumulated depreciation	242		(14.972.117.264)	(12.380.789.276)
IV. Non-current assets in progress	**250**		**449.592.334.024**	**443.601.381.777**
1. Construction in progress	252		449.592.334.024	443.601.381.777
V. Long-term financial investments	**260**		**11.664.838.971**	**11.664.838.971**
1. Investments in subsidiaries	261		11.664.838.971	11.664.838.971
2. Investments in equity of other entities	263		1.192.413.670	1.192.413.670
3. Provision for devaluation of long-term financial investments	264		(1.192.413.670)	(1.192.413.670)
VI. Other non-current assets	**270**		**313.748.005.948**	**323.823.846.448**
1. Non-current prepaid expenses	271		313.748.005.948	323.314.182.936
2. Deferred income tax assets	272		-	509.663.512
TOTAL ASSETS (280 = 100 + 200)	**280**		**1.073.013.681.349**	**1.065.329.132.676**

(Continued in the next page)

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BALANCE SHEET (CONTINUED)

As of 30/09/2026

Unit: VND

SOURCES	Code	Notes	As of 30/09/2026	As of 01/01/2026
C. LIABILITIES	**300**		**518.295.221.414**	**530.026.107.549**
I. Current liabilities	**310**		**160.770.216.897**	**166.080.390.025**
1. Current trade payables	311		9.266.304.807	9.381.429.679
2. Current prepayments from customers	312		12.069.374.493	4.632.282.563
3. Dividend, profit payables	313		49.100.929.527	49.100.929.527
4. Taxes and other payables to the State	314		20.108.339.811	7.437.856.767
5. Payables to employees	315		7.434.215.455	3.350.719.706
6. Current accrued expenses	316		751.935.231	3.126.861.235
7. Current unearned revenue	319		8.563.259.606	8.563.259.606
8. Other current payables	320		143.131.061	431.532.993
9. Current borrowings and finance lease liabilities	321		50.500.490.775	75.892.431.756
10. Current payable provision	322		342.661.140	544.566.280
11. Bonus and welfare fund	323		2.489.574.991	3.618.519.913
II. Non-current liabilities	**330**		**357.525.004.517**	**363.945.717.524**
1. Non-current unearned revenue	337		338.055.571.483	344.476.284.490
2. Non-current borrowings and finance lease liabilities	339		19.469.433.034	19.469.433.034
D. OWNER'S EQUITY	**400**		**554.718.459.935**	**535.303.025.127**
1. Contributed Capital	411		386.000.000.000	386.000.000.000
Ordinary shares with voting rights	411a		386.000.000.000	386.000.000.000
2. Other funds	414		90.975.000	-
3. Treasury shares	415		(46.460.000)	(46.460.000)
4. Development and investment fund	418		160.806.379.364	157.069.947.101
5. Undistributed profit after tax	420		7.867.565.571	(7.720.461.974)
Undistributed profit after tax brought forward	420a		(7.720.461.974)	(14.438.375.755)
Undistributed profit after tax for the current period	420b		15.588.027.545	6.717.913.781
TOTAL SOURCES (440 = 300 + 400)	**440**		**1.073.013.681.349**	**1.065.329.132.676**

M.S.D.N: 1400101390 CÔNG TY CỔ PHẦN XÂY LẮP VÀ VẬT LIỆU XÂY DỰNG ĐỒNG THÁP TỈNH ĐỒNG THÁP

Nguyen Hoang Anh
General Director
Dong Thap, October 27, 2026

Le Ngoc Qui
Chief Accountant

Pham Thi Thu Hien
Prepared by

DONGTHAP BUILDING MATERIALS & CONSTRUCTION JOINT STOCK COMPANY
Address: No. 03, Ton Duc Thang Street, Cao Lanh Ward, Dong Thap Province

Form B 02a - DN

INCOME STATEMENT

For the accounting period of Quarter III of 2026

Unit: VND

ITEM	Code	Quarter III		Accumulated from the beginning of the year to this quarter	
		This year	Previous year	This year	Previous year
1. Revenue from sales and services rendered	01	100.050.701.150	63.592.975.186	220.648.728.432	136.322.264.290
2. Revenue deductions	02	-	62.853.864	-	62.853.864
3. Net revenue from sales and services rendered	10	100.050.701.150	63.530.121.322	220.648.728.432	136.259.410.426
4. Cost of goods sold	11	66.023.313.045	42.649.251.850	148.887.314.695	100.686.372.479
5. Gross profit from sales and services	20	34.027.388.105	20.880.869.472	71.761.413.737	35.573.037.947
6. Profit/Loss from liquidation of properties	21	-	-	-	-
7. Financial income	22	176.299.696	4.639.530	1.512.091.012	1.322.257.517
8. Financial expenses	23	1.159.686.478	919.462.685	3.502.846.649	4.551.870.399
In which: Interest expenses	24	1.159.686.478	919.462.685	3.502.846.649	4.551.870.399
9. Selling expenses	25	5.884.837.080	4.904.827.878	15.725.312.891	13.933.681.713
10. Administrative expenses	26	12.486.223.681	5.872.449.146	28.311.491.120	20.979.979.262
11. Net operating profit	30	14.672.940.562	9.188.769.293	25.733.854.089	(2.570.235.910)
12. Other income	31	477.965.972	1.703.031.299	773.551.911	9.955.667.784
13. Other expenses	32	71.434.000	2.419.725.856	1.422.392.875	2.613.702.745
14. Other profit	40	406.531.972	(716.694.557)	(648.840.964)	7.341.965.039
15. Profit before tax	50	15.079.472.534	8.472.074.736	25.085.013.125	4.771.729.129
16. Current CIT expense	51	2.469.368.279	-	3.232.081.493	-
17. Deferred CIT expense	52	-	-	509.663.512	(262.257.459)
18. Net profit after tax	60	12.610.104.255	8.472.074.736	21.343.268.120	5.033.986.588

M.S.D.N: 1400101396 CÔNG TY CỔ PHẦN XÂY LẮP VÀ VẬT LIỆU XÂY DỰNG ĐỒNG THÁP TỈNH ĐỒNG THÁP

Nguyen Hoang Anh
General Director
Dong Thap, October 27, 2026

Le Ngoc Qui
Chief Accountant

Pham Thi Thu Hien
Prepared by

Form B 03a - DN

CASH FLOW STATEMENT

(Indirect method)

