Standard Form 01-B

TASCO JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIET NAM

Independence – Freedom – Happiness

No: 864 /2026/TASCO

Hanoi, October 30, 2026

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENT

To: Hanoi Stock Exchange

Pursuant to Article 14.3 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information in the stock market, Tasco Joint Stock Company hereby discloses the quarterly financial statements (FS) for Quarter 3 of the year 2026, submitted to the Hanoi Stock Exchange as follows:

1. Name of Organization: Tasco Joint Stock Company

- Stock symbol: HUT
- Address: 1st Floor & 20th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi City
- Telephone number: 024.66686863 Fax: 024. 3773 8559
- Email: ..... Website:.....

2. Disclosure Information:

- Financial Statements for the quarter 3/year 2026

☐ Separate Financial Statements (For listed organizations without subsidiaries, where the superior accounting unit has affiliated units);

☒ Consolidated Financial Statements (For listed organization with subsidiaries);

☐ Combined Financial Statements (For listed organizations with affiliated accounting units operating under a separate accounting system)

- Cases Requiring Explanation of Causes:

+ The auditing organization issues an opinion that is not an unqualified opinion regarding the financial statements (for ..... reviewed/audited financial statements):

☐ Yes ☐ No

Explanation document in Case of Affirmative Response ("Yes"):

☐ Yes ☐ No

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

☐ Yes ☐ No

Explanation document in Case of Affirmative Response ("Yes"):

☐ Yes ☐ No

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

☒ Yes ☐ No

Explanation document in Case of Affirmative Response ("Yes"):

☒ Yes ☐ No

+ Profit after tax for the reporting period shows a loss or changes from a profit in the same period of the previous year to a loss, or vice versa:

☐ Yes ☒ No

Explanation Document in Case of Affirmative Response ("Yes"):

☐ Yes ☐ No

This information has been published on the company's website on October 30, 2026 at the following link: **https://www.tasco.com.vn/ir#thong-tin-tai-chinh.**

3. Report on transactions with a value of 35% or more of total assets in 2026:

- In case the listed company has transactions, please report in full the following contents

+ Transaction content:

+ Ratio of transaction value/total asset value of the enterprise (%): *(based on the latest annual financial statements)*.....

+ Transaction completion date:

We commit that the information disclosed above is true and take full legal responsibility for the content of the disclosed information.

Representative of the Organization

Legal Representative/Person authorized to disclose information

(Sign, Full name, Position and Seal)

Phan Thuy Giang

Attachments:

- Separate and Consolidated Financial Statements for Quarter 3 of 2026;
- Explanation Document.

CÔNG TY CỔ PHẦN TASCO

Digitally signed by CÔNG TY CỔ PHẦN TASCO
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TASCO JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL STATEMENTS
The third quarter 2026

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Tasco Joint Stock Company (hereinafter referred to as "the Company") operates under the Business Registration Certificate No. 0600264117 issued by Hanoi Department of Finance for the first time on 26 December 2007 and the 33th amendment on 08 September 2025.

The Company's shares are listed on the Hanoi Stock Exchange with the stock code HUT.

BOARD OF DIRECTORS

The members of the Board of Director and Board of Management at the date of this report are:

- Mr. Vu Dinh Do	Chairman	
- Mr. Ngo Duc Vu	Vice Chairman	
- Mr. Ho Viet Ha	Vice Chairman	
- Mr. Nguyen Danh Hieu	Vice Chairman	*Resigned on 20 April 2026*
- Mr. Nguyen The Minh	Vice Chairman	
- Ms. Phan Thi Thu Thao	Member	*Resigned on 20 April 2026*
- Ms. Dam Bich Thuy	Independent member	
- Mr. Bui Quang Bach	Independent member	
- Mr. Hoang Minh Hung	Member	*Appointed on 20 April 2026*

BOARD OF MANAGEMENT

Members of the Board of Management managing the Company during the period and to the date of this report include:

- Mr. Hoang Minh Hung	General Director	
- Mr. Nguyen The Minh	Deputy General Director	
- Ms. Phan Thi Thu Thao	Deputy General Director	
- Mr. Pham Duc Minh	Deputy General Director	
- Ms. Phan Thuy Giang	Deputy General Director	
- Mr. Nguyen Hai Ha	Deputy General Director	
- Mr. Nguyen Van Hieu	Deputy General Director	*Appointed on 13 January 2026*
- Mr. Nguyen Danh Hieu	Deputy General Director	*Appointed on 23 October 2026*

BOARD OF SUPERVISORS

Members of the Board of Supervisors during the period and to the date of this report include:

- Mr. Nguyen Minh Hieu	Chief of Board of Supervisors
- Ms. Tran Thi Linh	Member
- Ms. Hoang Thi Soa	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and to the date of this report is Mr. Hoang Minh Hung - Title: General Director.

BUSINESS REGISTRATION OFFICE

The company's head office is located at 1st and 20th floor, Tasco building, Lot HH2-2, Pham Hung street, Tu Liem ward, Hanoi city.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND

ASSETS	Code	Note	Closing balance	Opening balance
A. CURRENT ASSETS	**100**		**29,522,714,524,161**	**27,898,247,725,352**
I. Cash and cash equivalents	**110**	**IV.1**	**3,031,793,386,013**	**3,154,558,747,101**
1. Cash	111		1,189,226,938,456	1,293,191,697,566
2. Cash equivalents	112		1,842,566,447,557	1,861,367,049,535
II. Short-term financial investments	**120**		**9,972,231,057,451**	**9,028,482,370,241**
1. Trading securities	121		51,002,052,543	51,002,052,543
2. Provision for decrease in value of trading securities	122		(9,720,000,000)	(8,910,000,000)
3. Short-term Held-to-Maturity Investments	123	IV. 5.1	9,951,993,507,779	9,048,068,990,199
4. Provision for short-term held-to-maturity investments	124		(21,044,502,871)	(61,678,672,501)
III. Current receivables	**130**		**7,675,928,789,811**	**7,484,713,106,087**
1. Current trade receivables	131	IV. 2.1	4,153,928,456,946	4,016,280,804,006
2. Short-term advance to suppliers	132	IV. 3.1	2,179,447,512,436	2,359,269,827,404
3. Other current receivables	135	IV. 4.1	1,723,258,816,723	1,433,551,688,501
4. Provision for short-term doubtful debts	136		(381,127,822,132)	(324,488,763,872)
5. Shortage of assets awaiting resolution	137		421,825,838	99,550,048
IV. Inventories	**140**	**IV.6**	**6,449,105,325,076**	**5,935,906,215,498**
1. Inventories	141		6,473,666,477,466	5,969,632,091,127
2. Provision for inventory write-down	142		(24,561,152,390)	(33,725,875,629)
VI. Other current assets	**160**		**2,393,655,965,810**	**2,294,587,286,425**
1. Current prepaid expenses	161	IV.7.1	403,725,822,594	154,925,196,206
2. Deductible value-added tax	162		399,182,359,292	416,404,594,794
3. Tax and other receivables from the State	163		53,416,385,101	31,362,789,120
4. Other current assets	165		1,537,331,398,823	1,691,894,706,305

