EASTERNS AHP MINERALS JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM**
---	**Independence – Freedom – Happiness**

No.: 34/2026/CBTT	*Ho Chi Minh City, October 30, 2026*

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: **Hanoi Stock Exchange**

In compliance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance on guidelines for information disclosure in the securities market, Easterns AHP Minerals Joint Stock Company hereby announces the periodic disclosure of the consolidated financial statements (FS) for the third quarter of 2026 to Hanoi Stock Exchange as follows:

1. Company Name: **EASTERNS AHP MINERALS JOINT STOCK COMPANY**

- Stock Symbol: BMJ
- Address: 112/125, Tan Thinh Hamlet, Phu Giao Commune, Ho Chi Minh City.
- Tel: 0274.3688.126 Fax: 0274.3688.125
- E-mail: ahpminerals2019@gmail.com

2. Details of Information Disclosure:

- Financial Statements for Q3/2026

☐ Separate Financial Statements (for a public company without subsidiaries and without a superior accounting entity with affiliated units)

☑ Consolidated Financial Statements (for a public company with subsidiaries);

☐ Combined Financial Statements (for a public company with affiliated accounting units that maintain separate accounting systems).

- Cases requiring explanatory notes:

+ The audit firm issues a qualified opinion on the financial statements (for the audited financial statements of 2025):

☐ Yes ☑ No

Explanatory note required if applicable:

☐ Yes ☑ No

+ Net profit after tax in the reporting period shows a difference of 5% or more before and after the audit, or a transition from loss to profit or vice versa (for the audited financial statements of 2025):

☐ Yes ☑ No

Explanatory note required if applicable:

☐ Yes ☑ No

+ Net profit after corporate income tax in the income statement for the reporting period changes by 10% or more compared to the same period of the previous year:

☑ Yes ☐ No

Explanatory note required if applicable:

☑ Yes ☐ No

+ Net profit after tax in the reporting period is negative, transitioning from a profit in the same period of the previous year to a loss in this period or vice versa:

☐ Yes ☑ No

Explanatory note required if applicable:

☐ Yes ☑ No

This information was disclosed on the company's website on October 30, 2026, at the following link: www.becamexbmj.com.vn/#enter/f/enter.

Attachments:

- Financial Statements for Q3/2026.
- Explanation of Profit Fluctuations for Q3/2026.

CÔNG TY CỔ PHẦN KHOÁNG SẢN MIỀN ĐÔNG AHP

Digitally signed by CÔNG TY CỔ PHẦN KHOÁNG SẢN MIỀN ĐÔNG AHP
DN: C=VN, CN=CÔNG TY CỔ PHẦN KHOÁNG SẢN MIỀN ĐÔNG AHP, L=Phú Giáo, ST=BÌNH DƯƠNG, UID=MST:3700927878
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EASTERNS AHP MINERALS JSC

Legal representation

GENERAL DIRECTOR

M.S.D.N:3700927878-C.T.C.P CÔNG TY CỔ PHẦN KHOÁNG SẢN MIỀN ĐÔNG AHP X.PHÚ GIÁO-TP.HỒ CHÍ MINH

PHAM HUY HAU

EASTERNS AHP MINERALS
JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 05/CV/QLTC_2026

Ho Chi Minh City, October 30, 2026

"Re: Explanation of profit fluctuation for Q3/2026"

To: **STATE SECURITIES COMMISSION OF VIETNAM**
HA NOI STOCK EXCHANGE

Business name: **EASTERNS AHP MINERALS JOINT STOCK COMPANY.**

Address: 112/125 Tan Thinh Hamlet, Phu Giao Commune, Ho Chi Minh City, Vietnam

Business Registration Certificate No.: 3700927878, the 11th amendment registration, dated December 18, 2025.

Main business lines:

Quarrying of stone, sand, gravel and clay

Details: Mining of minerals, excluding sand mining.

Support activities for other mining and quarrying

Construction of utility projects in detail: Construction of public works, technical infrastructure projects; construction of hydraulic structures.

Manufacture of concrete and products of cement and plaster in detail: Manufacture of reinforced concrete pipes of all types; manufacture of hot asphalt concrete of all types; manufacture of cement concrete of all types; manufacture of prefabricated components; manufacture of unburnt bricks.

Wholesale of other construction materials and installation equipment in detail: Purchase and sale of reinforced concrete pipes of all types; cement concrete, hot asphalt of all types; prefabricated components; construction materials of all types; metal structures, mechanical products.

Construction of buildings of all types in detail: Construction of civil and industrial works.

Installation of plumbing, heating and air-conditioning systems in detail: Installation of water supply, drainage, and air-conditioning systems; freight transport by road.

Renting of other machinery, equipment and tangible goods in detail: Renting of vehicles, machinery, and equipment; installation of electrical systems.

Mechanical processing, treatment and coating of metals in detail: Mechanical processing (excluding electroplating, metal coating).

Other specialized construction activities detailed: Foundation construction; Piling; Sheet piling.

Installation of prefabricated structures; Erection services:

Cutting, shaping, and finishing of stone detailed: Cutting and finishing construction stone; Wholesale of other specialized products not elsewhere classified detailed; Purchase and sale of industrial chemicals and additives for concrete and cement (excluding Schedule 1 chemicals under International Conventions).

Wholesale of other machinery, equipment, and accessories. Wholesale of other household goods detailed: Purchase and sale of interior decoration products.

Tax code: **3700927878**

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, guiding the disclosure of information on the securities market.

Based on the business results for the third quarter of 2026, Easterns AHP Minerals Joint Stock Company would like to explain the variance in profit after tax for Q3 2026 compared to Q3 2025 as follows:

Unit: VND

No.	Target / Indicator	Q3/2026 (VND) (1)	Q3/2025 (VND) (2)	Variance	
				(3)=(1)-(2)	%=(3)/(2)
	Financial Statements – Q3 2026				
1	Net revenue from goods sales and service rendering – Parent Company FS	109,004,622,363	207,484,810,126	(98,480,187,763)	(47.46%)
2	Corporate income tax after-tax profit – Parent Company FS	31,415,483,916	15,266,369,261	16,149,114,655	105.78%
3	Corporate income tax after-tax profit – Consolidated FS	31,423,772,777	15,266,369,261	16,157,403,516	105.84%

Note: The Company acquired shares of Nguyen Viet Construction Investment & Trading Joint Stock Company (Nguyen Viet Company), representing 88% of charter capital. As of December 25, 2025, AHP Company officially became the parent company of Nguyen Viet Company.

In the separate financial statements for the third quarter of 2026, total revenue decreased compared to the third quarter of 2025 due to lower revenue from sales of goods and financial activities. However, net profit after tax in Q3 2026 increased compared to Q3 2025 as the Company effectively controlled production and operating costs, resulting in higher business performance over the same period.

Profit after tax for Q3 2026 in the consolidated financial statement increased compared to the same period because, as of December 25, 2025, Nguyen Viet Company officially became a subsidiary of AHP Company. Therefore, the comparative figure for the current period is the Q3 2025 separate financial statement of the parent company, which was non-consolidated.

The above is the explanatory report on the reasons for the variance in profit after tax for the third quarter of 2026 compared to the third quarter of 2025.

Sincerely!

EASTERNS AHP MINERALS JOINT STOCK COMPANY

M.S.D.N:3700927878-C.T.C.P
CÔNG TY CỔ PHẦN KHOÁNG SẢN MIỀN ĐÔNG AHP
X.PHÚ GIÁO-TP.HỒ CHÍ MINH

Nguyen Minh Chi

Recipients:
- *State Securities Commission of Vietnam*
- *Ha Noi Stock Exchange*
- *Archived*

EASTERN AHP MINERALS JOINT STOCK COMPANY

INTERIM FINANCIAL STATEMENTS

Third Quarter for the fiscal year ending December 31, 2026



Ho Chi Minh City, October 2026

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INTERIM STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Form No. B01 – DN