For the accounting period from 01/01/2026 to 30/09/2026

Unit: VND

ITEM	Code	Notes	Accumulated from the beginning of the year to this quarter	
			This period	Previous period
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit before tax	**01**		25.085.013.125	4.771.729.129
2. Adjustments for:				
Depreciation of fixed assets and investment property	02		7.711.327.374	13.094.484.777
Provisions	03		3.798.320.548	(504.952.533)
Gains or losses from investment activities	05		(1.512.091.012)	(8.587.764.357)
Interest expenses	06		3.502.846.649	4.551.870.399
3. Operating profit before changes in working capital	**08**		**38.585.416.684**	**13.325.367.415**
Increase or decrease in receivables	09		(5.150.477.276)	9.407.689.786
Increase or decrease in inventories	10		(14.838.868.808)	1.543.368.945
Increase or decrease in payables (excluding interest payable and corporate income tax payable)	11		17.503.957.265	206.661.053.839
Increase or decrease in prepaid expenses	12		9.051.935.100	(26.906.152.069)
Interest paid	14		(3.584.533.619)	(3.565.122.071)
Corporate income tax paid	15		(711.966.655)	(538.262.387)
Other cash receipts from operating activities	16		13.510.000	-
Other cash payments for operating activities	17		(3.051.288.234)	(3.002.297.200)
Net cash flows from operating activities	**20**		**37.817.684.457**	**196.925.646.258**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Cash paid for the purchase and construction of fixed assets and other long-term assets	21		(6.452.988.109)	(5.799.378.785)
2. Cash received from the disposal or sale of fixed assets and other long-term assets	22		-	7.993.240.741
3. Cash paid for loans or purchases of debt instruments from other entities	23		(14.800.000.000)	(22.153.852.603)
4. Cash received from loan repayments or the sale of debt instruments from other entities	24		7.329.000.000	48.000.000.000
5. Cash received from interest on loans, dividends, and distributed profits	27		355.234.320	1.971.668.931
Net cash flows from investing activities	**30**		**(13.568.753.789)**	**30.011.678.284**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Cash received from	33		110.033.034.580	110.221.986.874
2. Cash paid for repayment of borrowings	34		(135.424.975.561)	(325.336.386.380)
3. Dividends and profits paid to owners	36		-	(203.600.000)
Net cash flows from financing activities	**40**		**(25.391.940.981)**	**(215.317.999.506)**
NET CASH FLOW DURING THE PERIOD (50 = 20+30+40)	**50**		**(1.143.010.313)**	**11.619.325.036**
Cash and cash equivalents at the beginning of the year	**60**		**7.754.931.290**	**10.179.574.671**
Effect of exchange rate changes on foreign currency conversion	61		-	-
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 50+60+61)	**70**		**6.611.920.977**	**21.798.899.707**

Nguyen Hoang Anh	**Le Ngoc Qui**	**Pham Thi Thu Hien**
General Director	**Chief Accountant**	**Prepared by**

Dong Thap, October 27, 2026

Form B 09a - DN

SELECTED NOTES TO THE FINANCIAL STATEMENTS

1. OPERATION CHARACTERISTICS OF THE COMPANY

1.1 Ownership structure

Dong Thap Building Materials & Construction Joint Stock Company (hereinafter referred to as the "Company") was formerly Dong Building Materials & Construction One Member Limited Liability Company, established under business registration certificate number 1400101396, initially issued on July 9, 2010 by Dong Thap Provincial Department of Planning and Investment.

The Company was converted into a joint-stock company under Decision No. 997/QD-UBND-HC dated September 25, 2015, of the People's Committee of Dong Thap Province regarding the conversion of Dong Building Materials & Construction One Member Limited Liability Company into a joint-stock company.

On November 10, 2016, Dong Thap Building Materials & Construction Joint Stock Company received capital and assets from Dong Building Materials & Construction One Member Limited Liability Company according to the Handover Minutes of "Capital and Assets from State-owned Enterprise to Dong Thap Building Materials & Construction Joint Stock Company." The Company has operated as a joint-stock company since November 11, 2016, under business registration certificate number 1400101396, amended for the 10th time on 05 August, 2025, issued by the Dong Thap Provincial Department of Planning and Investment.

The charter capital according to the business registration certificate is 386.000.000.000 VND.

The Company's head office is at No. 03, Ton Duc Thang Street, Ward 01, Cao Lanh City, Dong Thap Province.

The total number of employees as of September 30, 2026 là 246 (as of January 01, 2025 is: 242).

1.2 Business sectors

- Construction, installation and sand exploitation;
- Industrial Production;
- Trade and services;
- Construction of transportation works and civil works;

- Investment and trading of Real estate;
- Investment and trading of industrial park.

1.3 Business lines activities

According to the Business Registration Certificate, the Company's main business lines are:

- River sand exploitation - Site leveling;
- Production and trading of all kinds of building materials: Ready-mixed concrete - Centrifugal concrete - Hot asphalt concrete;
- Investment in construction, trading of industrial park infrastructure and real estate;
- Construction of transportation works, industrial works, civil works, residential housing and interior decoration;
- Survey, design of civil, industrial, traffic works and construction consulting services;
- Mechanical and physical testing of building materials, construction quality inspection, structural safety inspection.

1.4 Normal operating cycle

The Company's normal business and production cycle is 12 months.

1.5 Enterprise structure

As of September 30, 2026, the Company has the subsidiaries and associates as follows:

Name	Address	Voting rights ratio	Capital contribution ratio	Profit ratio
Subsidiaries:				
Dong Thap BMC Transport Joint Stock Company	Cao Lanh, Dong Thap	51,0%	51,0%	51,0%
Dong Thap BMC Construction Design Consulting Joint Stock Company	Cao Lanh, Dong Thap	67,9%	67,9%	67,9%

Associates as of September 30, 2026, include:

Name	Address
Investment and Construction Enterprise Branch	Cao Lanh, Dong Thap
Dong Thap BMC Construction Quality Testing and Inspection Center Branch	Cao Lanh, Dong Thap
Concrete Factory Branch	Cao Lanh, Dong Thap
Cao Lanh Construction Materials Store	Cao Lanh, Dong Thap
Xeo Vat Construction Materials Store	Chau Thanh, Dong Thap

1.6 Operation characteristics of the Company affecting the financial statements

In June 2025, the Company was granted licenses by the competent authority to exploit 02 sand mines for a period of 3 years from 2025-2027. According to the plan, the exploitation output in 2026 is estimated at approximately 2.1 million m^3, corresponding to an expected revenue of approximately 150 billion VND. At the same time, during the year, the Company restructured its operations and transferred a number of land plots to restructure capital sources and improve asset utilization efficiency.

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 Annual accounting period

The annual accounting period of the Company begins on January 01 and ends on 31 December.

2.2 Accounting currency

The accounting currency is VND.

3. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

3.1. Applicable accounting system

Effective from the 2026 fiscal year, the Company applies the Enterprise Accounting System in accordance with Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Ministry of Finance (TT99), replacing Circular No. 200/2014/TT-BTC dated December 22, 2014, issued by the Ministry of Finance (TT200) providing guidance on the enterprise accounting system.

3.2. Statement of compliance with Vietnamese Accounting Standards and Vietnamese Accounting System

The accompanying separate financial statements are presented in Vietnamese Dong (VND), based on the historical cost principle and in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under TT99, and other current accounting regulations in Vietnam.

3.3. Basis for preparation of interim financial statements

The separate financial statements for the second quarter and the six-month period ended June 30, 2026, have been prepared in accordance with Vietnamese Accounting Standards, the Enterprise Accounting System issued under TT99, and other relevant current regulations.

These separate financial statements do not include all the notes required for annual financial statements and should therefore be read in conjunction with the Company's most recent separate financial statements for the fiscal year ended December 31, 2025.

Within the scope of these separate financial statements, the Company focuses on presenting significant transactions and fluctuations that occurred during the period.

3.4. Applicable accounting method

The Company applies the General Journal accounting method.

4. KEY APPLIED ACCOUNTING POLICIES

4.1 Foreign currencies

- The exchange rate applied when recognizing and revaluing assets is the buying rate of the commercial bank where the Company regularly transacts;
- The exchange rate applied when recognizing and revaluing liabilities is the selling rate of the commercial bank where the Company regularly transacts.