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

ASSETS	Code	Note	Closing balance	Opening balance
B. NON-CURRENT ASSETS	**200**		**25,581,181,157,989**	**24,332,992,475,001**
I. Non-current accounts receivable	**210**		**530,331,113,250**	**571,326,773,928**
1. Non-current trade receivables	211	IV.2.2	6,186,000,000	6,250,000,000
2. Long-term advance to suppliers	212	IV.3.2	8,915,152,565	6,260,030,040
3. Other non-current receivables	215	IV.4.2	520,214,992,511	563,801,775,714
4. Provision for long-term doubtful debts	216		(4,985,031,826)	(4,985,031,826)
II. Fixed assets	**220**		**13,675,872,636,847**	**13,091,378,197,609**
1. Tangible fixed assets	221	IV.8	12,337,481,722,144	11,856,936,682,297
- Historical cost	*222*		*21,973,929,473,483*	*20,726,282,076,714*
- Accumulated depreciation	*223*		*(9,636,447,751,339)*	*(8,869,345,394,417)*
2. Finance lease assets	224		403,862,709,550	332,598,684,495
- Historical cost	*225*		*503,521,405,942*	*393,176,051,869*
- Accumulated depreciation	*226*		*(99,658,696,392)*	*(60,577,367,374)*
3. Intangible fixed assets	227	IV.9	934,528,205,153	901,842,830,817
- Historical cost	*228*		*1,179,866,731,412*	*1,114,867,580,412*
- Accumulated depreciation	*229*		*(245,338,526,259)*	*(213,024,749,595)*
III. Investment property	**240**	**IV.10**	**1,593,216,374,680**	**1,350,088,176,993**
- Historical cost	241		2,153,020,398,838	1,842,479,365,027
- Accumulated depreciation	242		(559,804,024,158)	(492,391,188,034)
IV. Non-current asset-in-progress	**250**	IV.11	**2,665,226,119,274**	**2,891,900,079,299**
1. Long-term work-in-progress	251		448,670,767,208	437,533,717,685
2. Construction in progress	252		2,216,555,352,066	2,454,366,361,614
V. Long-term financial investments	**260**		**2,324,161,973,778**	**1,997,441,619,238**
1. Investment in joint ventures, associates	262		883,660,783,172	550,747,058,376
2. Investments in other entities	263		705,583,125,185	662,300,335,184
3. Provision for impairment of long-term financial	264		(11,670,994,866)	(11,670,994,866)
4. Long-term Held-to-Maturity Investments	265	IV.5.2	746,589,060,287	796,065,220,544
VI. Other non-current assets	**270**		**4,792,372,940,160**	**4,430,857,627,934**
1. Non-current prepaid expenses	271	IV.7.2	2,422,614,841,594	1,953,322,797,892
2. Deferred tax asset	272		136,529,071,471	85,575,724,894
3. Long-term equipment, materials, and spare parts	273		5,941,652,312	6,015,972,540
4. Goodwill	279		2,227,287,374,783	2,385,943,132,608
TOTAL ASSETS	**280**		**55,103,895,682,150**	**52,231,240,200,353**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

RESOURCES	Code	Note	Closing balance	Opening balance
C. LIABILITIES	**300**		**37,047,284,832,391**	**34,288,926,372,179**
I. Current liabilities	**310**		**19,730,243,689,242**	**17,615,008,031,432**
1. Current trade payables	311	IV.12	2,214,699,845,123	2,471,184,504,630
2. Current advance from customers	312		861,430,739,350	381,577,171,205
3. Dividends and profit payable	313		18,798,625,036	11,790,858,272
4. Short-term statutory obligations	314	IV.15	450,799,044,302	729,426,109,430
5. Payables to employees	315		390,978,072,896	480,809,682,190
6. Current accrued expenses	316	IV.13.1	683,658,368,585	422,565,946,758
7. Short-term deferred revenue	319		1,249,754,072,828	882,003,683,090
8. Other current payables	320	IV. 14.1	2,661,793,094,505	2,277,793,866,389
9. Short-term borrowings and finance lease liabilities	321	IV.16	10,869,660,745,990	9,694,408,302,696
10. Short-term payables provisions	322		281,573,969,554	218,052,628,902
11. Bonus and welfare funds	323		47,097,111,073	45,395,277,870
II. Non-current liabilities	**330**		**17,317,041,143,149**	**16,673,918,340,747**
1. Non-current trade payables	331		-	437,721,966
2. Non-current advance from customers	332		34,151,301,134	37,275,349,942
3. Non-current accrued expenses	334	IV.13.2	175,925,148,601	105,212,955,394
4. Long-term deferred revenue	337		146,284,079,695	41,665,156,596
5. Other long-term payables	338	IV.14.2	3,652,032,819,060	3,630,085,860,640
6. Long-term borrowings and finance lease liabilities	339	IV.16	12,690,490,657,533	12,227,303,009,612
7. Deferred tax liability	342		594,749,674,165	604,624,333,633
8. Long-term payables provisions	343		23,407,462,961	27,313,952,964
D. OWNERS' EQUITY	**400**	**IV.17**	**18,056,610,849,759**	**17,942,313,828,174**
1. Owners' equity	411		10,682,855,810,000	10,682,855,810,000
– Common shares with voting rights	*411a*		*10,682,855,810,000*	*10,682,855,810,000*
2. Share premium	412		(790,829,731,426)	(790,748,531,426)
3. Other owner's equity	414		132,580,390,052	167,254,910,558
4. Investment and development fund	418		128,442,169,709	125,326,835,329
5. Other equity funds	419		502,193,534	356,774,430
6. Retained earnings	420		900,258,721,573	584,229,973,290
- Accumulated retained earnings to the end of previous year	*420a*		*776,424,140,278*	*155,120,361,953*
– Retained earnings to the end of current period	*420b*		*123,834,581,295*	*429,109,611,337*
7. Non-controlling interests	429		7,002,801,296,317	7,173,038,055,993
TOTAL RESOURCES	**440**		**55,103,895,682,150**	**52,231,240,200,353**

Hanoi, 30 October 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Thanh Huong	Bui Thi Binh	Hoang Minh Hung