Currency: VND

ITEMS	Code	Note	September 30, 2026	January 01, 2026
A - CURRENT ASSETS	100		296,558,068,963	242,263,883,677
I. Cash and cash equivalents	110	5	24,760,519,140	28,968,771,610
1. Cash	111		24,760,519,140	28,968,771,610
II. Short-term receivables	130		115,939,422,609	57,534,060,851
1. Short-term trade receivables	131	6	72,843,649,292	36,513,829,640
2. Short-term advances to suppliers	132	7	23,098,346,685	9,852,008,323
3. Other short-term receivables	135	8	20,618,468,614	11,789,264,870
4. Provision for doubtful short-term receivables	136	11	(621,041,982)	(621,041,982)
III. Inventories	140		153,738,729,729	152,567,990,859
1. Inventories	141	10	153,738,729,729	152,567,990,859
IV. Other current assets	160		2,119,397,485	3,193,060,357
1. Short-term prepaid expenses	161	9	1,888,183,323	2,961,846,195
2. Taxes and other receivables from the State	163	18	231,214,162	231,214,162
B - NON-CURRENT ASSETS	200		1,550,331,734,363	1,547,948,872,563
I. Long-term receivables	210		19,157,840,686	14,158,044,539
1. Other long-term receivables	215	8	19,157,840,686	14,158,044,539
II. Fixed assets	220		179,693,377,508	178,175,066,141
1. Tangible fixed assets	221	13	61,786,670,198	88,704,709,847
- Cost	*222*		*135,220,004,779*	*155,900,050,512*
- Accumulated depreciation	*223*		*(73,433,334,581)*	*(67,195,340,665)*
2. Finance lease fixed assets	224	14	111,894,366,866	89,470,356,294
- Cost	*225*		*132,033,498,958*	*102,674,465,748*
- Accumulated depreciation	*226*		*(20,139,132,092)*	*(13,204,109,454)*
3. Intangible fixed assets	227	15	6,012,340,444	-
- Cost	*228*		*6,197,340,444*	*185,000,000*
- Accumulated amortisation	*229*		*(185,000,000)*	*(185,000,000)*
III. Investment property	240	16	-	8,668,420,969
- Cost	*241*		-	*8,668,420,969*
IV. Long-term work in progress	250		742,200,000	-
1. Construction in progress costs	252		742,200,000	-
V. Long-term financial investments	260		1,309,480,000,000	1,309,480,000,000
1. Investments in subsidiaries	261	12	533,280,000,000	533,280,000,000
2. Investments in joint ventures and associates	262	12	398,000,000,000	398,000,000,000
3. Equity investments in other entities	263	12	378,200,000,000	378,200,000,000
VI. Other long-term assets	270		41,258,316,169	37,467,340,914
1. Long-term prepaid expenses	271	9	41,258,316,169	37,467,340,914
TOTAL ASSETS	280		1,846,889,803,326	1,790,212,756,240

STATEMENT OF FINANCIAL POSITION (Continued)

As at September 30, 2026

Form No. B01 – DN
Currency: VND

ITEMS	Code	Note	September 30, 2026	January 01, 2026
C - LIABILITIES	**300**		**463,340,025,035**	**480,902,204,772**
I. Current liabilities	**310**		**415,801,069,321**	**446,098,687,497**
1. Short-term trade payables	311	17	26,854,770,729	31,502,929,971
2. Short-term advances from customers	312	20	70,311,589,145	60,506,208,770
3. Dividends and profit payable	313		36,815,000	36,815,000
4. Taxes and amounts payable to the State	314	18	15,364,355,131	17,261,564,723
5. Payables to employees	315		2,681,209,159	2,775,222,514
6. Short-term accrued expenses	316	21	896,102,605	2,319,429,312
7. Other short-term payables	320	22	1,265,733,065	732,745,663
8. Short-term loans and finance lease liabilities	321	19	297,650,197,367	330,577,584,285
9. Bonus and welfare fund	323		740,297,120	386,187,259
II. Long-term liabilities	**330**		**47,538,955,714**	**34,803,517,275**
1. Long-term loans and finance lease liabilities	339	19	43,310,596,101	30,695,282,736
2. Long-term provisions	343	23	4,228,359,613	4,108,234,539
D - OWNERS' EQUITY	**400**		**1,383,549,778,291**	**1,309,310,551,468**
1. Owners' contributed capital	411	24	1,049,999,780,000	1,049,999,780,000
- Ordinary shares with voting rights	*411a*		*1,049,999,780,000*	*1,049,999,780,000*
2. Share premium	412		(1,370,600,000)	(1,370,600,000)
3. Development investment fund	418		12,926,344,094	12,926,344,094
4. Undistributed after-tax profit	420		321,994,254,197	247,755,027,374
- Undistributed profit accumulated to prior period-end	*420a*		*246,343,810,557*	*153,673,906,241*
- Undistributed profit for this period	*420b*		*75,650,443,640*	*94,081,121,133*
TOTAL RESOURCES	**440**		**1,846,889,803,326**	**1,790,212,756,240**

Approved, October 30, 2026

Preparer	Chief Accountant	Deputy General Director
Nguyen Thi Le Quyen	Dao Huynh Kim	Nguyen Minh Chi (*)

(*) Authorized pursuant to Official Letter No. 02/2025/GUQ-AHP dated December 18, 2025.

INTERIM STATEMENT OF INCOME

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

Form No. B02 - DN
Currency: VND

ITEMS	Code	Note	Q3		Accumulated	
			This year	Prior year	This year	Prior year
1. **Revenue from sale of goods and rendering of services**	**01**	**25**	**109,004,622,363**	**207,484,810,126**	**538,250,928,873**	**524,359,498,492**
2. Deductions	02		-	-	-	-
3. **Net revenue from sale of goods and rendering of services**	**10**		109,004,622,363	207,484,810,126	538,250,928,873	524,359,498,492
4. Cost of goods sold	11	26	55,822,824,829	178,086,216,649	400,923,022,890	429,466,565,262
5. **Gross profit from sale of goods and rendering of services**	**20**		**53,181,797,534**	**29,398,593,477**	**137,327,905,983**	**94,892,933,230**
6. Gain/loss from sale/liquidation of investment property	21		-	-	-	-
7. Financial income	22	27	2,493,792	2,267,239,242	9,677,082	7,366,784,119
8. Financial expenses	23	28	6,586,092,879	6,446,622,442	20,309,676,849	19,319,817,845
In which: interest expense	24		6,586,092,879	6,446,622,442	20,309,676,849	19,319,817,845
9. Selling expenses	25	29	2,755,441,733	2,784,961,887	7,033,697,900	9,017,812,412
10. General and administration expenses	26	29	4,038,790,515	3,650,559,009	12,037,904,620	10,222,701,486
11. **Net operating profit**	**30**		**39,803,966,199**	**18,783,689,381**	**97,956,303,696**	**63,699,385,606**
12. Other income	31	30	33,334,672	526,399,014	415,683,511	1,167,171,186
13. Other expenses	32	31	294,714,064	227,111,482	2,440,775,572	517,806,714
14. **Other profit/(loss)**	**40**		**(261,379,392)**	**299,287,532**	**(2,025,092,061)**	**649,364,472**
15. **Total accounting profit before tax**	**50**		**39,542,586,807**	**19,082,976,913**	**95,931,211,635**	**64,348,750,078**
16. Current corporate income tax expense	51	33	8,127,102,891	3,816,607,652	20,280,767,995	12,870,986,585
17. Deferred corporate income tax expense	52		-	-	-	-
18. **Profit after corporate income tax**	**60**		**31,415,483,916**	**15,266,369,261**	**75,650,443,640**	**51,477,763,493**

19. **19. Basic earnings per share (VND)**	**70**	**34**	**299**	**145**	**720**	**490**
20. 20. Diluted earnings per share	71		-	-	-	-

Approved, October 30, 2026

Preparer	Chief Accountant	Deputy General Director
Nguyen Thi Le Quyen	Dao Huynh Kim	Nguyen Minh Chi (*)

(*) Authorized pursuant to Official Letter No. 02/2025/GUQ-AHP dated December 18, 2025.

INTERIM STATEMENT OF CASH FLOWS

(Indirect method)

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

Form No. B03 - DN

Currency: VND

ITEMS	Code	Accumulated This year	Accumulated Prior year
I. CASH FLOWS FROM OPERATING ACTIVITIES		-	-
1. Profit before tax	**01**	**95,931,211,635**	**64,348,750,078**
2. Adjustments for:		-	-
- Depreciation of fixed assets and investment property	02	13,173,016,554	13,947,146,204
- Provisions	03	120,125,074	231,187,594
- Gains/losses from investing activities	05	(9,677,082)	(7,366,784,119)
- Interest expense	06	20,309,676,849	19,319,817,845
3. Operating profit before changes in working capital	**08**	**129,524,353,030**	**90,480,117,602**
- Increase/decrease in receivables	09	(34,950,386,045)	20,592,102,714
- Increase/decrease in inventories	10	(1,170,738,870)	(6,879,270,362)
- Increase/decrease in payables (excl. interest and CIT payable)	11	4,991,334,866	11,573,129,996
- Increase/decrease in prepaid expenses	12	(2,717,312,383)	(4,215,269,500)
- Interest paid	14	(20,794,238,160)	(19,319,817,845)
- Corporate income tax paid	15	(22,982,288,275)	(11,878,830,990)
- Other cash paid for operating activities	17	(586,701,350)	(346,280,517)
Net cash flows from operating activities	**20**	**51,314,022,813**	**80,005,881,098**
II. CASH FLOWS FROM INVESTING ACTIVITIES		-	-
1. Purchases and construction of fixed assets and other long-term assets	21	(29,054,415,489)	(31,506,814,926)
2. Proceeds from disposal of fixed assets and other long-term assets	22	17,615,216,544	28,096,356,941
3. Loans made and purchase of debt instruments of other entities	23	-	(374,000,000,000)
4. Recovery of loans and proceeds from sale of debt instruments of other entities	24	-	439,540,000,000
5. Payments for equity investments in other entities	25	-	(174,000,000,000)
6. Interest, dividends and profits received	27	9,677,082	7,366,784,119
Net cash flows from investing activities	**30**	**(11,429,521,863)**	**(104,503,673,866)**
III. CASH FLOWS FROM FINANCING ACTIVITIES		-	-
1. Proceeds from borrowings	33	326,288,621,843	425,193,686,219
2. Repayment of borrowings	34	(355,001,325,510)	(413,154,086,966)
3. Repayment of finance lease principal	35	(15,380,049,753)	(13,212,616,503)
Net cash flows from financing activities	**40**	**(44,092,753,420)**	**(1,173,017,250)**
Net cash flows during the period	**50**	**(4,208,252,470)**	**(25,670,810,018)**
Cash and cash equivalents at beginning of period	**60**	**28,968,771,610**	**35,695,563,544**
Cash and cash equivalents at end of period	**70**	**24,760,519,140**	**10,024,753,526**