Transactions in foreign currencies are recorded at the actual transaction exchange rate on the transaction date. Differences in exchange rates arising during settlement are recognized in the income statement for the period. Balances of monetary items, receivables, and payables denominated in foreign currencies, except for prepayments to suppliers, prepaid expenses, and deferred revenue in foreign currencies, are exchanged into the reporting currency at the actual transaction exchange rate on the balance sheet date. The net difference in exchange rates arising from the revaluation of foreign currency balances at the end of the period are recognized in profit or loss for the period.

4.2 Cash and cash equivalents

Cash and Cash equivalents include Cash on hand and Cash in banks.

4.3 Financial investments

Held-to-maturity investments

Held-to-maturity investments include items such as term deposits.

Investments in equity of other entities

Investments in subsidiary

An investment is classified as an investment in a subsidiary when the Company has control over the policies and operations, usually demonstrated by holding more than 50% of the voting rights.

Investments in subsidiaries are reported at cost, including the purchase price and any directly related costs of investment (if any). In the case of investments using non-monetary assets, the cost of the investments is recorded at the fair value of the non-monetary assets at the time of the transaction.

Dividends and profits distributed in the period after the investment date are recognized as financial income at fair value on the receivable date.

Investments in Associates

An investment is classified as an investment in associates when the Company holds directly or indirectly from 20% to less than 50% of the voting rights of the investee without any other agreement.

Investments in associates are reflected at cost, including the purchase price and any costs directly related to the investment (If any). In the case of investments in non-monetary assets, the cost of the investments is recorded at the fair value of the non-monetary assets at the Date of occurrence.

Dividends and profits distributed for the period after the Date of investment are recognized as revenue from financial activities at fair value on the Date the right to receive arises.

Other investments

Investments classified as other investments are investments other than investments in subsidiary, joint venture, and associate.

Other investments are reported at cost, including the purchase price and any directly related costs. If the investment is made with non-monetary assets, the cost of the investment is recognized at the fair value of the non-monetary assets at the transaction date.

Method for provisioning for devaluation in financial investment

For long-term financial investments

At the time of preparing financial statements, for other investments that are not listed securities or registered for trading on the domestic stock market and are not freely traded securities on the market, a loss allowance for other investments is made when there is a basis indicating a decrease in value compared to the enterprise's investment value, with the level of provision in accordance with the provisions of Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance, but not exceeding the actual investment value being recorded in the accounting books.

4.4 Receivables

Recognition principle

Receivables, including trade and other receivables, are presented at their book value after deducting allowances for doubtful debts.

Principle for provisioning for doubtful debts

At the reporting date, a provision for doubtful debts is established for overdue receivables and receivables not yet due but likely to be uncollectible on time. The provision is made in accordance with Circular No. 48/2019/TT-BTC dated August 8, 2019, of the Ministry of Finance and the assessment of the Board of Directors to ensure that the value of receivables does not exceed the recoverable amount.

Increases or decreases in the allowance account balance are recognized in general administrative expenses on the income statement.

4.5 Inventories

Recognition principle for Inventory

Inventories are recorded at the lower of cost and net realizable value.
The cost of inventories includes all purchase costs, conversion costs and other costs incurred in bringing the inventories to their present location and condition. For manufactured products, the

cost includes all direct material costs, direct labor costs and general production costs based on usual operation.

The purchase cost of inventories includes the purchase price, non-refundable taxes, transportation costs, handling charges, storage costs during the purchasing process and other costs directly related to the acquisition of inventories. Trade discounts and provision for devaluation of inventories due to non-conforming or substandard goods are deducted from the purchase cost.

Net realizable value is the estimated selling price less the estimated costs of completion and the estimated costs of marketing, selling and distribution.

Valuation method of Inventory

The cost of inventories is determined by the FIFO method.

Accounting method of Inventory

Inventories are accounted for using the perpetual inventory method.

Accounting method of provision for devaluation in inventories

At the reporting date, provision for devaluation of inventories is made for damaged, deteriorated, obsolete, slow-moving inventories and inventories with a book value higher than the net realizable value with the provision made in accordance with the guidance in Circular No. 48/2019/TT-BTC dated August 8, 2019, of the Ministry of Finance to ensure that the value of inventories does not exceed market value.

Increases or decreases in the allowance for inventory obsolescence are recognized in the cost of goods sold on the income statement.

The provision for devaluation of inventories is determined on an item-by-item basis.

Raw materials, supplies and tools reserved for production purposes are not provided for if the products they contribute to will be sold at or above their production cost.

4.6 Tangible fixed assets

Tangible fixed assets are presented at cost less accumulated depreciation.

Initial recognition and measurement principle

The cost of tangible fixed assets includes the purchase price and all costs directly related to bringing the assets to a ready-to-use condition.

Depreciation method

The cost of tangible fixed ASSETS is depreciated using the straight-line method over the ASSETS' estimated useful life.

The estimated useful lives for certain asset categories are as follows:

• Buildings and architectural structures	10 – 20 years
• Machinery and equipment	06 – 30 years
• Transportation and transmission equipment	06 – 10 years
• Office equipment	04 – 07 years
• Other assets	10 – 20 years

4.7 Intangible fixed assets

Intangible fixed assets are reported at cost less accumulated amortization.

Initial recognition and measurement principle

Cost represents all expenditures incurred by the company to acquire the intangible fixed asset up to the point it is ready for its intended use.

Accounting principles for intangible fixed assets

Land use rights

Land use rights with indefinite useful lives are not amortized.

Computer software

Computer software that is not an integral part of the related hardware is recognized as an intangible asset and amortized over its useful life.

4.8 Leases

Classification of leases

A financial lease is a lease that transfers significant risks and rewards incidental to ownership of an asset to the lessee. All other leases are classified as operating leases.

Finance leases

Leased assets under financial leases are recognized as assets and liabilities on the balance sheet at the same amounts equal to the fair value of the leased asset at the starting date of the lease.

If the fair value of the leased asset exceeds the present value of the minimum lease payments, the latter is used for recognition.

Lease payments under finance leases are apportioned between finance charges and reduction of the lease principal. Finance charges are allocated to each accounting period during the lease term at a constant periodic rate of interest on the remaining balance of the liability for each period.

Assets acquired under finance leases are depreciated using the straight-line method over their estimated useful lives, similar to owned assets, in case of the lease term is shorter, specifically as follows:

Tran Quoc Toan Industrial Park Infrastructure	40 years

Operating leases

Lease payments under operating leases are recognized as operating expenses on a straight-line basis over the lease term.

4.9 Lease of assets

Operating leases

Assets under operating leases are recognized on the balance sheet according to the asset classification of the Company.

Initial direct costs incurred in generating revenue from operating leases are recognized immediately as expenses in the period or allocated gradually as expenses over the lease term according to the lease contract. Operating lease revenue is recorded in the income statement for the period on a straight-line basis over the lease term, regardless of the payment method.

Depreciation of assets under operating leases is performed consistently with the depreciation policy of the lessor for similar assets.

4.10 Investment properties

Investment properties are stated at cost less accumulated depreciation.

Recognition principles for investment properties

The cost of an investment property is the total cash or cash equivalents paid or the fair value of the consideration given to acquire the investment property up to the time of purchase or construction. The cost of an investment property includes directly attributable transaction costs.

Depreciation method for investment properties

Investment properties are depreciated using the straight-line method.

The estimated depreciation period for land use rights is 25 years.