CONSOLIDATED INCOME STATEMENT
The third quarter 2026

Unit: VND

ITEMS	Code	Note	QUARTER		ACCUMULATED	
			This year	Previous year	Current period	Previous period
1. Revenue from sales of goods and rendering of services	**01**	**V.1**	**10,494,201,762,994**	**9,155,027,302,341**	**32,804,118,532,781**	**24,522,793,194,044**
2. Revenue deductions	02		63,604,522,537	3,503,224,482	182,752,315,611	20,485,725,497
3. Net revenue from sales of goods and rendering of services	**10**		**10,430,597,240,457**	**9,151,524,077,859**	**32,621,366,217,170**	**24,502,307,468,547**
4. Cost of sales	11	V.2	8,753,198,473,407	8,193,775,851,000	28,416,278,615,990	22,078,508,841,164
5. Gross profit from sales of goods and rendering of services	**20**		**1,677,398,767,050**	**957,748,226,859**	**4,205,087,601,180**	**2,423,798,627,383**
6. Financial income	22	V.3	308,099,128,767	610,439,319,864	1,256,353,937,166	987,971,288,111
7. Financial expenses	23	V.4	562,350,501,403	218,114,783,534	1,522,396,234,337	649,861,740,682
- In which: Interest expenses	*24*		*542,716,294,467*	*180,304,433,492*	*1,473,963,562,545*	*587,324,544,980*
8. Selling expenses	25	V.5	717,937,126,717	391,258,935,133	1,829,229,835,037	951,422,787,342
9. General and administrative expenses	26	V.5	538,876,382,625	383,492,601,470	1,595,692,825,985	1,064,997,114,767
10. Share in profits of associates	27		8,044,414,047	(7,440,614,021)	9,529,243,624	(19,493,566,293)
11. Share of profit or loss in joint ventures and associates	27		8,044,414,047	(7,440,614,021)	9,529,243,624	(19,493,566,293)
12. Net operating profit	**30**		**174,378,299,119**	**567,880,612,565**	**523,651,886,611**	**725,994,706,410**
13. Other income	31		42,468,464,243	72,779,819,699	131,294,289,421	101,269,752,599
14. Other expenses	32		31,475,129,923	26,084,429,162	69,325,728,009	42,148,005,480
15. Other profit	40		**10,993,334,320**	**46,695,390,537**	**61,968,561,412**	**59,121,747,119**
16. Total accounting profit before tax	**50**		**185,371,633,439**	**614,576,003,102**	**585,620,448,023**	**785,116,453,529**
17. Current corporate income tax expense	51	V.6	63,658,230,096	130,722,082,648	218,984,358,096	202,139,199,106
18. Deferred corporate income tax expense	52		(16,131,038,271)	(3,059,701,934)	(81,680,476,223)	(18,115,749,306)
19. Net profit after corporate income tax	**60**		**137,844,441,614**	**486,913,622,388**	**448,316,566,150**	**601,093,003,729**
Profit after tax of the parent company	*61*		*32,777,832,507*	*302,745,400,184*	*123,834,581,295*	*337,437,444,584*
Profit after tax attributable to non-controlling interests	*62*		*105,066,609,107*	*184,168,222,204*	*324,481,984,855*	*263,655,559,145*
19. Basic earnings per share	**70**	**V.7**	**30.68**	**311.84**	**115.92**	**367.21**

Hanoi, 30 October 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Thanh Huong	Bui Thi Binh	Hoang Minh Hung

CONSOLIDATED CASH FLOW STATEMENT

Indirect method

For the first 9 months of year 2026

Unit: VND

ITEMS	Code	Note	Current period	Previous period
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Accounting profit before tax	01		***585,620,448,023***	***785,116,453,529***
2. Adjustments for:				
- Depreciation and amortization of fixed assets and investment properties	02		1,153,138,774,798	700,956,540,105
- Provisions	03		57,558,452,849	116,385,000,418
- Foreign exchange gains or losses arising from the revaluation of monetary items denominated in foreign currencies	04		2,043,379,684	-
- (Gains)/losses from investment activities	05		(1,256,353,937,166)	(1,034,879,861,843)
- Interest expenses	06		1,522,396,234,337	587,324,544,980
3. Operating profit before changes in working capital	08		***2,064,403,352,525***	***1,154,902,677,189***
- (Increase)/decrease in receivables	09		459,126,125,882	(203,457,189,650)
- (Increase)/decrease in inventories	10		(425,832,462,244)	(1,210,431,972,036)
- Increase/(decrease) in payables	11		487,304,711,569	907,813,557,007
- Increase/(decrease) in prepaid expenses	12		(718,092,670,090)	(6,491,795,502)
- Interest paid	14		(1,310,358,735,678)	(430,641,462,098)
- Corporate income tax paid	15		(501,166,389,561)	(99,483,717,191)
- Other payments on operating activities	17		(4,039,677,533)	-
Net cash flows used in operating activities	*20*		***51,344,254,870***	***112,210,097,719***
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Acquisition and construction of fixed assets and other non-current assets	21		(1,585,059,371,419)	(449,805,494,404)
2. Proceed from disposal of fixed assets and other noncurrent assets	22		148,447,496,675	89,430,598,202
3. Cash outflow for lending, buying debt instruments of other entities	23		(7,498,178,861,259)	(3,304,391,653,802)
4. Collections from borrowers and proceeds from sales of debt instruments of other entities	24		6,356,979,457,145	747,230,000,000
5. Payment for investments in other entities	25		(594,486,227,994)	(44,950,945,289)
6. Proceeds from the recovery of capital contributions to other entities	26		777,540,906,475	377,391,896,000
7. Interests, dividends and profit received	27		675,358,437,957	105,333,557,061
Net cash flows used in investing activities	*30*		***(1,719,398,162,420)***	***(2,479,762,042,232)***
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from share issuance and receipt of owner capital contributions	31		530,550,000	1,767,874,240,000
2. Repayment of capital contributions to owners, repurchase issued shares	32		-	(1,895,000,000)
3. Drawdown of borrowings	33		26,616,311,105,928	20,518,227,734,497
4. Repayment of borrowings principal	34		(24,919,042,126,144)	(19,632,090,002,908)
5. Principal repayment on a finance lease	35		(58,828,888,569)	(2,371,003,758)
6. Dividends and profits paid to owners	36		(93,959,326,084)	(94,534,409,653)
Net cash flows used in financing activities	*40*		***1,545,011,315,131***	***2,555,211,558,178***
NET CASH FLOWS DURING THE PERIOD	**50**		**(123,042,592,419)**	187,659,613,665
Cash and cash equivalents at the beginning of the period	**60**		**3,154,558,747,101**	**2,876,185,716,774**
Impact of foreign exchange rate fluctuations	61		277,231,331	-
Cash and cash equivalents at the end of the period	**70**		**3,031,793,386,013**	**3,063,845,330,439**

Hanoi, 30 October 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Thanh Huong	Bui Thi Binh	Hoang Minh Hung

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
The third quarter 2026

I. GENERAL INFORMATION

1. *Structure of ownership*

Tasco Joint Stock Company (referred to as "Company"), formerly known as Nam Ha Bridge Team, was established in 1971. The company was officially established on 27 March 1976 with the name Ha Nam Ninh Bridge Company, on the basis of merging Nam Ha bridge team and Ninh Binh Road and Bridge Construction Enterprise. In November 2000, the Company was equitized, from a State-owned enterprise to a joint stock company, according to Decision No. 2616/2000/QĐ-UB dated 20 November 2000 of People's Committee of Nam Dinh province and named Nam Dinh Infrastructure and Transport Construction Joint Stock Company.

On 26 December 2007, the Company changed its name to Tasco Joint Stock Company. In 2008, the Company officially changed its business registration and moved its head office from Nam Dinh city, Nam Dinh province to Hanoi city.

Tasco Joint Stock Company operates under the Business Registration Certificate No. 0600264117 issued by Hanoi Department of Planning and Investment (currently, it is the Hanoi Department of Finance) for the first time on 26 December 2007, and the 33rd amendment on 08 September 2025.

Abbreviated name: TASCO – Joint Stock Company

The Company is listed on the Hanoi Stock Exchange with the stock code: HUT

The company's head office is located at 1st and 20th floor, Tasco building, lot HH2-2, Pham Hung street, Tu Liem ward, Hanoi

2. *Business area*

- Car dealership;
- Property;
- Services;
- Construction.

3. *Business activities*

- Trading in real estate, land use rights belonging to the owner, user or tenant;
- Apartment building construction;
- Construction of road;
- Construction of other civil engineering works;
- ETC automatic road toll collection service.