Approved, October 30, 2026

Preparer	Chief Accountant	Deputy General Director
Nguyen Thi Le Quyen	Dao Huynh Kim	Nguyen Minh Chi (*)

(*) Authorized pursuant to Official Letter No. 02/2025/GUQ-AHP dated December 18, 2025.

1. CORPORATE INFORMATION

1.1 Ownership structure

AHP Eastern Minerals Joint Stock Company (referred to as "the Company") is an enterprise equitised from the Mineral Exploitation Enterprise under the Industrial Investment and Development Company (now Industrial Investment and Development Corporation - JSC) pursuant to Decision No. 630/QD-UBND dated March 5, 2008 of the Binh Duong Provincial People's Committee. The Company operates under Enterprise Registration Certificate Joint Stock Company No. 3700927878, initially issued by the Department of Planning and Investment of Binh Duong Province on June 03, 2008, and updated with the 11th amendment issued by the Department of Finance of Ho Chi Minh City on December 18, 2025.

The charter capital of the Company is VND 1,049,999,780,000, equivalent to 104,999,978 shares, with a par value of VND 10,000 per share. The Company's shares are currently registered for trading on the Unlisted Public Company Market (UpCOM) under the ticker symbol BMJ.

1.2 Business sectors: Quarrying and production of construction stone, commercial trading (construction materials), construction and installation, and real estate business.

1.3 Principal business lines and activities

- Mineral exploitation (except sand mining);
- Production of construction materials; goods transportation services;
- Trading of construction materials and minerals;
- Ground leveling
- Construction investment and business in industrial park, residential and urban infrastructure;
- Real estate business;
- Leasing of houses, apartments, workshops and offices;
- Workers' housing services
- Other mining support service activities.

1.4 Normal production and business cycle

The Company's normal production and business cycle is carried out within a period not exceeding 12 months.

1.5 Corporate structure

The Company's organizational structure comprises its Head Office located at No. 112/125, Tan Thinh Hamlet, Phu Giao Ward, Ho Chi Minh City, and 01 Representative Office located at No. 45 Ham Long Street, Cua Nam Ward, Ha Noi City.

As at September 30, 2026, the Company had 1 subsidiary and 2 associates as follows:

Company name	Relationship	Address	Principal activity
Nguyen Viet Construction Investment and Trading JSC	Subsidiary	43C, Ngo Quyen Street, Cua Nam Ward, Ha Noi	Real estate business
Pho Da Son Construction and Investment JSC	Associate	Ap 2, Thoi Hoa Ward, Ho Chi Minh City	Real estate business
Nguyen Viet Real Estate Trading and Construction JSC	Associate	Khu pho 3A, Thoi Hoa Ward, Ho Chi Minh City	Real estate business

1.6 The number of employees of the Company as at September 30, 2026 was 90 (as at December 31, 2025: 86).

2. FISCAL YEAR AND ACCOUNTING CURRENCY

The Company's fiscal year begins on January 1 and ends on December 31 of the calendar year.

Accounting currency: Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM APPLIED

The interim separate financial statements are presented in Vietnam Dong (VND), prepared in accordance with accounting principles applicable under Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and relevant legal regulations governing the preparation and presentation of interim financial statements.

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the Enterprise Accounting System. This Circular is effective for financial years beginning on or after January 01, 2026. Circular 99 supersedes the regulations on the Enterprise Accounting System issued under Circular No. 200/2014/TT-BTC by the Ministry of Finance on December 22, 2014.

The Company has applied the provisions of Circular 99 in preparing and presenting its financial statements for the accounting period from January 01, 2026 to September 30, 2026.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REGULATIONS

4.1 Basis of preparation of financial statements

The separate financial statements are prepared on an accrual basis (except for information relating to cash flows), under the historical cost convention, and on a going concern basis.

The Company's financial statements have been translated into English from the Vietnamese versions published in Vietnam

4.2 Cash and cash equivalents

Cash comprises all funds held by the Company as at the end of the accounting period, including cash on hand, demand deposits at banks, and cash in transit.

Cash equivalents represent short-term investments with a maturity not exceeding three months from the date of investment, which are readily convertible into a known amount of cash and are not subject to significant risk of change in value at the reporting date, recognised in accordance with Vietnamese Accounting Standard No. 24 - Statement of Cash Flows.

4.3 Investments in other entities

Investments in subsidiaries

Reflects investments in which the Company holds more than 50% of voting rights and has control over the financial and operating policies of the investee (subsidiary) to obtain economic benefits from its activities, or in which the Company holds less than 50% of voting rights but has an agreement whereby:

- Other investors agree to grant the Company more than 50% of the voting rights;
- The Company has the right to govern the financial and operating policies under an agreed statute;
- The Company has the right to appoint or remove the majority of members of the Board of Directors or equivalent governing body;
- The Company has the right to cast the majority of votes at meetings of the Board of Directors or equivalent governing body.

Investments in associates

Reflects investments in which the Company holds, directly or indirectly, from 20% to below 50% of the voting rights of the investee (associate), without any other agreement.

An associate is an entity over which the Company has significant influence but not control over financial and operating policies. Significant influence is evidenced by the power to participate in decisions on financial and operating policies of the investee without controlling those policies.

Equity investments in other entities

These are investments in equity instruments over which the Company does not have control, joint control or significant influence over the investee.

Equity investments in other entities are initially recognised at cost, comprising the purchase price or contributed capital plus costs directly attributable to the investment (if any), such as brokerage, transaction, advisory, audit, other fees, taxes and bank charges. Where the investment is made in non-monetary assets, the cost of the investment is recognised at the fair value of the non-monetary assets at the time of the transaction.

Dividends and profits from periods prior to the acquisition of the investment are recorded as a reduction of the carrying value of the investment. Dividends and profits from periods after the acquisition are recognised as financial income at fair value on the date the right to receive is established; for stock dividends, the Company tracks only the increase in the number of shares in the notes to the separate financial statements, without recognising any increase in the value of the investment or financial income.

Provision for losses on other equity investments is made for the excess of cost over the market value of the investment, or over the Company's share of the investee's net assets per its accounting records, in accordance with the current enterprise accounting system.

4.4 Receivables and provision for doubtful debts

Receivables are monitored in detail by original term, remaining term at the reporting date, debtor, currency and other factors in accordance with the Company's management requirements. Receivables are classified as trade receivables or other receivables based on the following principles:

- Trade receivables comprise receivables of a commercial nature arising from purchase-sale transactions, including receivables from sales and export entrustment to other entities;
- Other receivables comprise receivables not of a commercial nature and unrelated to purchase-sale transactions, including: receivables of loan and deposit interest; amounts paid on behalf of others; amounts to be collected on behalf of an entrusting party under export entrustment arrangements; receivables for penalties and compensation; advances; pledges, collateral, deposits, and asset loans, etc.

Receivables are recognised at no more than their recoverable amount. Provision for doubtful debts is made for receivables overdue for more than six months, or for receivables where the debtor is unlikely to be able to pay due to dissolution, bankruptcy or similar difficulties, in accordance with the current enterprise accounting system.

4.5 Inventories

Inventories in general

Inventories are stated at the lower of cost and net realisable value. The cost of inventories comprises purchase costs, conversion costs and other directly related costs incurred to bring the inventories to their present location and condition. Cost is determined using the first-in-first-out (FIFO) method. Net realisable value is the estimated selling price less estimated costs of completion and estimated costs necessary to make the sale.

Inventories are accounted for using the perpetual method.

Real estate inventories

Real estate purchased or constructed for sale or long-term lease that meets the criteria for one-off revenue recognition in the ordinary course of the Company's business, and which is not held for lease or capital appreciation, is recognised as inventory at the lower of the cost to bring each product to its present location and condition and net realisable value.

The cost of real estate inventories comprises land use fees, land rental and other taxes, construction costs paid to contractors, and other related costs including: interest expense, design consultancy costs,

land levelling costs, site clearance compensation, general construction management costs and other related costs.