Transfers from owner-occupied property to investment property (IP) or from IP to owner-occupied property or inventory only occur when there is a change in use, such as when inventory is transferred to IP because the owner begins to lease it out under an operating lease.

Changes in the purpose of use between IP and owner-occupied property or inventory do not change the carrying amount of the transferred asset and do not change the cost of the property for valuation or financial reporting purposes.

4.11 Construction in progress

Assets under construction for production, rental, administrative or other purposes are recorded at cost. This cost includes related service charges and borrowing costs, recognized in accordance with accounting policy of the Company. Depreciation of these assets, similar to other assets, commences when the asset is available for use.

4.12 Prepaid expenses

Prepaid expenses are classified as current and non-current based on their original terms and primarily relate to the cost of tools, equipment, and prepaid land lease payments. These expenses are depreciation over the prepayment period or during the period which economic benefits are expected to be realized.

4.13 Liabilities

Liabilities are classified as payables to sellers and other payables according to the principle: Payables to sellers are payables of a commercial nature arising from transactions of buying and

selling goods, services, assets, and the seller is an entity independent of the buyer; The remaining payables are classified as other payables.

Liabilities are tracked by original term, remaining term at the reporting Date, by original currency, and by counterparty.

Liabilities are recognized at no less than the obligation to pay.

4.14 Borrowing costs

All other interest expenses are recognized in the income statement as incurred.

4.15 Accrued expenses

Accrued expenses represent future payment obligations related to goods and services received from vendors during the reporting period but not yet paid due to missing invoices or incomplete accounting documentation. These are recognized in the cost of production or sales during the reporting period.

4.16 Provisions

A provision is recognized if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation. Provisions are not recognized for future operating losses.

Provisions are recognized based on the estimated costs required to settle the obligation. If the effect of the time value of money is material, the provision is measured at its present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the liability. The increase in the provision due to the passage of time is recognized as borrowing costs.

4.17 Unearned revenue

Unearned revenue includes prepayments, such as amounts received from customers in advance for one or more accounting periods for the lease of assets.

Periodically, deferred revenue is calculated, determined, and recognized in the revenue of the period in accordance with the lease term of the assets.
Under TT99, all rental revenue is recognized on an accrual basis. For lease contracts where rent is received in advance for multiple periods, revenue is allocated according to the lease term.

Rental payments received in advance from customers are recorded as deferred revenue and are gradually allocated to revenue over the relevant periods.

4.18 Equity

Contributed capital

Contributed capital is recorded based on the actual capital contributed of the shareholders.

Profit distribution

Net profit after corporate income tax may be distributed to shareholders after approval by the General Meeting of Shareholders and after allocations in compliance with Vietnamese law.

4.19 Revenue and other income

Revenue from sales

Revenue from sales is determined based on the fair value of amounts received or to be received receivable. In most cases, revenue is recognized when the significant risks and rewards of ownership are transferred to the buyer.

Revenue from service rendered

Revenue from service rendered is recognized when the outcome of the transaction can be reliably estimated. For service transactions spanning multiple periods, revenue is recognized in each period based on the completed portion at the balance sheet date.

Interest income

Interest income is recognized on an accrual basis, determined by the outstanding balance of deposit accounts and the applicable interest rate.

4.21 Revenue deductions

Revenue deductions include returned goods.

Revenue deductions occurring in the same period as the sale are offset against revenue in that period. Deductions occurring after the sales period but before the financial statement release date are offset against revenue in the reporting period. Deductions occurring after the sales period and after the financial statement release date are offset against revenue in the period the deduction occurred.

4.22 Cost of goods sold

Cost of goods sold and services rendered represents the total cost incurred for finished goods, merchandise, services, and investment properties sold during the period, in accordance with revenue recognition principles

4.23 Financial expenses

Financial expenses reflect costs incurred during the period, mainly including borrowing costs.

4.24 Selling and General & Administrative expenses

Selling expenses reflect actual costs incurred during the process of selling products, goods, and providing services, including labor costs, fuel, depreciation of fixed assets, advertising, transportation, etc.

General and administrative expenses reflect the general management costs of the enterprise, including salaries for administrative staff (wages, salaries, allowances, etc.); social insurance, health insurance, trade union fees, and unemployment insurance for administrative staff; office material costs, labor tools, depreciation of fixed assets used for management; land rent, license tax; provision for doubtful debts; outsourced services (electricity, water, telephone, fax, etc.); and other cash expenses (hospitality, etc.).

4.25 Taxes

Current corporate income tax (CIT) expense

Current CIT expense is determined based on taxable income and the current year's CIT rate of **20%**.

Value added tax

Value added tax of goods and services provided by the Company is calculated at a tax rate of 10%.
Land use rights transfer: Not subject to tax.
According to Resolution No. 204/2025/QH15 passed by the National Assembly Standing Committee June 17, 2025, the Company is entitled to apply the VAT tax rate of 8% to finished products sold during the year as prescribed from January 01, 2025 to the end of December 31, 2026.

Other taxes

Applied in accordance with current tax laws in Vietnam.

The Company's tax reports will be subject to inspection by the tax authorities. As the application of tax laws and regulations to many different types of transactions can be interpreted in many different ways, the amount of tax presented on the financial statements may be changed according to the final decision of the tax authorities.

4.26 Related parties

Related parties are enterprises or individuals who, directly or indirectly through one or more intermediaries, control, are controlled by, or are under common control with the Company. Affiliated companies, individuals directly or indirectly holding voting rights in the Company leading to significant influence over the Company, key management personnel including directors and executive officers of the Company, close family members of these individuals, or companies affiliated with these individuals are also considered related parties.

5. ADDITIONAL INFORMATION FOR ITEMS PRESENTED ON THE BALANCE SHEET

5.1 Cash and cash equivalents

	As of September 30, 2026 VND	As of January 01, 2026 VND
Cash	1.662.087.435	1.480.337.650
Demand deposits	4.149.710.638	5.071.382.728
Cash equivalents	800.122.904	1.203.210.912
Total	**6.611.920.977**	**7.754.931.290**

5.2 Financial investments

Held-to-maturity investments are detailed as follows:

	As of September 30, 2026 VND			As of January 01, 2026 VND		
	Historical cost	Fair value	Provision	Historical cost	Fair value	Provision
Short-term:						
Term deposits						
Term deposit at Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Dong Thap Branch	5.000.000.000	5.000.000.000	-	5.000.000.000	5.000.000.000	-
Term deposit at Vietnam Bank for Agriculture and Rural Development (Agribank) – Cao Lanh Branch	15.695.000.000	15.695.000.000	-	23.024.000.000	23.024.000.000	-
Term deposits at Viet Capital Commercial Joint Stock Bank	7.000.000.000	7.000.000.000	-	-	-	-
Term deposits at An Binh Commercial Joint Stock Bank	3.000.000.000	3.000.000.000	-	1.252.000.000	1.252.000.000	-
Term deposits at Kien Long Commercial Joint	4.170.586.301	4.170.586.301	-	-	-	-

Stock Bank Term deposits at Prosperity and Development Commercial Joint Stock Bank	1.443.375.342	1.443.375.342	-	834.820.073	834.820.073	-
Total	**36.308.961.643**	**36.308.961.643**	-	**30.110.820.073**	**30.110.820.073**	-

Investments in equity of other entities are detailed as follows:

	As of September 30, 2026 VND			As of January 01, 2026 VND		
	Historical cost	Fair value	Provision	Historical cost	Fair value	Provision
Investment in subsidiaries:						
Dong Thap BMC Transport JSC	11.100.017.122	-	-	11.100.017.122	-	-
Dong Thap BMC Construction Design Consulting JSC	564.821.849	-	-	564.821.849	-	-
Total	**11.664.838.971**	**-**	**-**	**11.664.838.971**	**-**	**-**
Investment in other entities:						
Docimexco Joint Stock Company	1.192.413.670	-	(1.192.413.670)	1.192.413.670	-	(1.192.413.670)

As of the reporting date, the Company has not determined the fair value of investments in Dong Thap BMC Transport Joint Stock Company, Dong Thap BMC Construction Design Consulting Joint Stock Company and Docimexco Joint Stock Company for presentation in separate financial statements because there is no listed price on the market and Vietnam Accounting Standards, Vietnam Enterprise Accounting Regime currently has no guidance on how to calculate fair value using valuation techniques. The fair value of these investments may differ from the carrying amount.