4. *Normal course of business cycle*

The normal production and business cycle of the Company does not exceed 12 months.

Group structure

Direct subsidiary

Company name	Head-quarter	Business sector	Voting right ratio	Benefit ratio
Tasco Insurance Co., Ltd	Ha Noi	Non-life insurance	100.00%	100.00%
Tasco Mobility Co., Ltd	Ha Noi	Commercial services	100.00%	100.00%
VETC JSC	Ha Noi	Services	99.26%	99.26%
Tasco Investment Co., Ltd	Ha Noi	Investment	100.00%	100.00%
Tasco BOT MTV Co., Ltd	Ha Noi	Transportation infrastructure	100.00%	100.00%
Tasco Land Co., Ltd	Ha Noi	Property	100.00%	100.00%
Tasco Auto JSC	Ha Noi	Commercial services	94.87%	94.87%

Indirect subsidiary

Company name	Head-quarter	Business sector	Voting right ratio	Benefit ratio
Tasco Eco Truck Co., Ltd	Ha Noi	Commercial services	100.00%	100.00%
Tasco Electric Truck Trade and Services	Ha Noi	Commercial services	100.00%	100.00%
Tasco Finance Co., Ltd	Ha Noi	Financial service support	99.00%	99.00%
VETC Electronic Toll Collection Co., Ltd	Ha Noi	Toll collection service	100.00%	99.35%
Tasco Biologicals and Pharmaceuticals Co., Ltd	Ha Noi	Wholesale of pharmaceuticals and medical equipment	100.00%	100.00%
Tasco Hai Phong Co., Ltd.	Hai Phong	Transportation infrastructure	100.00%	100.00%
Tasco Quang Binh Co., Ltd	Quang Tri	Transportation infrastructure	100.00%	100.00%
Tasco 6 Co., Ltd.	Ninh Binh	Transportation infrastructure	100.00%	100.00%
Tasco Nam Thai JSC	Hung Yen	Construction	99.97%	99.97%
Tasco Auto Manufacturing JSC	Hung Yen	Automobile manufacturing	99.90%	94.78%
Premium EV Co., Ltd	Ha Noi	Commercial services	100.00%	94.87%
British Sport Cars Co., Ltd	Ha Noi	Commercial services	100.00%	94.87%
New Energy Holdings Co., Ltd	Ha Noi	Commercial services	98.64%	93.58%
Dana Corporation	Da Nang	Commercial services	59.83%	39.98%
Sweden Auto Co., Ltd	Ho Chi Minh	Commercial services	100.00%	94.87%
Bac Au Ha Noi Automobile Co., Ltd	Ha Noi	Commercial services	100.00%	70.59%
Great Auto Co., Ltd	Ho Chi Minh	Commercial services	100.00%	94.87%
Bac Au Automobile Corporation	Ho Chi Minh	Commercial services	80.00%	52.62%
Bac Au Sai Gon Automobile Co., Ltd	Ho Chi Minh	Commercial services	100.00%	52.62%
Tasco Auto Da Nang Co., Ltd	Da Nang	Commercial services	100.00%	91.02%
Tasco Auto Southern Co., Ltd	Ho Chi Minh	Commercial services	100.00%	94.87%
Tasco Auto North Saigon JSC	Ho Chi Minh	Commercial services	98.44%	80.11%
Tasco Auto Bình Thuận Co., Ltd	Binh Thuan	Commercial services	100.00%	74.80%
Tasco Auto West Sai Gon JSC	Ho Chi Minh	Commercial services	100.00%	85.54%
Tasco Auto Sai Gon JSC	Ho Chi Minh	Commercial services	86.00%	77.85%
Tasco Auto Can Tho Co., Ltd	Can Tho	Commercial services	100.00%	62.40%
Saigon General Service Corporation	Ho Chi Minh	Commercial services, property, financial services	54.09%	51.32%
Saigon Automobile Service JSC	Ho Chi Minh	Commercial services	63.14%	32.63%
SG Can Tho Auto Service Trading Investment JSC	Can Tho	Commercial services	92.78%	30.27%
FX Auto Co., Ltd	Ho Chi Minh	Commercial services	57.26%	18.43%
Ben Thanh Automobile Corporation	Ho Chi Minh	Commercial services	79.70%	27.63%

Tan Phu Automobile TMDV Investment JSC	Ho Chi Minh	Commercial services	81.05%	23.90%
Ben Thanh Tay Ninh Automobile Corporation	Tay Ninh	Commercial services	61.13%	17.60%
Binh Thuan Automotive Service JSC	Lam Dong	Commercial services	71.00%	26.95%
Binh Thuan Automotives JSC	Lam Dong	Commercial services	70.00%	20.00%
Savico Ha Noi JSC	Ha Noi	Real estate business	99.90%	64.29%
Toyota Long Bien Co., Ltd	Ha Noi	Commercial services	100.00%	64.29%
GreenLynk Automotives Co.,Ltd	Ho Chi Minh	Commercial services	89.33%	56.73%
Tasco Auto Distribution Co., Ltd	Ha Noi	Commercial services	100.00%	78.38%
Savico New Era JSC	Ninh Binh	Commercial services	100.00%	64.29%
Stargo Co.,Ltd	Ha Noi	Commercial services	100.00%	65.52%
Hai Duong Auto Investment & Services Co.,Ltd	Hai Phong	Commercial services	51.00%	32.79%
G-Lynk Hai Duong JSC	Hai Phong	Commercial services	75.00%	24.59%
SVC North Development and Investment Co., Ltd	Ha Noi	Commercial services	91.03%	86.36%
Carpla JSC	Ha Noi	Commercial services	100.00%	88.06%
Carpla Auto Parts Co., Ltd	Ho Chi Minh	Commercial services	100.00%	88.06%
VETC RSA Parts Co., Ltd	Ha Noi	Commercial services	100.00%	88.06%
Carpla Car Service Co., Ltd	Ha Noi	Commercial services	100.00%	88.06%
Carpla Service SouthEast Regoin Co., Ltd	Ho Chi Minh	Commercial services	100.00%	85.68%
VETC Digital Co., Ltd	Ha Noi	Commercial services	100.00%	88.06%
Carpla Media Co., Ltd	Ha Noi	Commercial services	100.00%	88.06%
Savico Da Nang Corporation	Da Nang	Real estate business	88.87%	53.82%
Tasco Auto Gia Lai Co., Ltd	Gia Lai	Commercial services	100.00%	72.82%
Hung Thinh Automobile JSC	Da Nang	Commercial services	100.00%	72.29%
Dai Thinh Automobile JSC	Da Nang	Commercial services	100.00%	62.03%
Au Viet Automobile JSC	Da Nang	Commercial services	65.00%	45.20%
Da Nang Automobile Co.,Ltd	Da Nang	Commercial services	100.00%	70.47%
Quang Nam Automobile Co.,Ltd	Da Nang	Commercial services	100.00%	70.47%
Sai Gon Cuu Long Automobile	Can Tho	Commercial services	92.08%	47.04%
Lam Dong Auto Co., Ltd	Lam Dong	Commercial services	57.00%	29.25%
Binh Duong New City Automobile Service JSC	Ho Chi Minh	Commercial services	94.00%	44.00%
Savico Southern Investment Development JSC	Ho Chi Minh	Real estate business	98.00%	50.29%
OtoS JSC	Ho Chi Minh	Commercial services	80.86%	41.50%
Nam Song Hau Automobile JSC	Can Tho	Commercial services	99.00%	50.80%
Saigon Star JSC	Ho Chi Minh	Commercial services	57.35%	29.43%
North West Sai Gon Automobile JSC	Ho Chi Minh	Commercial services	99.90%	51.26%
Sao Tay Nam Automobile JSC	Can Tho	Commercial services	70.00%	35.92%
Kien Giang Auto Investment Trading Service Co., Ltd	An Giang	Commercial services	100.00%	35.92%
Toyota Can Tho Co., Ltd	Can Tho	Commercial services	64.00%	32.84%
AG-25 Company Limited	An Giang	Commercial services	100.00%	32.84%
Toyota Ly Thuong Kiet Co., Ltd	Ho Chi Minh	Commercial services	100.00%	66.56%
Toyota Tay Ninh Co., Ltd	Tay Ninh	Commercial services	100.00%	66.56%
Savico Investment Co., Ltd	Ho Chi Minh	Real estate business	100.00%	51.32%
Automotive Solution JSC	Ha Noi	Commercial services	100.00%	51.32%
Tasco Auto Retail Co., Ltd	Ha Noi	Commercial services	100.00%	64.13%
Toyota Giai Phong Co., Ltd	Ha Noi	Commercial services	100.00%	51.32%
Danang Sontra Corporation	Da Nang	Real estate business	98.29%	50.44%