Net realisable value is the estimated selling price of the inventory in the ordinary course of business, based on market value at the reporting date, less estimated costs of completion and estimated selling expenses.

Provision for decline in value of inventories

Provision for decline in value of inventories is made for the excess of cost over net realisable value at the end of the accounting period, in accordance with the current enterprise accounting system.

4.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets is determined at historical cost.

The cost of tangible fixed assets acquired through purchase and transferred construction comprises the purchase price and all other costs directly attributable to bringing the asset to a state ready for use. The cost of self-constructed tangible fixed assets comprises construction costs, actual production costs incurred, plus installation and testing costs.

Expenditures incurred after initial recognition are capitalised to the cost of the asset if they genuinely improve the current condition of the asset beyond its originally assessed standard of performance, such as:

- Modification of a component of a tangible fixed asset that extends its useful life, or increases its capacity; or
- Improvement of a component that significantly enhances the quality of output; or
- Adoption of a new production process that reduces the operating costs of the asset compared to before.

Expenditures for repairs and maintenance intended to restore or maintain the economic benefits expected from the asset's originally assessed standard performance, which do not meet the above criteria, are expensed as incurred.

Depreciation of fixed assets is computed on a straight-line basis over the estimated useful life of the assets, consistent with the depreciation framework prescribed in Circular No. 45/2013/TT-BTC dated April 25, 2013 of the Ministry of Finance. The specific depreciation periods of the various categories of fixed assets are as follows:

Asset type	Years
Buildings and structures	5 - 11
Machinery and equipment	5 - 12
Means of transportation and transmission equipment	6 - 10
Management tools and equipment	3 - 5

Gains or losses arising from the disposal or sale of assets are the difference between the proceeds from disposal and the carrying amount of the asset, and are recognised in the Income Statement.

4.7 Intangible fixed assets and amortisation

Intangible fixed assets are stated at cost less accumulated amortisation. The cost of intangible fixed assets is determined at historical cost.

The Company's intangible fixed assets are computer software programmes, which are amortised on a straight-line basis over 8 years.

4.8 Finance lease assets

A lease is classified as a finance lease when substantially all the risks and rewards incidental to ownership of the leased asset are transferred to the lessee. Ownership of the asset may or may not eventually be transferred at the end of the lease term.

The Company recognises the cost of a finance lease asset as its own asset at the fair value of the leased asset at the inception of the lease, or, if lower, at the present value of the minimum lease payments, plus initial direct costs incurred in connection with the finance lease. The corresponding liability to the lessor is recognised on the balance sheet as a finance lease obligation. Lease payments are apportioned between finance charges and reduction of the outstanding liability so as to achieve a constant periodic rate of interest on the remaining balance. Finance charges are recognised in the Income Statement, unless they are directly attributable to the leased asset, in which case they are capitalised in accordance with the Company's accounting policy for borrowing costs.

Finance lease assets are depreciated on a straight-line basis over the estimated useful life in accordance with Circular No. 45/2013/TT-BTC of the Ministry of Finance, which provides guidance on the management, use and depreciation of fixed assets.

The Company's finance lease asset is a stone crushing line with a capacity of 400 tonnes/hour, depreciated over 12 years.

4.9 Deferred (prepaid) expenses

Prepaid expenses comprise costs actually incurred that relate to the results of production and business operations of multiple accounting periods. Prepaid expenses include: consultancy and stone reserve survey costs; the value of tools and instruments issued for use, and other costs considered capable of generating future economic benefits for the Company. In particular:

- Mineral exploitation right fees: determined based on the amount paid under the Decision approving the mineral exploitation right fee for the Rach Rat construction stone quarry, An Binh commune, Phu Giao district, Binh Duong province, No. 1782/QD-UBND dated June 21, 2019 of the Binh Duong Provincial People's Committee. The mineral exploitation right fee is allocated over the exploitation period stated in the mining licence.
- The value of tools and instruments issued for use is allocated by the Company on a straight-line basis over a period not exceeding 1 year (short-term prepaid expenses) and not exceeding 3 years (long-term prepaid expenses).

4.10 Payables

Payables are monitored in detail by original term, remaining term at the reporting date, creditor, currency and other factors in accordance with the Company's management requirements. Payables are classified as trade payables or other payables based on the following principles:

- Trade payables comprise payables of a commercial nature arising from purchase-sale transactions, including payables arising from imports through an entrusted importer;
- Other payables comprise payables not of a commercial nature and unrelated to purchase-sale transactions or the supply of goods and services, including: interest payable; dividends and profits payable; financial investment expenses payable; amounts paid on the Company's behalf by third parties; penalties and compensation payable; assets found in excess with unidentified cause; social insurance, health insurance, unemployment insurance and trade union fees payable; deposits and collateral received, etc.

Payables are recognised at no less than the obligation to be settled. When there is evidence that a loss is probable, the Company recognises a payable immediately, applying the principle of prudence.

4.11 Loans and finance lease liabilities

The Company's loans and finance lease liabilities comprise borrowings and finance lease obligations.

Loans and finance lease liabilities are monitored in detail by lender, by loan/lease agreement, by type of asset borrowed/leased, and by repayment term. Loans and finance lease liabilities with a remaining repayment term of more than 12 months from the reporting date are presented as "Long-term loans and finance lease liabilities". Loans and liabilities due within the next 12 months from the reporting date are presented as "Short-term loans and finance lease liabilities".

4.12 Borrowing costs

Borrowing costs comprise interest expense and other costs directly incurred in connection with borrowings.

Borrowing costs are expensed as incurred, except for borrowing costs directly attributable to the acquisition, construction or production of a qualifying asset that necessarily takes a substantial period of time (more than 12 months) to get ready for its intended use or sale, which are capitalised as part of the cost of that asset when the conditions of Vietnamese Accounting Standard No. 16 - Borrowing Costs are met. For borrowings specifically taken out to finance the construction of fixed assets, interest is capitalised even where the construction period is 12 months or less.

For general borrowings used in part for the investment, construction or production of a qualifying asset, the amount of borrowing costs eligible for capitalisation is determined by applying a capitalisation rate to the weighted average accumulated expenditure on that asset.

The capitalisation rate is the weighted average interest rate applicable to the Company's outstanding borrowings during the year, other than borrowings made specifically for the purpose of obtaining a specific asset.

4.13 Accrued expenses

Accrued expenses are recognised based on reasonable estimates of amounts payable for goods and services used during the year for which invoices or sufficient supporting documentation have not yet been received, including: interest expense and certain other expenses.

4.14 Revenue recognition

Revenue is recognised when the outcome of a transaction can be measured reliably and it is probable that the Company will derive economic benefits from the transaction.

Revenue from the sale of goods is recognised when all of the following conditions are satisfied:

- The Company has transferred to the buyer the significant risks and rewards of ownership of the goods;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- Revenue can be measured reliably. Where the contract stipulates that the buyer has the right to return the goods purchased under specific conditions, revenue is recognised only when those specific conditions no longer exist and the buyer no longer has the right to return the goods (except where the customer has the right to exchange the goods for other goods or services);
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred or to be incurred in respect of the sale transaction can be measured reliably.

Revenue from rendering of services is recognised when all of the following conditions are satisfied:

- Revenue can be measured reliably. Where the contract stipulates that the buyer has the right to return the service purchased under specific conditions, revenue is recognised only when those specific conditions no longer exist and the buyer no longer has the right to return the service provided;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion at the reporting date can be measured;

- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from construction contracts:

Where a construction contract stipulates that the contractor is paid according to the value of work performed, revenue and related costs are recognised by reference to the portion of the contract work performed and confirmed by the customer during the year once the outcome of the construction contract can be measured reliably and is confirmed by the customer.

Revenue from the sale of real estate is recognised when all of the following conditions are satisfied:

- The real estate has been fully completed and handed over to the buyer, and the Company has transferred the risks and rewards incidental to ownership of the real estate to the buyer;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership of the real estate nor effective control over the real estate;
- Revenue can be measured reliably;
- It is probable that the economic benefits from the real estate sale transaction have flowed or will flow to the Company;
- The costs relating to the real estate sale transaction can be measured reliably.

Financial income comprises: interest on deposits and loans; dividends and profits distributed; payment discounts and other financial income.

Other income reflects income arising from events or transactions separate from the Company's ordinary business activities, in addition to the revenues stated above.

4.15 Taxation

Corporate income tax comprises current and deferred tax.

Current tax expense reflects the amount of corporate income tax payable in respect of the taxable income for the year, and any additional corporate income tax payable in respect of prior years due to the discovery of immaterial errors. Current tax income reflects any reduction in corporate income tax payable due to the discovery of immaterial errors of prior years.

Deferred tax expense reflects the excess of deferred tax assets reversed during the year over deferred tax assets arising during the year, or the excess of deferred tax liabilities arising during the year over deferred tax liabilities reversed during the year. Deferred tax income reflects the excess of deferred tax assets arising during the year over deferred tax assets reversed during the year, or the excess of deferred tax liabilities reversed during the year over deferred tax liabilities arising during the year.