Investments in subsidiary are recognized at the revalued value according to the enterprise valuation record as of December 31, 2015 for handover to the joint stock company on November 10, 2016 as follows:

	Investment value	Revalued amount	Difference
Dong Thap BMC Transport Joint Stock Company	9.180.500.000	11.100.017.122	1.919.517.122
Dong Thap BMC Construction Design Consultancy Joint Stock Company	2.717.000.000	564.821.849	(2.152.178.151)
Total	**11.897.500.000**	**11.664.838.971**	**(232.661.029)**

5.3 Trade receivables

	As of September 30, 2026 VND		As of January 01, 2026 VND	
	Book value	Provision	Book value	Provision
Current:				
Trade receivables from related parties	-	-	-	-
Receivables from customers accounting for over 10% of the total include:				
Construction Corporation No. 1 - Joint Stock Company, Dong Thap Branch	4.379.689.011	(2.010.222.006)	5.379.689.011	-
Branch of Hai Dang Joint Stock Company in Dong Thap	3.776.492.000	(1.026.314.000)	3.776.492.000	-
Others	19.056.953.300	(4.672.831.127)	20.500.195.638	(3.707.978.666)
Total	**27.213.134.311**	**(7.709.367.133)**	**29.656.376.649**	**(3.707.978.666)**

5.4 Current prepayments to suppliers

	As of September 30, 2026 VND	As of January 01, 2026 VND
Prepayments to suppliers accounting for over 10% of the total, including:		
Dong Thap Land Fund Development Center	26.513.835.000	26.513.835.000
ANCO Hot Mix Asphalt Company Limited	4.563.000.000	-
Others	5.615.647.019	2.872.370.263
Total	**36.692.482.019**	**29.386.205.263**

5.5 Other receivables

	As of September 30, 2026 VND		As of January 01, 2026 VND	
	Book value	Provision	Book value	Provision
Current:				
Deposits and collaterals	4.072.700.000	-	3.937.500.000	-
Advances	1.651.750.000	-	815.933.000	-
Accrued interest	651.024.326	-	354.013.458	-
Other short-term receivables	-	-	-	
Total	**6.375.474.326**	**-**	**5.107.446.458**	**-**
Non-current:				
Deposits and collaterals	774.489.541	-	252.991.851	-

5.6 Doubtful debts

	As of September 30, 2026 VND		As of January 01, 2026 VND	
	Historical cost	Recoverable amount	Historical cost	Recoverable amount
Total value of receivables and loans that are overdue or not yet due but difficult to recover	13.823.839.702	6.114.472.569	3.975.638.302	267.659.636

Details of the increase and decrease in the provision for doubtful debts during the period are as follows:

	Current period VND	Prior period VND
Balance as of 01/01	(3.707.978.666)	(3.208.573.186)
Provision made during the period	(4.001.388.467)	-
Provision reversed during the period	-	244.062.093
Balance as of 30/09	**(7.709.367.133)**	**(2.964.511.093)**

The provision for doubtful debts is made based on evidence available at the reporting date, including:

- Aging of each receivable;
- Actual recoverability;
- Financial information of the customer.

5.7 Inventories

	As of September 30, 2026 VND		As of January 01, 2026 VND	
	Historical cost	Provision	Historical cost	Provision
Raw materials and supplies	16.461.235.796	-	8.925.670.173	-
Work in progress	600.700.289	-	-	-
Finished goods	4.190.469.322	(22.419.972)	2.300.723.792	(23.582.751)
Merchandise	11.329.727.559	-	3.857.102.000	-
Properties	25.214.471.423	-	27.874.239.616	
Total	**57.796.604.389**	**(22.419.972)**	**42.957.735.581**	**(23.582.751)**

The reversal of the provision for inventory write-downs was due to the Company's successful sale of the products.

The value of stagnant, inferior-quality, deteriorated, or technically obsolete inventories that could not be sold as of the end of the period was 82.152.184 VND.

The value of inventories pledged or mortgaged as collateral to secure loans and borrowings from Vietnam Joint Stock Commercial Bank for Industry and Trade – Sa Dec Branch was 14.077.954.673VND.

5.8 Non-current construction in progress

	As of September 30, 2026 VND		As of January 01, 2026 VND	
	Historical cost	Recoverable amount	Historical cost	Recoverable amount
Construction in progress:				
Tan Kieu Thap Muoi Industrial Park	440.404.958.763	440.404.958.763	440.399.403.207	440.399.403.207
Prestressed Centrifugal Concrete Pile Production Line Factories	4.620.263.965	4.620.263.965	563.640.916	563.640.916
Wastewater Treatment Plant, 2-Module Wastewater Treatment Plant Project, Tan Lap Industrial Cluster	493.715.884	493.715.884	-	-
Tran Quoc Toan Industrial Park Technical Infrastructure	116.429.519	116.429.519	116.429.519	116.429.519
Procurement:	1.474.527.711	1.474.527.711	39.469.953	39.469.953
	2.482.438.182	2.834.029.091	2.482.438.182	2.482.438.182
Total	**449.592.334.024**	**449.592.334.024**	**443.601.381.777**	**443.601.381.777**

Tan Kieu Thap Muoi Industrial Park has adjusted its total investment value twice. The first time, from VND 800 billion to VND 1,266 billion, and the second time from VND 1.266 billion to VND 1.410 billion (of which, the investment expense of the Company is VND 926 billion). The proposal for adjustment of investment policy was approved by the Dong Thap Provincial People's Council on June 23, 2025

On May 6, 2026, the Company submitted Document No. 59/BC-NĐDPVNN-BMC to the People's Committee of Dong Thap Province, proposing to discontinue the Tan Kieu Industrial Park Project after reviewing its capital mobilization capacity and assessing the project's feasibility.

According to Inspection Conclusion No. 2428/KL-TTT dated July 10, 2026, the Provincial Inspectorate recommended that the Chairman of the Dong Thap Provincial People's Committee approve the policy for returning the Tan Kieu Industrial Park Project and direct relevant departments, agencies, and authorities to coordinate with the Provincial People's Committee in carrying out procedures to invite investment for the infrastructure development of Tan Kieu Industrial Park. The recoverability, timing of recovery, and recoverable amount will be recognized by the Company when a decision or handling plan is determined by the competent authorities on a reliable basis.