DNP Holdings JSC	Dong Nai	Commercial services	57.23%	57.23%
Tan Phu Viet Nam JSC	Ho Chi Minh	Manufacturing and trading of industrial plastics	52.73%	30.18%
DNP Production and Trading JSC	Ho Chi Minh	Manufacturing and trading of plastic products	100.00%	45.04%
CMC JSC	Phu Tho	Manufacturing, trading, and distributing ceramic tiles	51.14%	29.26%
CVT Investment And Development Co., Ltd	Phu Tho	Financial services	99.99%	29.26%
Dong Nai Plastic JSC	Da Nang	Manufacturing and trading of water pipes	99.33%	56.85%
DNP Hawaco JSC	Ha Noi	Trading of Water Industry Supplies	50.00%	28.42%
DNP Hawaco Southern JSC	Ho Chi Minh	Trading of Mechanical and Electrical	99.00%	28.14%
Eco Vietnam Technology and Equipment JSC	Ha Noi	Water Solutions and Infrastructure	70.00%	19.90%
Water Science and Technology Institute	Ha Noi	Water Project Research and Development	80.00%	22.74%
DNP Water JSC	Bac Ninh	Water Sector Investment	51.15%	29.27%
Sai Gon Water Infrastructure JSC	Ho Chi Minh	Manufacturing and trading of clean water	50.61%	14.81%
Sai Gon - Dan Kia Water Supply JSC	Lam Dong	Water extraction, treatment, and supply	90.00%	13.33%
Gia Lai Water Supply Sewerage JSC	Gia Lai	Water extraction, treatment, and supply	51.00%	7.56%
Cu Chi Supply Sewerage JSC	Ho Chi Minh	Water extraction, treatment, and supply	100.00%	14.81%
Sai Gon - An Khe Water JSC	Gia Lai	Water extraction, treatment, and supply	77.33%	11.46%
Dong Tam Water Corporation	Dong Thap	Manufacturing and trading of clean water	52.68%	15.42%
Hanoi Water Manufacturing JSC No. 3	Ha Noi	Manufacturing and trading of clean water	89.24%	25.85%
DNP - Bac Giang Water Infrastructure Investment Co.,	Bac Ninh	Manufacturing and trading of clean water	100.00%	25.08%
Tay Ninh Water Supply Sewerage JSC	Tay Ninh	Manufacturing and trading of clean water	59.47%	16.56%
Binh Phuoc Water Supply And Sewerage JSC	Dong Nai	Trading in water supply materials	86.04%	19.96%
Clean Water System Management and Operation JSC	Dong Thap	Manufacturing and trading of clean water	97.94%	28.67%
DNP - Song Tien Raw Water Co., Ltd	Dong Thap	Water extraction, treatment, and supply	99.99%	24.71%
Son Thanh Water Supply And Sewerage Investment Construction JSC	Khanh Hoa	Manufacturing and trading of clean water	85.00%	20.54%
Binh Thuan Water Supply Sewerage JSC	Lam Dong	Manufacturing and trading of clean water	57.26%	16.76%
Binh Hiep JSC	Lam Dong	Manufacturing and trading of clean water	97.04%	25.36%
Binh An Water Investment JSC	Lam Dong	Manufacturing and trading of clean water	99.93%	19.31%
Ninh Hoa Urban JSC	Khanh Hoa	Manufacturing and trading clean water, and providing public utility services	51.51%	15.08%
Ninh Hoa Urban Construction One Member Limited Liability Company	Khanh Hoa	Trading, services, assembly, and manufacturing	100.00%	15.08%
Ninh Hoa Metrology Inspection Company Limited	Khanh Hoa	Inspection and technical analysis of water meters	100.00%	15.08%
Tan Yen Water Supply Co., Ltd	Bac Ninh	Manufacturing and trading of clean water	100.00%	25.85%

Associates

Company name	Head-quarter	Business sector	Voting right ratio	Benefit ratio
Savico Quang Nam Co., Ltd	Da Nang	Commercial services	50.00%	26.91%
Tri Thuc Tuong Lai Investment JSC	Ha Noi	Property and Education	47.13%	24.18%
BOT Hung Thang Phu Tho Co., Ltd	Phu Tho	Transportation infrastructure	30.00%	30.00%
NVT Holdings JSC	Ha Noi	Property	50.00%	20.00%
Blue Ocean Water Supply Sewerage Company Limited	Lam Dong	Manufacturing and trading of clean water	25.01%	4.19%
Dong Hai Water and Environment JSC	Lam Dong	Manufacturing and trading of clean water	25.00%	4.19%
Bac Giang Clean Water JSC	Bac Ninh	Manufacturing and trading of clean water	24.99%	7.10%
Sai Gon - Pleiku Water Supply JSC	Gia Lai	Water extraction, treatment, and supply	49.00%	7.26%
TKT LAND Technology Development Investment JSC	Ha Noi	Property	40.00%	40.00%
Water Solutions Co., Ltd	Ha Noi	Water abstraction, treatment, and supply	50.00%	14.64%
Meta Infrastructure Engineering JSC	Ha Noi	Mechanical and Electrical (M&E) Equipment Supply, Solutions, and Installation	24.50%	6.96%
Tasco Headway Logistics JSC	Ho Chi Minh	Supply equipment and materials, provide solutions, and execute construction for the MEP (Mechanical, Electrical & Plumbing)	50.00%	38.03%
Pharmedic Pharmaceutical Medicinal JSC	Ho Chi Minh	Manufacture of pharmaceuticals, medicinal chemicals and botanical products	24.37%	24.37%

II. BASIS OF PREPARATION

1 Purpose of preparing the consolidated financial statements

The Company applies the Vietnamese Enterprise Accounting Regime promulgated together with Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99"), which provides guidance on the enterprise accounting regime, Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202"), and Circular No. 43/2026/TT-BTC dated 20 April 2026, which amends and supplements certain provisions of Circular 202 regarding the preparation and presentation of consolidated financial statements

The consolidated financial statements are prepared under the historical cost principle and in accordance with Vietnamese Accounting Standards. The accompanying consolidated financial statements are not intended to present the consolidated financial position, consolidated results of its operations and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

2. Fiscal year

The Group's fiscal year begins on 1 January and ends on 31 December.