Deferred tax is computed on temporary differences between the carrying amounts and the tax bases of assets and liabilities in the financial statements, and on unused tax losses and unused tax incentives. Deferred tax liabilities are recognised for all taxable temporary differences, while deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred tax is determined at the tax rates expected to apply in the year the asset is realised or the liability is settled. Deferred tax is recognised in the Income Statement except where it relates to items recognised directly in equity, in which case the deferred tax is also recognised directly in equity.

Deferred tax assets and deferred tax liabilities are offset when the Company has a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred tax assets and deferred tax liabilities relate to corporate income tax levied by the same taxation authority and the Company intends to settle its current tax on a net basis.

Taxable income may differ from the total accounting profit before tax reported in the Income Statement because taxable income excludes items of income or expense that are taxable or deductible in other

years (including losses carried forward, if any), and it further excludes items that are never taxable or deductible.

The determination of the Company's income tax is based on current regulations. However, these regulations are subject to periodic amendment, and the determination of corporate income tax obligations depends on the results of inspections by the competent tax authorities.

Other taxes are applied in accordance with the current tax laws of Vietnam.

4.16 Related parties

Parties are considered related to the Company if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions, or where the parties are subject to common key management personnel or common control by another company.

Individuals having, directly or indirectly, voting power that gives them significant influence over the Company are considered related parties, including close family members of such individuals (parents, spouse, children, siblings).

Key management personnel are those having authority and responsibility for planning, directing and controlling the activities of the Company, including its leaders, its management staff and their close family members.

Enterprises in which the individuals mentioned above hold, directly or indirectly, a significant portion of the voting rights, or through which such individuals may exercise significant influence over the Company, are also related parties, including enterprises owned by the Company's leaders or principal shareholders, and enterprises which share key management personnel with the Company.

5. CASH AND CASH EQUIVALENTS

	September 30, 2026	January 01, 2026
	VND	VND
Cash on hand	3,657,665,821	1,169,361,818
Cash at banks	21,102,853,319	27,799,409,792
Total	**24,760,519,140**	**28,968,771,610**

6. TRADE RECEIVABLES

	September 30, 2026		January 01, 2026	
	Carrying value VND	Provision VND	Carrying value VND	Provision VND
Trade receivables from related parties	**59,082,352,309**	**-**	**19,418,176,198**	**-**
Binh Duong ACC Construction and Investment JSC	59,082,352,309	-	19,418,176,198	-
Trade receivables from other customers	**13,761,296,983**	**(621,041,982)**	**17,095,653,442**	**(621,041,982)**
Investment and Industrial Development Joint Stock Corporation - Becamex	13,128,724,315	-	13,045,191,058	-
Dai Khoa Construction Co., Ltd.	10,701,946	(10,701,946)	10,701,946	(10,701,946)
Anh Tuan Construction and Bridge-Road Co., Ltd.	380,186,540	(380,186,540)	380,186,540	(380,186,540)
Binh Duong Hydraulic Transport Construction JSC	230,153,496	(230,153,496)	230,153,496	(230,153,496)
Other customers	11,530,686	-	3,429,420,402	-
Total	**72,843,649,292**	**(621,041,982)**	**36,513,829,640**	**(621,041,982)**

7. SHORT-TERM ADVANCES TO SUPPLIERS

	September 30, 2026	January 01, 2026
	Unit VND	Unit VND
Advances to suppliers who are related parties	**17,361,865,577**	**9,698,591,444**
Binh Duong ACC Construction and Investment JSC	9,155,161,897	9,698,591,444
Nguyen Viet Real Estate Trading and Construction JSC	8,206,703,680	-
Advances to other suppliers	**5,736,481,108**	**153,416,879**
Hoang Gia Linh Import Export Trading Service One Member Co., Ltd.	4,845,960,000	-
Other suppliers	890,521,108	153,416,879
Total	**23,098,346,685**	**9,852,008,323**

8. OTHER RECEIVABLES

	September 30, 2026		January 01, 2026	
	Cost	Provision	Cost	Provision
	VND	VND	VND	VND
Short-term	**20,618,468,614**		**11,789,264,870**	
Advances	5,485,599,500		-	
Deposit for lease of land lot A26-E, Becamex Binh Phuoc IP (1)	9,761,461,455		7,047,767,654	
VAT corresponding to finance lease principal	4,258,862,672		3,636,593,769	
Other receivables	1,112,544,987		1,104,903,447	
Long-term	**19,157,840,686**		**14,158,044,539**	
Environmental restoration deposit	4,348,484,686		4,108,234,539	
Other deposits	14,809,356,000		10,049,810,000	
Total	**39,776,309,300**		**25,947,309,409**	

(1) Deposit under Principle Contract No. 05/2023/HDNT dated December 19, 2023 and Appendix No. 01/PLHDNT dated November 21, 2025 with Becamex Binh Phuoc Technical Infrastructure Development JSC for the lease of land lot A26-E with an area of 93,339.7 m2 at Becamex Binh Phuoc Industrial Park, Chon Thanh Ward, Dong Nai Province.

9. PREPAID EXPENSES

	September 30, 2026	January 01, 2026
	Cost	Cost
	VND	VND
Short term	**1,888,183,323**	**2,961,846,195**
Repair costs	1,168,876,930	1,973,563,916
Other expenses	719,306,393	988,282,279
Long-term	**41,258,316,169**	**37,467,340,914**
Mineral exploitation right fee	34,694,822,265	31,717,707,241
Spare parts	2,926,779,589	2,572,764,874
Other expenses	3,636,714,315	3,176,868,799
Total	**43,146,499,492**	**40,429,187,109**

10. INVENTORIES

	September 30, 2026		January 01, 2026	
	Cost	Provision	Cost	Provision
	VND	VND	VND	VND
Raw materials	503,453,957	-	577,730,421	-
Tools and instruments	324,781,647	-	347,308,499	-
Work in progress (1)	67,827,574,538	-	67,364,500,000	-
Finished goods	14,701,591,745	-	12,869,841,148	-
Goods for sale	70,381,327,842	-	71,408,610,791	-
Real estate goods (2)	64,360,000,000	-	64,360,000,000	-
Other goods	6,021,327,842	-	7,048,610,791	-
Total	**153,738,729,729**	**-**	**152,567,990,859**	**-**

(1) Details of work in progress costs are as follows:

	September 30, 2026	January 01, 2026
	VND	VND
Stone production costs	405,076,783	-
Tan Dinh Real Estate Project WIP costs (i)	67,364,500,000	67,364,500,000
Infrastructure and civil works construction WIP costs	57,997,755	-
Total	**67,827,574,538**	**67,364,500,000**

(i) Represents the value of land use rights for certain land lots the Company received by transfer since 2021 in Hoa Loi Ward, Ho Chi Minh City, for the Company's future real estate investment and development plans. The land use rights of these land lots are pledged as collateral for loans at Vietnam Joint Stock Commercial Bank for Industry and Trade - Dong Nai Branch.

(2) Real estate goods comprise land lots located in Thoi Hoa Ward, Ho Chi Minh City.

11. PROVISION FOR DOUBTFUL SHORT-TERM RECEIVABLES

	September 30, 2026				January 01, 2026			
	Overdue	Original Value	Recoverable Value	Provision	Overdue	Original Value	Recoverable value	Provision
	years	VND	VND	VND	years	VND	VND	VND
Receivables								
Loi Binh Duong Waterway Transport Construction JSC	>3 years	230,153,496	-	230,153,496	>3 years	230,153,496	-	230,153,496
Anh Tuan Construction and Bridge-Road Co., Ltd.	>3 years	380,186,540	-	380,186,540	>3 years	380,186,540	-	380,186,540
Dai Khoa Construction Co., Ltd.	>3 years	10,701,946	-	10,701,946	>3 years	10,701,946	-	10,701,946
Total	-	**621,041,982**	-	**621,041,982**	-	**621,041,982**	-	**621,041,982**

12. LONG-TERM FINANCIAL INVESTMENTS

	September 30, 2026			January 01, 2026		
	Ownership	Voting	Cost	Ownership	Voting	Cost
			VND			VND
Investment in subsidiary	-	-	-	-	-	-
Nguyen Viet Construction Investment and Trading JSC (1)	88.00%	88.00%	533,280,000,000	88.00%	88.00%	533,280,000,000
Investments in associates	-	-	-	-	-	-
Pho Da Son Construction and Investment JSC (2)	28.00%	28.00%	224,000,000,000	28.00%	28.00%	224,000,000,000
Nguyen Viet Real Estate Trading and Construction JSC (3)	29.00%	29.00%	174,000,000,000	29.00%	29.00%	174,000,000,000
Investment in other entity	-	-	-	-	-	-
Binh Duong Trading and Investment JSC (4)	9.86%	9.86%	378,200,000,000	9.86%	9.86%	378,200,000,000
Total	-	-	**1,309,480,000,000**	-	-	**1,309,480,000,000**