5.9 Prepaid expenses

	As of September 30, 2026 VND	As of January 01, 2026 VND
Current:		
Specialized land and water surface rental	254.525.828	-
Other expenses	815.193.048	555.476.988
Total	**1.069.718.876**	**555.476.988**
Non-current:		
Land lease of Tran Quoc Toan Industrial Park	66.112.261.827	67.662.530.943
Land lease cost at Tan Lap Industrial Cluster	231.248.224.154	232.832.762.873
Mineral exploitation rights	14.705.256.875	20.687.597.513
Other expenses	1.682.263.092	2.131.291.607
Total	**313.748.005.948**	**323.314.182.936**

5.10 Increase and decrease in tangible fixed assets

Item	Buildings and structures VND	Machinery and equipment VND	Transportation and transmission equipment VND	Management equipment and tools VND	Other tangible fixed assets VND	Total VND
Historical cost:						
As of January 01, 2026	35.413.111.424	203.913.719.896	40.006.924.560	571.350.270	8.048.844.657	287.953.950.807
Purchased during the year	-	422.565.909	-	-	-	422.565.909
Investment in finished construction	-	-	-	-	-	-
Liquidation, sales and transfer	-	-	-	-	-	-
Other decreases						
	35.413.111.424	**204.336.285.805**	**40.006.924.560**	**571.350.270**	**8.048.844.657**	**288.376.516.716**
As of September 30, 2026						
Accumulated depreciation:	24.372.145.824	175.678.581.274	33.941.388.549	571.350.270	4.742.559.444	239.306.025.361
Depreciation during the year	1.049.105.320	4.851.044.954	1.214.624.790	-	596.552.310	7.711.327.374
Liquidation, sales and transfer	-	-	-	-	-	-
As of September 30, 2026	**25.421.251.144**	**180.529.626.228**	**35.156.013.339**	**571.350.270**	**5.339.111.754**	**247.017.352.735**
Net book value:						
As of January 01, 2026	11.040.965.600	28.235.138.622	6.065.536.011	-	3.306.285.213	48.647.925.446
As of September 30, 2026	**9.991.860.280**	**23.806.659.577**	**4.850.911.221**	**-**	**2.709.732.903**	**41.359.163.981**

5.11 Increase and decrease in intangible fixed assets

Item	Land use rights VND	Computer software VND	Other intangible fixed assets VND	Total VND
Historical cost:				
As of January 01, 2026	2.397.616.725	76.000.000	2.512.987.605	4.986.604.330
As of September 30, 2026	**2.397.616.725**	**76.000.000**	**2.512.987.605**	**4.986.604.330**
Accumulated amortization:				
As of January 01, 2026	-	76.000.000	2.512.987.605	2.588.987.605
Amortization during the year	-	-	-	-
As of September 30, 2026	**-**	**76.000.000**	**2.512.987.605**	**2.588.987.605**
Net book value:				
As of January 01, 2026	2.397.616.725	-	-	2.397.616.725
As of September 30, 2026	**2.397.616.725**	**-**	**-**	**2.397.616.725**

The historical cost of fully depreciated intangible fixed assets still in use is 2.588.987.605 VND.

5.12 Increase and decrease in finance lease fixed assets

This refers to the Tran Quoc Toan Industrial Park infrastructure leased by the Company from the Dong Thap Provincial Department of Finance with the lease payment based on the total state budget investment value for the Tran Quoc Toan Industrial Park infrastructure, which is 25.959.244.055 VND over 40 years, starting from January 01, 2017.

5.13 Increase and decrease in investment properties

	As of September 30, 2026 VND	Increase during the period VND	Decrease during the period VND	As of January 01, 2026 VND
Investment property for lease:				
Historical cost:				
Infrastructure – Industrial cluster	86.377.599.542	-	-	86.377.599.542
Total	**86.377.599.542**	**-**	**-**	**86.377.599.542**
Accumulated depreciation:				
Infrastructure – Industrial cluster	14.972.117.264	2.591.327.988	-	12.380.789.276
Total	**14.972.117.264**	**2.591.327.988**		**12.380.789.276**
Carrying amount:				
Infrastructure – Industrial cluster		-	-	
Total	**71.405.482.278**	**-**	**-**	**73.996.810.266**

As of the reporting date, the Company has not yet determined the fair value of the investment property held for lease for disclosure in the separate financial statements because Vietnamese Accounting Standards and the Vietnamese corporate accounting regime currently do not provide guidance on calculating fair value using valuation techniques. The fair value of these investment properties may differ from their book value.

5.14 Current trade payables

	As of September 30, 2026 VND		As of September 30, 2026 VND	
	Value	Amount within repayment capacity	Value	Amount within repayment capacity
Current:				
Payables to related parties				
Dong Thap BMC Construction Consultancy JSC	5.947.100	5.947.100	4.402.600	4.402.600
Dong Thap BMC Transport JSC	1.030.576.226	1.030.576.226	672.867.391	672.867.391
Trade payables to suppliers accounting for over 10% of total balance include:				
Dai Thanh Co., Ltd.	2.225.712.250	2.225.712.250	946.325.201	946.325.201
Quang Vinh Production and Trading Co., Ltd.	1.069.857.000	1.069.857.000	1.987.337.300	1.987.337.300
Others	4.934.212.231	4.934.212.231	5.770.497.187	5.770.497.187
Total	**9.266.304.807**	**9.266.304.807**	**9.381.429.679**	**9.381.429.679**

5.15 Dividends and profit payables

	As of September 30, 2026 VND	As of January 01, 2026 VND
Dividends and profits payable to other entities	49.100.929.527	49.100.929.527

Profit distribution for 2023 according to Resolution No. 01/NQ-ĐHĐCĐ.2024 dated June 26, 2024, and the second installment of 2022 dividends payable amount to 24.167.675.767 VND and 24.933.253.760 VND, respectively.

5.16 Current prepayments from customers

	As of September 30, 2026 VND	As of January 01, 2026 VND
Prepayments from customers accounting for over 10% of the total include:		
Cao Lanh Ward Public Service Provision Center	4.572.700.000	-
Others	7.496.674.493	4.632.282.563
Total	**12.069.374.493**	**4.632.282.563**

5.17 Current accrued expenses

	As of September 30, 2026 VND	As of January 01, 2026 VND
Current:		
Provision for water surface rental fee related to sand mining activities	282.173.171	1.257.771.494
Provision for non-agricultural land use tax related to sand mining activities	422.561.700	1.664.063.550
Interest expense	-	81.686.970
Others	47.200.360	123.339.221
Total	**751.935.231**	**3.126.861.235**

5.18 Taxes and other receivables/payables to the State

	As of September 30, 2026 VND		During the period VND		As of January 01, 2026 VND	
	Receivable	Payable	Payable	Paid	Receivable	Payable
Value added tax	-	7.328.001.606	10.255.257.478	5.215.559.832	-	2.288.303.960
Corporate income tax	-	2.800.381.493	3.232.081.493	711.966.655	-	280.266.655
Personal income tax	-	23.870.201	101.645.660	83.575.554	-	5.800.095
Natural resources tax	-	6.524.060.400	32.407.720.200	29.261.089.800	-	3.377.430.000
Environmental protection fee	-	2.174.673.657	10.842.730.438	10.154.112.838	-	1.486.056.057
Land rental fee	-	807.436.516	2.480.146.164	1.383.499.522	289.210.126	-
Other taxes payable	-	449.915.938	4.367.887.007	3.214.762.007	703.209.062	-
Total	**-**	**20.108.339.811**	**63.687.468.440**	**50.024.566.208**	**992.419.188**	**7.437.856.767**

5.19 Other current payables

Item	As of September 30, 2026 VND	As of January 01, 2026 VND
Current		
Current deposits and collaterals received	10.000.000	250.000.000
Funds of Trade Union	37.973.400	36.981.800
Other payables	95.157.661	144.551.193
Total	**143.131.061**	**431.532.993**

5.20 Unearned revenue

	As of September 30, 2026 VND	As of January 01, 2026 VND
Current		
Unearned Revenue from Industrial Park Land Lease	8.563.259.606	8.563.259.606
Non-current		
Unearned revenue from Industrial Park Land Lease	338.055.571.483	344.476.284.490
Inability to fulfill contracts with customers	-	-
Total	**346.618.831.089**	**353.039.544.096**

Non-current unearned revenue represents a one-time prepayment from customers for the entire 50-year land lease term at the Tran Quoc Toan Industrial Park, ending on February 13, 2058, and a one-time prepayment from customers for the entire 48-year land lease term at the Tan Lap Industrial Cluster, ending on August 17, 2070.