3. Accounting used 'currency

The accounting currency used by the Company is the Vietnamese Dong ("VND")

4. Basis of consolidation

The consolidated financial statements have been prepared based on the consolidation of the financial statements of the Parent Company and its subsidiaries over which the Company had control as at 30 Sep 2026, in accordance with the Vietnamese Accounting Standards.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Parent Company obtains control, and continue to be consolidated until the date when such control ceases, except where control by the Parent Company is temporary, in cases where a subsidiary is acquired and held exclusively for disposal within a period not exceeding twelve (12) months.

The financial statements of the Parent Company and its subsidiaries used for consolidation are prepared for the same fiscal year and are consistently applied with uniform accounting policies.

All inter-company balances, transactions, income and expenses, and unrealized gains or losses arising from intra-group transactions are eliminated in full.

Non-controlling interests include the amount of non-controlling interests at the date of the initial business combination and the share of non-controlling interests in the change in total equity since the date of the business combination. Loss corresponding to the share of the non-controlling shareholders' equity in excess of their share of the subsidiary's total equity is reduced to the Company's share of the interest, unless the non-controlling shareholder has a significant obligation and be able to cover the loss.

Goodwill in the consolidated financial statements is the excess between the cost of the business combination over the Company's interest in the total fair value of the company's assets, liabilities and contingent liabilities, subsidiary, associate, or joint venture as at the date of the investment transaction. Goodwill from the acquisition of subsidiaries is treated as an intangible asset, amortized on a straight-line basis over 10 years.

Goodwill resulting from the acquisition of an associate and a jointly controlled entity is included in the carrying amount of the associate and jointly controlled entity. Goodwill from the acquisition of subsidiaries is presented separately as other assets on the Consolidated Balance Sheet.
When selling a subsidiary, associate or joint venture, the residual value of the goodwill that has not been fully depreciated is included in the profit/loss resulting from the transfer of the respective company.

Business combination according to acquisition method

The assets, liabilities and contingent liabilities of the subsidiary are measured at fair value at the acquisition date of the subsidiary. Any excess between the purchase price and the total fair value of the assets acquired is recognized as goodwill. Any shortfall between the purchase price and the total fair value of the assets is recognized in the consolidated income statement for the period in which the subsidiary is acquired.

Non-controlling interests at the date of the initial business combination is determined based on the proportion of non-controlling shareholders to the total fair value of recognized assets, liabilities and contingent liabilities.

Business combinations involving entities under common control

A business combination involving entities under common control is a business combination in which all of the combining entities or businesses are permanently controlled by the same party or parties, either before or after the business combination and control is permanent.

The Company undertakes a business combination involving entities under common control by a group of individuals having control over the entity when they have the power to govern its financial and operating policies so as to obtain economic benefits from its activities, according to the contractual agreement.

The accounting method applied to business combinations involving entities under common control is as follows:

- Assets and liabilities of combined entities are reflected at their carrying value on the date of business combination, without re-evaluation of fair value;
- No goodwill is recognised from the business combination;
- The difference between the cost of business combination and the net asset value of the acquire is presented separately as a premium or deduction in equity;
- The consolidated balance sheet and consolidated income statement reflect the financial position and operation results of the consolidated entities from the date of the business combination transaction.

After the date of business combination, if the Company transfers and loses control of the investment in these entities, the difference between the cost of the business combination and the net asset value of the merged party is recorded to item "Other owners' capital" at the date of business consolidation will be transferred to the item " Retained earnings" on the Consolidated Balance Sheet.

III. SIGNIFICANT ACCOUNTING POLICIES APPLIED

1. Exchange rate applied in accounting system

Transactions arising in foreign currencies other than the Company's accounting currency (VND) are accounted according to the exchange rate of the commercial bank where the Company regularly has foreign currency transactions.

2. Recognition of cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposit and term deposit with maturity of not exceeding 03 months, cash in transit and short-term investments with maturity of not exceeding three months that can be easily transferred to cash without any risks in transferring at the date of the report. The identification of cash and cash equivalents is in accordance with Vietnamese Accounting Standard No. 24 "Cash Flow Statement".

3. Recognition of financial investments

a. Trading securities

Trading securities include securities held for trading purposes (including over-12-month matured securities) which are traded for profits.

Carrying value: Trading securities are recognized at cost, including: Purchase price plus (+) acquisition costs (if any), such as brokerage fee, transaction cost, information provision, tax fees and bank fees. The original cost of trading securities is determined at the fair value of the payments at the time of the transaction.

The timing of recognition of trading securities is the time when the investor has ownership rights, specifically

- Listed securities are recognized at the time of order matching (T + 0).
- Unlisted securities are recognized at the time of ownership in accordance with the law.

Basis for the provision for diminution: At the end of the accounting period, the Company makes allowance for devaluation if the market value of trading securities is lower than the original price.

b. Held-to-maturity investments

Held-to-maturity investments are those that the Board of Management has the intention and ability to hold to maturity.

Held-to-maturity investments are initially recognised at cost, which comprises the purchase price plus any directly attributable transaction costs (if any), such as transaction costs, brokerage fees, advisory fees, audit fees, charges, taxes and bank fees.

At the end of the accounting period, if there is any indication or evidence that a held-to-maturity investment may be impaired, the Company recognises a provision for impairment of such investment. Any impairment losses arising from held-to-maturity investments are recognised as finance expenses in the statement of income.

c. Investment in joint ventures, associates

Associates are all entities over which the Company has significant influence but not control, typically expressed through holding between 20% and 50% of the voting rights in those entities.

Investments in joint ventures and associates in the consolidated financial statements are measured using the equity method. Accordingly, investments in joint ventures and associates are initially recognized at cost. The carrying amount of the investment is then adjusted increase or decrease to reflect the investor's share of the investee's profit or loss after the date of investment. The investor's share of the investee's income is recognized in the investor's statement of income. Dividends from the investee are as a decrease in the carrying amount of the investment. An adjustment to the carrying amount is also required when changes in investor interest arise from income recognized directly in the investee's equity, such as revaluation of fixed assets, exchange rate differences due to the conversion of financial statements.

d. Investments in other entities

Investments in other entities are initially recognized at cost. After initial recognition, these investments are measured at cost less allowance for diminution in value of the investments.
Provisions for diminution in value of investments are made when it is probable except where the loss is already within the expectation of the company when making the investment decision. Provision for diminution in investment value is recognized in the income statement during the year.

4. Recognition of receivables

Receivables are amounts that can be collected from customers or other entities. Receivables are stated at carrying amount less provisions for doubtful debts.

The classification of receivables as trade receivables and other receivables is according to following principles:

- Trade receivables: Including trade receivables arising from transactions of purchase and sale between the Company and the buyer who is independent of the Company.
- Other receivables: Including receivables of non-commercial nature, unrelated to purchase and sale transactions (such as receivables from deposit interests, loan interests, dividends, distributed profits; payments on behalf of third parties entitled to receive back; receivables on property lending, etc.).