(1) Nguyen Viet Construction Investment and Trading Joint Stock Company ("Nguyen Viet Investment Company") operates in the field of real estate investment and trading. Nguyen Viet Investment Company is the developer of the New Me Linh Residential Area Project, covering an area of 53,197.2 m² at land lot No. 1040, map sheet No. 30, address: Do Thuong Village, Tien Phong Commune, Me Linh District, Hanoi City. The New Me Linh Residential Area Project will offer products including townhouse, townhouse shophouses, commercial center space, commercial apartments, and social housing, with an initial estimated total investment of VND 1,802 billion under Decision No. 1133/QD-UBND dated March 13, 2026, issued by the Hanoi People's Committee approving the Hanoi housing development plan for the 2026-2030 period. On June 15, 2026, the General Meeting of Shareholders of Nguyen Viet Investment Company passed a Resolution approving the investment policy for the New Me Linh Residential Area Construction Investment Project with an adjusted total investment of VND 7,764 billion. Currently, Nguyen Viet Investment Company is in the process of completing necessary legal procedures for submission to competent State Authorities for project investment approval. The General Director believes in the potential of the project to generate future economic benefits for the Company; accordingly, no impairment loss has been recognized for this investment.

(2) Pho Da Son Investment and Construction Joint Stock Company ("Pho Da Son Company") operates in the field of real estate investment and trading. The Company made capital contributions to Pho Da Son Company along with other investors to implement real estate projects in Ho Chi Minh City. Currently, Pho Da Son Company is in the process of executing necessary legal procedures for submission to competent State Authorities for approval of the real estate project developed by this company. The General Director assesses and is confident in the potential of the projects to bring future economic benefits to the Company; accordingly, no impairment loss has been recognized for this investment.

(3) Nguyen Viet Real Estate Trading and Construction Joint Stock Company ("Nguyen Viet Real Estate Company") operates in the fields of real estate investment and trading, civil and industrial construction, technical infrastructure, and building materials trading. The Company made capital contributions to Nguyen Viet Real Estate Company along with other investors to implement real estate projects in Ho Chi Minh City. According to the un-audited financial statements for the accounting period from January 01, 2026 to September 30, 2026, Nguyen Viet Real Estate Company recorded a profit; therefore, the General Director assesses and believes that no impairment loss has arisen from this investment.

(4) Binh Duong Trading and Investment Joint Stock Company operates in the field of real estate trading. Binh Duong Trading and Investment Joint Stock Company generates profits annually; therefore, the General Director assesses and believes that no impairment loss has arisen from this investment.

13. TANGIBLE FIXED ASSETS

	Buildings & structures	Machinery & equipment	Vehicles	Management tools	Total
	VND	VND	VND	VND	VND
COST					
As at January 01, 2026	**4,739,399,055**	**136,641,649,906**	**14,280,986,551**	**238,015,000**	**155,900,050,512**
Additions during the period	9,171,657,417	1,178,454,369	-	1,226,481,481	11,576,593,267
Disposals and transfers	-	(32,256,639,000)	-	-	(32,256,639,000)
As at September 30, 2026	**13,911,056,472**	**105,563,465,275**	**14,280,986,551**	**1,464,496,481**	**135,220,004,779**
ACCUMULATED DEPRECIATION					
As at January 01, 2026	**4,739,399,055**	**53,624,453,110**	**8,601,865,990**	**229,622,510**	**67,195,340,665**
Depreciation for the period	670,443	8,140,747,352	985,527,351	8,654,560	9,135,599,706
Disposals and transfers	-	(2,897,605,790)	-	-	(2,897,605,790)
Other decreases	-	-	-	-	-
As at September 30, 2026	**4,740,069,498**	**58,867,594,672**	**9,587,393,341**	**238,277,070**	**73,433,334,581**
NET BOOK VALUE					
As at January 01, 2026	**-**	**83,017,196,796**	**5,679,120,561**	**8,392,490**	**88,704,709,847**
As at September 30, 2026	**9,170,986,974**	**46,695,870,603**	**4,693,593,210**	**1,226,219,411**	**61,786,670,198**
Cost of fully depreciated assets still in use	4,739,399,055	2,787,863,636	3,578,420,049	238,015,000	**11,343,697,740**
Cost of fully depreciated fixed assets still in use	-	*18,851,544,775*	*582,000,000*	-	***19,433,544,775***
Net book value of assets pledged as loan collateral	-	36,539,619,440	-	-	36,539,619,440

14. FINANCE LEASE FIXED ASSETS

	Machinery & equipment	Total
	VND	VND
COST		
As at January 01, 2026	102,674,465,748	102,674,465,748
Additions during the period	29,359,033,210	29,359,033,210
As at September 30, 2026	**132,033,498,958**	**132,033,498,958**
ACCUMULATED DEPRECIATION		
As at January 01, 2026	**13,204,109,454**	**13,204,109,454**
Charge for the period	6,935,022,638	6,935,022,638
As at September 30, 2026	**20,139,132,092**	**20,139,132,092**
NET BOOK VALUE		
As at January 01, 2026	89,470,356,294	89,470,356,294
As at September 30, 2026	**111,894,366,866**	**111,894,366,866**

15. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Total
	VND	VND	VND
COST			
As at January 01, 2026	-	**185,000,000**	**185,000,000**
Additions during the period			
Reclassification (Land use righs for 3 properties in the UNI-TOWN Commercial Quarter)	6,012,340,444	-	6,012,340,444
As at September 30, 2026	**6,012,340,444**	**185,000,000**	**6,197,340,444**
ACCUMULATED AMORTISATION			
As at January 01, 2026		**185,000,000**	**185,000,000**
Charge for the period		-	-
Reclassification		-	-
As at September 30, 2026		**185,000,000**	**185,000,000**
NET BOOK VALUE		-	-
As at January 01, 2026		-	-
As at September 30, 2026	**6,012,340,444**	-	**6,012,340,444** -

16. INVESTMENT PROPERTY

	January 01, 2026	Additions	Disposals	September 30, 2026
Cost	**8,668,420,969**	-	**8,668,420,969**	-
Buildings	8,668,420,969	-	8,668,420,969	-
Impairment loss	-	-	-	-
Net book value	**8,668,420,969**	-	**8,668,420,969**	-
Buildings	8,668,420,969	-	8,668,420,969	-

17. SHORT-TERM TRADE PAYABLES

	September 30, 2026	January 01, 2026
	Value	Value
	VND	VND
Trade payables to related parties	-	**4,807,916,190**
Nguyen Viet Real Estate Trading and Construction JSC	-	4,807,916,190
Other trade payables	**26,854,770,729**	**26,695,013,781**
Duc Trong Trading Service Co., Ltd.	3,825,134,178	-
Quang Thai Mechanical Co., Ltd.	1,200,299,025	1,038,829,784
Dinh Nguyen Private Enterprise	947,491,851	-
Song May Mechanical Manufacturing JSC	1,019,000,400	137,407,600
Song Han Phat Trading Services Co., Ltd.	2,972,672,477	-
National Defence Industrial Technical Economic Corporation	854,054,059	898,721,243
Binh Nguyen Trading Construction Co., Ltd. Branch	6,006,008,963	3,677,838,157
Nam Bo Mining Chemical Industry Co., Ltd. – Micco Binh Duong Branch	467,804,212	357,982,134
Other creditors	9,562,305,564	20,584,234,863
Total	**26,854,770,729**	**31,502,929,971**

18. TAXES AND AMOUNTS PAYABLE TO THE STATE

	Payable at beginning of period	Payable during period	Paid during period	Payable at end of period
	VND	VND	VND	VND
Value added tax	2,577,069,114	20,018,093,810	19,582,131,804	3,013,031,120
Corporate income tax	10,662,315,025	20,280,767,995	22,982,288,275	7,960,794,745
Personal income tax	12,414,097	60,024,354	59,512,272	12,926,179
Natural resources tax	3,253,320,878	20,239,322,507	19,785,294,718	3,707,348,667
Land and housing tax, land rental	(231,214,162)	652,210,359	652,210,359	(231,214,162)
Environmental protection fee	756,445,609	9,224,103,342	9,310,294,531	670,254,420
Other taxes, fees and charges	-	1,764,273,642	1,764,273,642	-
Total	**17,030,350,561**	**72,238,796,009**	**74,136,005,601**	**15,133,140,969**
Of which:				
Taxes and amounts receivable from the State	*231,214,162*			*231,214,162*
Taxes and amounts payable to the State	*17,261,564,723*			*15,364,355,131*