5.21 Borrowings and finance lease liabilities

Borrowings are detailed as follows:

	As of September 30, 2026 VND		During the year VND		As of January 01, 2026 VND	
	Value	Amount within repayment capacity	Increase	Decrease	Value	Amount within repayment capacity
Current:						
Joint Stock Commercial Bank for Investment and Development of Vietnam - Dong Thap Branch	5.000.000.000	5.000.000.000	-	-	5.000.000.000	5.000.000.000
Vietnam Joint Stock Commercial Bank for Industry and Trade – Sa Dec Branch	29.539.507.153	29.539.507.153	79.794.533.884	97.481.330.813	47.226.304.082	47.226.304.082
Vietnam Bank for Agriculture and Rural Development - Cao Lanh District Branch	15.312.002.520	15.312.002.520	30.238.500.696	37.943.644.748	23.017.146.572	23.017.146.572
Non-current loans due to date	648.981.102	648.981.102	-	-	648.981.102	648.981.102
Total	**50.500.490.775**	**50.500.490.775**	**110.033.034.580**	**135.424.975.561**	**75.892.431.756**	**75.892.431.756**

	As of September 30, 2026 VND		During the year VND		As of January 01, 2026 VND	
	Value	Amount within repayment capacity	Increase	Decrease	Value	Amount within repayment capacity
Non-current:						
Finance lease liabilities	20.118.414.136	20.118.414.136	-	-	20.118.414.136	20.118.414.136
Less: Current portion of long-term loans	(648.981.102)	(648.981.102)	-	-	(648.981.102)	(648.981.102)
Total	**19.469.433.034**	**19.469.433.034**	**-**	**-**	**19.469.433.034**	**19.469.433.034**
Total	**69.969.923.809**	**69.969.923.809**	**110.033.034.580**	**135.424.975.561**	**95.361.864.790**	**95.361.864.790**

Current borrowings are detailed as follows:

- Current loan from Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Dong Thap Branch:

Loan limit: 5.000.000.000 VND.
Loan term: From the signing date of the contract until October 9, 2026.
Interest rate: 4,8%/year.
Purpose of loan: To supplement working capital and provide guarantees for the Company's production and business activities (excluding real estate activities).
Collateral: Term deposit contracts at banks, details:
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Dong Thap Branch with a value of 5.000.000.000 VND.

- Current loan from Vietnam Bank for Agriculture and Rural Development (Agribank) – Cao Lanh Dong Thap Branch:

Loan limit: 27.000.000.000 VND.
Loan term: From the signing date of the contract until June 28, 2026.
Interest rate: 5,5%/year to 7,5%/year.
Purpose of loan: To supplement working capital for production and business activities.

Collateral: Term deposit at Vietnam Bank for Agriculture and Rural Development (Agribank) – Cao Lanh City Branch with a value of 15.695.000.000 VND

- Current loan from Vietnam Joint Stock Commercial Bank for Industry and Trade – Sa Dec Branch, Dong Thap Province:

Loan limit: 80.000.000.000 VND.
Loan term: 6 months, from the signing date of the contract to December 31, 2026.
Interest rate: According to each debt acknowledgement, ranging from 5.6%/annum to 8.4%/annum.
Purpose of loan: To supplement working capital for production and business activities.
Collateral: Real estate goods with a value of 14.077.954.673 VND.

Non-current borrowings are detailed as follows:

- The finance lease liability of the Company is for the infrastructure of Tran Quoc Toan Industrial Park between the Company and the Dong Thap Department of Finance under Contract No. 02/HĐ dated August 11, 2010, with a total infrastructure lease value of 12.457.518.514 VND for 46 years, starting from 2010 and ending in 2058. The total lease value will be adjusted upon completion of the construction works and verification/approval of the final investment capital settlement by the Dong Thap Department of Finance. According to Official Dispatch No. 131/UBND-KTTH dated March 10, 2017, from the People's Committee of Dong Thap Province, the Company and the Dong Thap Department of Finance signed an additional appendix to the lease contract No. 02/HĐ, adjusting the rental price based on the total state budget capital invested in the infrastructure of Tran Quoc Toan Industrial Park, amounting to 25.959.244.055 VND for 40 years, effective from January 01, 2017.

Finance lease liabilities are detailed as follows:

	As of September 30, 2026 VND			As of January 01, 2026 VND		
	Total finance lease payments	Interest payment	Principal repayment	Total finance lease payments	Interest payment	Principal repayment
Term:						
From 1 year or less	648.981.102	-	648.981.102	648.981.102	-	648.981.102
Over 1 year to 5 years	2.595.924.408	-	2.595.924.408	2.595.924.408	-	2.595.924.408
Over 5 years	16.873.508.626	-	16.873.508.626	16.873.508.626	-	16.873.508.626
Total	**20.118.414.136**	**-**	**20.118.414.136**	**20.118.414.136**	**-**	**20.118.414.136**

5.22 Owner's equity

5.22.01 Statement of changes in owner's equity

	Owner's contributed capital	Asset revaluation difference	Treasury shares	Development and investment fund	Undistributed post-tax profit and other funds	Total
	VND	VND	VND	VND	VND	VND
As of January 01, 2026	386.000.000.000	(46.460.000)	-	157.069.947.101	(7.720.461.974)	535.303.025.127
Profit for the first 6 months of the year	-	-		-	21.343.268.120	21.343.268.120
Decrease in funds belonging to owner's equity	-	-	90.975.000	(90.975.000)	-	-
Appropriation to funds belonging to owner's equity	-	-	-	3.827.407.263	(3.827.407.263)	-
Appropriation to bonus and welfare fund	-	-	-	-	(1.900.833.312)	(1.900.833.312)
Other decreases	-	-	-	-	(27.000.000)	(27.000.000)
As of September 30, 2026	**386.000.000.000**	**(46.460.000)**	**90.975.000**	**160.806.379.364**	**7.867.565.571**	**554.718.459.935**

5.22.02 Details of owner's contributed capital

	As of September 30, 2026 VND	As of January 01, 2026 VND
Dong Thap Provincial People's Committee	196.860.000.000	196.860.000.000
Vietnam Construction and Import-Export Joint Stock Corporation (VINACONEX)	93.209.000.000	19.260.000.000
Mr. Nguyen Van Dat	32.100.000.000	19.250.000.000
Capital contributed by other entities	63.831.000.000	150.630.000.000
Total	**386.000.000.000**	**386.000.000.000**

According to Decision No. 997/QĐ-UBND-HC dated September 25, 2015 of the People's Committee of Dong Thap Province, Dong Thap Construction and Building Materials One Member Limited Liability Company was converted into a joint stock company. On November 10, 2016, the Company received capital and assets from Dong Thap Construction and Building Materials One Member Limited Liability Company.