Receivables shall be recorded in detail to original terms and remaining recovery terms as at the reporting date, original currencies and each object. At the financial statements' preparation date, receivables which have remaining recovery terms of no more than 12 months or a business cycle are classified as current receivables, receivables which have remaining recovery terms of over 12 months or a business cycle are classified as non - current receivables.

Provision for doubtful debts

Provision for doubtful debts represents the value of receivables that the Company expects to be unable to recover at the balance sheet date. Increases or decreases in the provision balance are recorded into general and administration expenses during the period. Provision for bad debts is made for specific receivable, based on the overdue time to pay the principal according to the initial commitment (not taking into account the debt extension between the parties), or the expected loss.

5. Recogition of inventories

Inventories are determined based on the lower of cost and net realizable value. The determination complies with the provisions of Accounting Standard No. 02 - "Inventories", namely: the price of inventories comprises all costs of purchases, costs of conversion and other costs directly related to bringing the inventories to the current location and status. The net realizable value is determined as the estimated selling price minus (-) the estimated costs to complete the product and the estimated costs necessary for consumption.

- Method of inventory value calculation: The specific identification method is applied to cars, while tl weighted average method is applied to other types of inventory.
- Method of inventory accounting: Perpetual inventory system.
- Method of determining work in progress at the end of the period: Work in progress at the end of the period is determined by the Company by aggregating all construction costs for specific unfinished construction work or services in progress.
- Provision for devaluation in inventories: is made for the value of expected losses due to devaluation (due to discounts, damage, poor quality, obsolete and etc.) of raw materials and finished products owned by the Company based on the reasonable evidence of devaluation at the end of the fiscal year. Increases and decreases in the provision balance are recorded in cost of goods sold in the year.

As at 30 September 2026, the Company's Board of Management has evaluated and made provisions for devaluation of inventory for items that are impaired, damaged, poor quality, and obsolete....

6. Recognition of fixed assets, investment properties and depreciation

a. Tangible fixed assets

Tangible fixed assets are stated at historical cost less accumulated depreciation.

Historical cost of tangible fixed asset comprises of its purchase price and any directly attributable costs to bring the tangible fixed assets into ready condition for its intended use. The identification of historical cost of each type of tangible fixed assets is in accordance with Vietnamese Accounting Standard No. 03.

Expenditures incurred after the initial recognition (costs of upgrading, renovation, maintenance and etc.) are recognized as operating expenses in the year. Where it can be clearly demonstrated that these expenses increase the expected future economic benefits of the use of fixed assets that exceed the initially assessed standard operating level, these expenses are capitalized as additional costs of the fixed asset.

When a tangible fixed asset is sold or disposed of, its historical cost and accumulated depreciation are removed from the balance sheet, and any gain or loss resulted from the disposal of the asset is included in the income statement.

Depreciation of tangible fixed assets is calculated on a straight-line method over estimated useful life as follows:

Assets	Useful life
Building and structures	02 - 50 years
Machinery equipment	02 - 20 years
Means of transportation	03 - 30 years
Office equipment	02 - 20 years
Other fixed assets	02 - 07 years

Other fixed assets being assets formed from investment projects in the form of BOT are initially recorded at the investment value and depreciated according to the proportion of revenue according to Circular No. 147/2016/TT-BTC dated 13 October 2016 of the Ministry of Finance on amending and supplementing a number of articles of Circular No. 45/2013/TT-BTC dated 25 April 2013 of the Ministry of Finance.

b. Intangible fixed assets

Intangible fixed assets are stated at historical cost less accumulated amortization.

Land use rights

Land use rights are recognized as intangible fixed assets when the Company is granted a land use right Certificate.The historical cost of a land use right includes all costs directly attributable to the acquisition of the land use right. Fixed-term land use rights are amortized on a straight-line basis over the validity period of the land use right certificates. Indefinite land use rights are not amortized.

Software programs

Cost of software programs is determined to be the total actual expenses to acquire such software programs in case the software program seperates from related hardware, semiconductor integrated circuit layout design in accordance with the law on intellectual property. Software programs are amortized on a straight-line basis over useful lives.

Other regulations on management, use, depreciation of fixed assets

Other regulations on management, use and depreciation of fixed assets are implemented by the Company in accordance with Circular 45/2013/TT-BTC dated 25 April 2013 of the Minister of Finance and Circular 147/2016/TT-BTC dated 13 October 2016 amending and supplementing a number of articles of Circular No. 45/2013/TT-BTC and Circular No. 28/2017/TT-BTC dated 12 April 2017 of Minister of Finance amending and supplementing some articles of Circular 147/2016/TT-BTC.

c. Financial lease fixed assets

Financial lease fixed assets are stated at cost less accumulated depreciation.

The cost of a financial leased out asset is recognized at the fair value of the leased property plus initial costs incurred in connection with a finance lease. If the input VAT is deductible, the present value of the minimum lease payments does not include the amount of VAT payable to the lessor.

Financial lease fixed assets are depreciated on the basis of applying a depreciation policy consistent with that of similar assets owned by the Company.

d. Investment properties

Investment property includes the land use right, house, infrastructure held for the purpose of profit from renting or waiting for capital appreciation but not for use in production, supply of goods or services or use for management purposes; or for sale in the ordinary production or business period.

Investment property is stated at cost less accumulated depreciation.

The cost of an investment property is the total cost (cash or cash equivalents) that the Company spends or the fair value of other items exchanged for the acquisition of the real estate up to the time of purchase or construction of the completed investment property.

Relevant expenditures to investment property incurred after the initial recognition are recognized as operating expenses in the period. Where it can be clearly demonstrated that these expenses increase the expected future economic benefits of the use of investment property that exceed the standard operating level initially assessed, these expenses are capitalized as additional costs of the investment property.

Investment property is depreciated on the basis of the depreciation policy consistent with the depreciation policy of the assets of the same type owned by the Company.

7. Accounting principles for lease transactions

a) In case the Company is the lessor

Assets under operating leases are recognized in the Company's investment property on the consolidated balance sheet. Expenses directly incurred during the operating lease period are recognized in the consolidated income statement when incurred.

Rental received under operating leases are recognised in the consolidated income statement on a straight-line basis over the lease term of the lease contract.

b) In case the Company is the lessee

Rental payments under operating leases are recognised in the consilidated income statement on a straight-line basis over the lease term of the lease contract.

8. Accounting principles for prepaid expenses

Prepaid expenses represent costs that have been incurred (including both prepaid and accrued expenses) but relate to the operating results of multiple accounting periods.

Prepaid expenses primarily comprise the costs of tools and equipment, office repair expenses, insurance expenses and other costs incurred in the course of the Company's operations that are expected to generate future economic benefits. These costs are amortised to the Statement of Income on a straight-line basis over their estimated useful lives or the estimated period over which the related economic benefits are expected to be realised.

Prepaid expenses are classified as either current or non-current based on their remaining allocation period. At the reporting date, prepaid expenses expected to be amortised within twelve months or within one operating cycle from the date incurred, whichever is longer, are classified as current prepaid expenses. Prepaid expenses expected to be amortised beyond twelve months or beyond one operating cycle from the date incurred are classified as non-current prepaid expenses.