19. LOANS AND FINANCE LEASE LIABILITIES

	September 30, 2026	January 01, 2026
	VND	VND
Short-term	**297,650,197,367**	**330,577,584,285**
Short-term loans	279,887,147,614	304,144,851,281
Current portion of long-term loans	2,383,000,000	5,926,000,000
Current portion of long-term finance lease liabilities	15,380,049,753	20,506,733,004
Long-term	**43,310,596,101**	**30,695,282,736**
Long-term loans	1,196,000,000	2,108,000,000
Long-term finance lease liabilities	42,114,596,101	28,587,282,736
Total	**340,960,793,468**	**361,272,867,021**

19.1 Loans

	January 01, 2026		During Period		September 30, 2026	
	Value	Amount payable	Increase	Decrease	Value	Amount payable
	VND	VND	VND	VND	VND	VND
Short-term loans	**304,144,851,281**	**304,144,851,281**	**326,288,621,843**	**350,546,325,510**	**279,887,147,614**	**279,887,147,614**
BIDV - Tay Ho Branch	105,630,629,282	105,630,629,282	136,153,958,600	133,626,025,939	108,158,561,943	108,158,561,943
VietinBank - Dong Nai Branch (1)	22,117,679,675	22,117,679,675	7,004,073,251	22,117,679,675	7,004,073,251	7,004,073,251
Indovina Bank - Phu My Hung Branch	92,023,183,807	92,023,183,807	84,464,311,939	95,016,030,679	81,471,465,067	81,471,465,067
ACB - Phan Dinh Phung Branch	84,373,358,517	84,373,358,517	98,666,278,053	99,786,589,217	83,253,047,353	83,253,047,353
Current portion of long-term loans	**5,926,000,000**	**5,926,000,000**	**912,000,000**	**4,455,000,000**	**2,383,000,000**	**2,383,000,000**
VietinBank - Dong Nai Branch (2)	5,926,000,000	5,926,000,000	912,000,000	4,455,000,000	2,383,000,000	2,383,000,000
Long-term loans	2,108,000,000	2,108,000,000	-	912,000,000	1,196,000,000	1,196,000,000
VietinBank - Dong Nai Branch (2)	2,108,000,000	2,108,000,000	-	912,000,000	1,196,000,000	1,196,000,000
Total	**312,178,851,281**	**312,178,851,281**	**327,200,621,843**	**355,913,325,510**	**283,466,147,614**	**283,466,147,614**

19.2 Finance lease liabilities

	January 01, 2026		During Period		September 30, 2026	
	Value	Amount payable	Increase	Decrease	Value	Amount payable
	VND	VND	VND	VND	VND	VND
Long-term finance lease liabilities due for payment	**20,506,733,004**	**20,506,733,004**	**10,253,366,502**	**15,380,049,753**	**15,380,049,753**	**15,380,049,753**
VietinBank Finance Leasing Co., Ltd. - HCMC Branch (1)	11,837,000,004	11,837,000,004	5,918,500,002	8,877,750,003	8,877,750,003	8,877,750,003
Vietnam International Leasing Company Ltd. (2)	8,669,733,000	8,669,733,000	4,334,866,500	6,502,299,750	6,502,299,750	6,502,299,750
Long-term finance lease liabilities	**28,587,282,736**	**28,587,282,736**	**23,780,679,867**	**10,253,366,502**	**42,114,596,101**	**42,114,596,101**
VietinBank Finance Leasing Co., Ltd. - HCMC Branch (1)	13,415,249,990	13,415,249,990	-	5,918,500,002	7,496,749,988	7,496,749,988
Vietnam International Leasing Company Ltd. (2)	15,172,032,746	15,172,032,746	23,780,679,867	4,334,866,500	34,617,846,113	34,617,846,113
Total	**49,094,015,740**	**49,094,015,740**	**34,034,046,369**	**25,633,416,255**	**57,494,645,854**	**57,494,645,854**

(1) Finance lease liability to VietinBank Finance Leasing One Member Co., Ltd. – Ho Chi Minh City Branch under Finance Lease Contract (non-cancellable) No. 102/2023/CN.MN-CTTC dated September 19, 2023 and Contract No. 30/2024/CN.MN-CTTC dated June 4, 2024. Lease of a stone crushing line with a capacity of 400 tonnes/hour for a term of 48 months from the date of drawdown. Lease interest rate for the first 12 months from the first disbursement date is 9.5% per annum; from month 13 onward, the lease interest rate is determined as the finance lease base rate + 3.5% per annum.

(2) The finance lease liability to Vietnam International Leasing Company Limited is under Finance Lease Contract (non-cancellable contract) No. 2025-00084-001 dated March 27, 2025, for leasing a 400 tons/hour capacity stone crushing production line for a duration of 42 months from the debt recognition date, with a fixed interest rate of 6.00% per annum throughout the lease term; and Contract No. 2026-00394-000 dated September 29, 2026, for leasing a 400 tons/hour capacity stone crushing production line for a duration of 49 months from the debt recognition date, with a fixed interest rate of 7.01% per annum throughout the lease term.

20. SHORT-TERM ADVANCES FROM CUSTOMERS

	September 30, 2026	January 01, 2026
	Value	Value
	VND	VND
Advances from customers who are related parties	-	-
Binh Duong ACC Construction and Investment JSC	-	-
Other customers	**70,311,589,145**	**60,506,208,770**
Becamex Binh Phuoc Technical Infrastructure Development JSC	40,243,503,400	40,545,508,923
An Binh Stone Slab JSC	25,141,982,449	14,451,907,809
Other customers	4,926,103,296	5,508,792,038
Total	**70,311,589,145**	**60,506,208,770**

21. ACCRUED EXPENSES

	September 30, 2026	January 01, 2026
	VND	VND
Short-term	**896,102,605**	**2,319,429,312**
Accrued interest expense	-	484,561,311
Other accruals	896,102,605	1,834,868,001
Total	**896,102,605**	**2,319,429,312**

22. OTHER SHORT-TERM PAYABLES

	September 30, 2026	January 01, 2026
	Value	Value
	VND	VND
BOD/Supervisory Board remuneration payable	713,121,023	242,715,417
Contract performance guarantee payable	552,612,042	490,013,746
Other payables	-	16,500
Total	**1,265,733,065**	**732,745,663**

23. LONG-TERM PROVISIONS

	January 01, 2026	Provision made during period	Provision 25tilized during period	September 30, 2026
	VND	VND	VND	VND
Provision for environmental restoration costs	4,108,234,539	120,125,074	-	4,228,359,613
Total	**4,108,234,539**	**120,125,074**	**-**	**4,228,359,613**

24. OWNERS' EQUITY

Statement of changes in owners' equity

	Owners' contributed capital	Share premium	Development investment fund	Undistributed profit	Total
	VND	VND	VND	VND	VND
Balance at January 01, 2025	**1,049,999,780,000**	**(1,370,600,000)**	**12,926,344,094**	**154,402,052,493**	**1,215,957,576,587**
Profit for the period	-	-	-	94,081,121,133	94,081,121,133
Appropriation to bonus and welfare fund	-	-	-	(485,430,835)	(485,430,835)
Appropriation of BOD/Supervisory Board remuneration	-	-	-	(242,715,417)	(242,715,417)
Balance at December 31, 2025	**1,049,999,780,000**	**(1,370,600,000)**	**12,926,344,094**	**247,755,027,374**	**1,309,310,551,468**
Balance at January 01, 2026	**1,049,999,780,000**	**(1,370,600,000)**	**12,926,344,094**	**247,755,027,374**	**1,309,310,551,468**
Profit for the period	-	-	-	75,650,443,640	75,650,443,640
Appropriation to bonus and welfare fund	-	-	-	(940,811,211)	(940,811,211)
Appropriation of BOD/Supervisory Board remuneration	-	-	-	(470,405,606)	(470,405,606)
Balance at September 30, 2026	**1,049,999,780,000**	**(1,370,600,000)**	**12,926,344,094**	**321,994,254,197**	**1,383,549,778,291**

Details of owners' contributed capital

	September 30, 2026			January 01, 2026		
	No. of shares	Value (VND)	%	No. of shares	Value (VND)	%
Nguyen Thi Kim Thanh	25,437,707	254,377,070,000	24.23%	25,437,707	254,377,070,000	24.23%
Pham Thai Quynh Bao	25,744,000	257,440,000,000	24.52%	-	-	0.00%
Pham Thi Khanh An	21,815,730	218,157,300,000	20.78%	-	-	0.00%
Do Manh Cuong	8,377,500	83,775,000,000	7.98%	8,377,500	83,775,000,000	7.98%
ACC Binh Duong Investment and Construction Joint	4,479,600	44,796,000,000	4.27%	4,479,600	44,796,000,000	4.27%
Nguyen Cong Han	102,600	1,026,000,000	0.10%	11,020,250	110,202,500,000	10.50%
Nguyen Hai Dang	88,700	887,000,000	0.08%	13,316,200	133,162,000,000	12.68%
Dao Quang Linh	27,400	274,000,000	0.03%	5,251,400	52,514,000,000	5.00%
Other shareholders	18,926,741	189,267,410,000	18.03%	37,117,321	371,173,210,000	35.35%
Total	**104,999,978**	**1,049,999,780,000**	**100.00%**	**104,999,978**	**1,049,999,780,000**	**100.00%**