5.22.03 Shares

	As of September 30, 2026	As of January 01, 2026
Number of common shares registered for issuance:	38.600.000	38.600.000
Number of common shares sold to the public:	38.600.000	38.600.000
Number of shares repurchased (treasury shares):	(4.600)	(4.600)
Number of common shares outstanding:	38.595.400	38.595.400

Par value of outstanding shares: 10.000 VND/share.

5.22.04 Funds of the Company

	Development and investment fund VND
As of January 01, 2026	157.069.947.101
Appropriation during the period	3.827.407.263
Utilization during the period	(90.975.000)
As of September 30, 2026	**160.806.379.364**

6. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INCOME STATEMENT

6.1 Revenue from sales and service provision

	Current period VND	Prior period VND
Revenue from sales of goods and finished products	90.434.041.076	65.612.509.158
Revenue from sand mining	110.503.137.607	45.667.203.956
Revenue from services rendered	13.793.794.294	12.031.089.293
Revenue from construction contracts	5.917.755.455	5.350.301.142
Revenue from real estate business	-	7.661.160.741
Total	**220.648.728.432**	**136.322.264.290**
Of which, revenue from sales of goods and service rendered to related parties.	-	295.581.464

6.2 Cost of goods sold

	Current period VND	Prior period VND
Cost of goods sold and finished products	74.423.359.689	50.411.851.900
Cost of sand mining	63.999.326.697	28.098.803.875
Cost of other services	7.804.860.116	8.121.915.156
Cost of real estate	2.659.768.193	4.277.950.254
Cost of construction contracts	-	9.775.851.294
Total	**148.887.314.695**	**100.686.372.479**

6.3 Financial income

	Current period VND	Prior period VND
Interest income from deposits and loans	869.456.012	863.232.517
Dividends and profits shared	642.635.000	459.025.000
Total	**1.512.091.012**	**1.322.257.517**

6.4 Financial expenses

	Current period VND	Prior period VND
Loan interest expense	3.502.846.649	4.551.870.399
Other expenses	-	-
Total	**3.502.846.649**	**4.551.870.399**

6.5 Selling expenses

	Current period VND	Prior period VND
Staff costs	4.329.322.929	3.632.942.977
Fuel costs	6.824.062.257	4.650.450.014
Depreciation of tangible fixed assets	2.695.064.832	3.506.266.935
Revision of the construction warranty retention	(316.164.360)	(252.890.440)
Outsourced service costs	533.324.092	896.315.935
Other cash expenses	1.659.703.141	1.500.596.292
Total	**15.725.312.891**	**13.933.681.713**

6.6 General and administrative expenses

	Current period VND	Prior period VND
Administrative staff costs	13.152.824.140	7.573.270.524
Administrative material costs	589.765.491	366.741.944
Office supplies costs	1.649.216.951	2.148.620.791
Depreciation of tangible fixed assets	1.348.069.202	1.201.760.016
Taxes, fees and charges	4.001.388.467	(244.062.093)
Provision for doubtful debts	1.326.181.840	1.161.090.893
Other cash expenses	6.244.045.029	8.772.557.187
Total	**28.311.491.120**	**20.979.979.262**

6.7 Other income

	Current period VND	Prior period VND
Gain on liquidation/disposal of fixed assets	-	7.456.491.637
Surplus discovered during inventory taking	771.901.196	860.466.196
Other income	1.650.715	1.638.709.951
Total	**773.551.911**	**9.955.667.784**

6.8 Current corporate income tax expense

Corporate income tax expense calculated on taxable income for the current year is determined as follows:

	Current period VND	Prior period VND
Accounting profit before tax for the year	25.085.013.125	4.771.729.129
Add: Increases	1.422.392.875	330.614.965
Less: Decreases	(9.957.180.974)	(4.269.934.075)
Taxable income from business activities	16.550.225.026	832.410.019
Carried-forward losses	(2.548.317.560)	(832.410.019)
Taxable income after deduction of carried-forward losses and non-taxable income	14.001.907.466	-
Current corporate income tax rate	20%	20%
Corporate income tax expense from business activities	2.800.381.493	-
Tax from real estate transfer activities	431.700.000	-
Corporate income tax expense calculated on taxable income	**3.232.081.493**	**-**

Adjustments to increase or decrease taxable income are primarily items that, according to the Law on Corporate Income Tax, are not considered expenses/income when calculating corporate income tax.

7. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE CASH FLOW STATEMENT

7.1 Actual proceeds from borrowings during the year

	Current period VND	Prior period VND
Proceeds from borrowings under ordinary contracts	110.033.034.580	110.221.986.874

7.2 Payments of settle loan principal during the year

	Current period VND	Prior period VND
Repayment of principal under ordinary contracts	(135.424.975.561)	(325.336.386.380)

8. INFORMATION ON RELATED PARTIES

List of related parties	Relationship
1. Dong Thap BMC Transport Joint Stock Company	Subsidiary
2. Dong Thap BMC Construction Design Consultancy Joint Stock Company	Subsidiary
3. Board of Directors, Board of Supervisors and Board of Executives	Key management personnel

As of the balance sheet date, the outstanding payables to related parties were as follows:

	As of September 30, 2026 VND	As of January 01, 2026 VND
Current trade payables:		
Dong Thap BMC Transport Joint Stock Company	(1.030.576.226)	(672.867.391)
Dong Thap BMC Construction Design Consultancy Joint Stock Company	(1.141.600)	(1.141.600)
Total	**(1.031.717.826)**	**(674.008.991)**

	As of September 30, 2026 VND	As of January 01, 2026 VND
Other payables regarding construction warranty retention:		
Dong Thap BMC Construction Design Consultancy Joint Stock Company	(4.805.500)	(3.261.000)

As of the balance sheet date, the balances of receivables from related parties are as follows:

	Current period VND	Prior period VND
Dong Thap BMC Transport Joint Stock Company:		
Purchase of goods and services	15.665.393.927	19.835.242.422
Sales of goods and services	-	295.581.464
Dividends received	642.635.000	459.025.000

	Current period VND	Prior period VND
Dong Thap BMC Construction Design Consultancy Joint Stock Company:		
Purchase of goods and services	44.495.370	64.814.814

9. PLANS FOR FUTURE ACQUISITION OF MAJOR TANGIBLE ASSETS

Plans for expenditure on creating fixed assets as of the balance sheet date that have not yet been recorded in the separate financial statements are as follows:

	As of September 30, 2026 VND	As of January 01, 2026 VND
Tan Kieu Thap Muoi Industrial Cluster (*)	484.322.596.793	485.600.596.793

(*) As of September 30, 2026, the Group is in the process of completing the procedures related to the return of the Tan Kieu Industrial Park Project in accordance with the policy reviewed and approved by the competent authorities. The scope and value of the commitments to purchase assets related to the project may change during the return process.

Nguyen Hoang Anh **General Director** *Dong Thap, October 27, 2026*	**Le Ngoc Qui** **Chief Accountant**	**Pham Thi Thu Hien** **Prepared by**

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