Capital transactions with owners and distribution of dividends and profits

	Q3 2026	Q3 2025
	VND	VND
Owner's equity		
- Opening balance	1,049,999,780,000	1,049,999,780,000
- Increase during the period	-	-
- Closing balance	1,049,999,780,000	1,049,999,780,000
Declared divident, earning	-	-

Shares

	September 30, 2026	January 01, 2026
Number of shares registered for issuance	**104,999,978**	**104,999,978**
Number of shares sold to the public	**104,999,978**	**104,999,978**
Ordinary shares	104,999,978	104,999,978
Preference shares	-	-
Number of repurchased shares (treasury shares)	**-**	**-**
Number of outstanding shares	**104,999,978**	**104,999,978**
Ordinary shares	104,999,978	104,999,978
Par value of an outstanding shares 10,000 VND/share	10,000	10,000

25. REVENUE FROM SALE OF GOODS AND RENDERING OF SERVICES

	Q3 2026	Q3 2025
	VND	VND
Revenue from sale of goods and finished products	107,700,135,938	207,484,810,126

Revenue from construction works	1,304,486,425	-
Total	**109,004,622,363**	**207,484,810,126**

Revenue with related parties

	Q3 2026	Q3 2025
	VND	VND
An Binh Stone Slab JSC	-	1,041,011,304
Binh Duong ACC Construction and Investment JSC	41,611,914,576	161,287,654,980

26. COST OF GOODS SOLD

	Q3 2026	Q3 2025
	VND	VND
Cost of goods and finished products sold	54,681,614,079	178,086,216,649
Cost of construction works	1,141,210,750	-
Total	**55,822,824,829**	**178,086,216,649**

27. FINANCIAL INCOME

	Q3 2026	Q3 2025
	VND	VND
Interest on bank deposits	2,493,792	8,062,242
Interest on loans	-	2,259,177,000
Total	**2,493,792**	**2,267,239,242**

28. FINANCIAL EXPENSES

	Q3 2026	Q3 2025
	VND	VND
Interest expense	6,586,092,879	6,446,622,442
Total	**6,586,092,879**	**6,446,622,442**

29. SELLING EXPENSES AND GENERAL & ADMINISTRATION EXPENSES

	Q3 2026	Q3 2025
	VND	VND
Selling expenses	**2,755,441,733**	**2,784,961,887**
Transportation costs	1,299,787,394	1,891,000,142
Depreciation of fixed assets	1,587,303	-
Other cash expenses	1,454,067,036	893,961,745
General & administration expenses	**4,038,790,515**	**3,650,559,009**
Staff costs	2,513,928,183	2,398,114,052
Depreciation of fixed assets	100,326,205	101,375,636
Outsourced services	958,861,766	858,796,833
Other cash expenses	465,674,361	292,272,488
Total	**6,794,232,248**	**6,435,520,896**

30. OTHER INCOME

	Q3 2026	Q3 2025
	VND	VND
Contract penalty income	-	350,000,000
Recovery of electricity costs from households	33,327,144	176,390,857
Other items	7,528	8,157
Total	**33,334,672**	**526,399,014**

31. OTHER EXPENSES

	Q3 2026	Q3 2025
	VND	VND
Late payment penalties	261,380,469	50,659,276
Electricity costs paid on behalf of households	33,327,144	176,390,857
Other expenses	6,451	61,349
Total	**294,714,064**	**227,111,482**

32. PRODUCTION AND BUSINESS EXPENSES BY NATURE

	Q3 2026	Q3 2025
	VND	VND
Cost of raw materials and supplies	9,068,752,022	7,488,838,756
Staff costs	5,171,418,121	5,041,959,271
Depreciation of fixed assets	5,348,894,405	4,679,510,333
Outsourced services	21,476,359,291	16,973,539,573
Other cash expenses	12,874,023,303	8,104,648,120
Total	**53,939,447,142**	**42,288,496,053**

33. CURRENT CORPORATE INCOME TAX EXPENSE

	Q3 2026	Q3 2025
	VND	VND
Accounting profit before CIT	**39,542,586,807**	**19,082,976,913**
Adjustments for taxable income	**261,386,920**	**-**
Add: non-deductible expenses	261,386,920	61,349
Taxable income	**39,803,973,727**	**19,082,976,913**
Tax rate	20%	20%
CIT payable	**8,127,102,891**	**3,816,607,652**
Total current corporate income tax expense	**8,127,102,891**	**3,816,607,652**

34. BASIC EARNINGS PER SHARE

	Q3 2026	Q3 2025
	VND	VND
Accounting profit after corporate income tax	**31,415,483,916**	**15,266,369,261**
Appropriation to bonus and welfare fund	-	-
Profit allocated to ordinary shareholders	**31,415,483,916**	**15,266,369,261**
Weighted average number of ordinary shares outstanding	104,999,978	104,999,978
Basic earnings per share (VND)	**299**	**145**

35. RELATED PARTY INFORMATION

The list of related parties of the Company is as follows:

Related party	Relationship
Nguyen Viet Trading and Construction Investment JSC	Subsidiary
Pho Da Son Investment and Construction JSC	Associate
Nguyen Viet Real Estate Trading and Construction JSC	Associate
Binh Duong ACC Investment and Construction JSC	The Chairman of the BOD of the Company is the Chairman of the BOD of this company
An Binh Paving Stone JSC (Ceased to be a related party from April 29, 2026)	A Board Member of the Company is the Deputy General Director of this company
My Phuoc Hospital JSC	Related party of internal persons of the Company (Mr. Pham Huy Hau and Ms. Nguyen Thi Thuy Van)
Ms. Nguyen Thi Kim Thanh	Major shareholder holding 24.23% of charter capital
Ms. Pham Thai Quynh Bao	Major shareholder holding 24.52% of charter capital
Ms. Pham Thi Khanh An	Major shareholder holding 20.78% of charter capital

Related party transactions

	Q3 2026	Q3 2025
	VND	VND
Sales of goods	**41,611,914,576**	**162,328,666,284**
An Binh Paving Stone JSC	Ceased to be a related party	1,041,011,304
Binh Duong ACC Investment and Construction JSC	41,611,914,576	161,287,654,980
Purchases of goods and services	**12,708,659,320**	**123,969,783,000**
Binh Duong ACC Investment and Construction JSC	404,384,120	61,608,000
An Binh Paving Stone JSC	Ceased to be a related party	1,113,452,000
Nguyen Viet Real Estate Trading and Construction JSC	12,304,275,200	122,794,723,000
Purchases of machinery and equipment	**-**	**7,950,000,000**
Nguyen Viet Real Estate Trading and Construction JSC	-	7,950,000,000

Balances with related parties	**September 30, 2026**	**January 01, 2026**
	VND	VND
Short-term trade receivables		
Binh Duong ACC Investment and Construction JSC	59,082,352,309	19,418,176,198
Short-term prepayments to suppliers		
Binh Duong ACC Investment and Construction JSC	9,155,161,897	9,698,591,444
Nguyen Viet Real Estate Trading and Construction JSC	8,206,703,680	
Short-term trade payables		
An Binh Paving Stone JSC	Ceased to be a related party	1,406,449,440
Nguyen Viet Real Estate Trading and Construction JSC	-	4,807,916,190

Short-term advances from customers

An Binh Paving Stone JSC	Ceased to be a related party	14,451,907,809

Remuneration of the Board of Directors and General Director

Full name	Position	Q3 2026	Q3 2025
		VND	VND
Mr. Ngo Anh Quan	Chairman of the BOD	-	-
Mr. Pham Huy Hau	Board Member, General Director	15,000,000	-
Mr. Nguyen Bao Long	Board Member (dismissed on April 29, 2026), General Director (dismissed)	-	94,715,600
Mr. Nguyen Minh Chi	Board Member (appointed on April 29, 2026), Deputy General Director	134,920,492	87,538,400
Ms. Nguyen Thi Thuy Van	BOD Member	40,000,000	30,000,000
Ms. Nguyen Thi Loan	BOD Member	-	-
Total		**189,920,492**	**212,254,00**

36. EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

There were no unusual events occurring after the end of the accounting period that would affect the Company's financial position and operating results requiring adjustment or disclosure in the financial statements for this period.

37. COMPARATIVE FIGURES

Comparative figures on the Statement of Financial Position are the audited figures on the Statement of Financial Position as at December 31, 2025.

Comparative figures on the Statement of Income and the Statement of Cash Flows are the figures from the financial statements for the period from January 1, 2025 to September 30, 2025.

Approved, October 30, 2026

Preparer	Chief Accountant	Deputy General Director
Nguyen Thi Le Quyen	Dao Huynh Kim	Nguyen Minh Chi (*)

(*) Authorized pursuant to Official Letter No. 02/2025/GUQ-AHP dated December 18, 2025.