9. Accounting principles for liabilities

Payables are stated at cost. The classification of payables as trade payables and other payables is according to the following principles:

- Trade payables: Trade payables comprise amounts payable of a commercial nature arising from the purchase of goods, services or assets from suppliers or vendors (being entities independent of the purchaser). Trade payables also include amounts payable between the parent company and its subsidiaries, associates and joint ventures, as well as amounts payable under entrusted import arrangements through entrusted import agents.
- Dividends and profit distributions payable: Dividends and profit distributions payable comprise dividends declared and payable by the Company to its shareholders. A liability for dividends and profit distributions is recognised on the entitlement date.
- Other payables: Other payables comprise non-trade obligations that do not arise from the purchase or sale of goods or the provision of services, such as interest payable, finance and investment-related expenses payable, amounts collected or paid on behalf of third parties, liabilities arising from borrowed assets, penalties and compensation payable, surplus assets pending resolution, and statutory obligations relating to social insurance, health insurance, unemployment insurance and trade union contributions.

Monitoring of liabilities

Payables are monitored in detail by original maturity, remaining maturity at the reporting date, currency and counterparty. At the reporting date, payables with a remaining settlement period of no more than twelve months or one operating cycle are classified as current payables, while those with a remaining settlement period of more than twelve months or one operating cycle are classified as non-current payables.

Liabilities are recognised at amounts not less than the amounts expected to be settled.

10. Recognition of taxation

a) Current corporate income tax

Current corporate income tax is calculated based on taxable income and tax rate in the current year (20%).

For rooftop electricity production and business activities: The company is entitled to 4 years of tax exemption and a 50% reduction of the payable tax amount for the next 9 years since taxable income is generated. In case there is no taxable income for the first 3 years, the period from the fourth year onwards from the time of revenue generation, the Company enjoys a 10% tax incentive for a period of 15 years. 2026 is the seventh year the Company enjoys tax incentives.

Three BOT projects (BOT project Investment in construction of renovation and upgrading works of road 39B, the bypass of Thanh Ne town, Kien Xuong district and the section from the road to Thai Binh power center to Diem Dien bridge, Thai Thuy district, Thai Binh province; BOT project to expand and upgrade National Highway 1, section Km597+549 - Km605+000 and section Km617+000 - Km641+000 in Quang Binh province; BOT project to renovate and upgrade National Highway 10 from the Quan Toan Bridge to Nghin Bridge, Hai Phong city) are enjoying current tax incentives for new investment projects in the field of road investment and development.
For plastic manufacturing and water supply business activities, the company enjoys the following tax incentives:

- The companies, including Hanoi Clean Water Production and Trading Joint Stock Company No. 3 ("NS3"), Binh Thuan Water Supply and Sewerage Joint Stock Company ("Binh Thuan"), DNP-Bac Giang Water Infrastructure Investment Company Limited ("Bac Giang"), Tay Ninh Water Supply and Sewerage Joint Stock Company ("Tay Ninh"), Ninh Hoa Urban Joint Stock Company ("Ninh Hoa"), and Binh Phuoc Water Supply and Sewerage Joint Stock Company ("Binh Phuoc"), are entitled to a tax rate of 10% on income derived from the production and trading of clean water - an environmental social activity - throughout their operational period.

- Binh Hiep Joint Stock Company is exempt from corporate income tax for four years (from 2016 to 2019), reduced by 50% for the next nine years (from 2020 to 2028), and subject to the standard tax rate on taxable income from the expansion investment project.

- Ninh Hoa Urban Construction One Member Limited Liability Company is exempt from corporate income tax for four years and reduced by 50% for the next nine years for taxable income from new investment projects in the socialization sector implemented in areas with difficult or especially difficult socio-economic conditions. The year 2020 is the first year the company is entitled to a 50% tax reduction.

- Ninh Hoa Measurement Inspection One Member Limited Liability Company is exempt from corporate income tax for four years and reduced by 50% for the next nine years for taxable income from new investment projects in the social sector implemented in areas with difficult or especially difficult socio-economic conditions. The year 2019 is the first year the company is entitled to a 50% tax reduction.

b) Deferred corporate income tax

Deferred corporate income tax is the payable corporate income tax that the Company must pay or will be reimbursed on the basis of the temporary difference between the carrying amount of assets and liabilities for the purpose of preparing and presenting the financial statements and values used for tax purposes.

Deferred corporate income tax assets

Deferred corporate income tax assets: are the amounts of corporate income taxes recoverable in future periods in respect of deductible temporary differences; the carry forward of unused tax losses; and the carry forward of unused tax credits.

Deferred tax assets are only recognized when it is probable that future taxable profits will be available against which the deductible temporary differences can be utilized. The carrying amount of a deferred tax asset should be reviewed at balance sheet date and reduced to the extent that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized. Previously unrecognized deferred tax assets are reviewed and recognized to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax liability is recognized for all taxable temporary differences. Deferred tax liability should be measured at the tax rates that are expected to apply to the financial year when the asset is realised or the liability is settled. Deferred tax is charged or credited in the statement of income and only charged or credited to equity if the tax relates to items that are credited or charged.

Deferred corporate income tax liabilities

Deferred corporate income liability is the expected future corporate income tax payable which is determined on the basis of deductible temporary differences and corporate income tax rate.

Offsetting

For the preparation and presentation of the financial statements, deferred corporate tax assets and deferred corporate income tax liabilities are offset only if these deferred corporate income tax assets and deferred corporate income tax liabilities relate to calculation of corporate income tax managed by the same tax authority.

c) Other taxes

Other taxes follows prevailing regulations of Vietnam.

The Company's tax report will be subject to inspection by the local tax authorities. Because the application of laws and regulations on taxes on different types of transactions can be interpreted in different ways, the tax amounts are presented on the financial statements can be changed at the last decision of the tax authorities.

11. Accounting principles for accrued expenses

Accrued expenses represent obligations for goods or services received from suppliers, or goods or services provided to customers during the reporting period, for which payment has not yet been made due to the absence of sufficient supporting invoices or accounting documentation. Such expenses are recognised in the production and operating expenses of the reporting period.

Accrued expenses are determined based on the following principles:

- Accrued communication and transportation service expenses: Based on the terms of contracts entered
- Accrued interest expenses on borrowings and bonds with interest payable in arrears: Based on the outstanding principal balance, the loan or bond term and the applicable interest rate.

- Accrued costs for the provisional determination of the cost of goods sold relating to merchandise and completed real estate properties sold: Based on the difference between costs determined using the estimated budgeted unit cost and the aggregated actual costs.

12. Accounting principles for borrowings and finance lease liabilities

Borrowings and finance lease liabilities are monitored in detail by lender, maturity and currency. At the reporting date, borrowings and finance lease liabilities due for settlement within twelve months or one operating cycle, whichever is longer, are classified as current. Those with a remaining settlement period of more than twelve months or one operating cycle are classified as non-current.

13. Accounting principles for bonds issued

The Company issues ordinary bonds for long-term financing purposes.

Ordinary bonds are initially recognised at their nominal value, net of any bond discount and plus any bond premium. As the Company's bonds are issued at par value, no bond discount or bond premium arises.

Bond issuance costs are amortised on a straight-line basis over the term of the bonds and recognised as finance costs.

Upon initial recognition, bond issuance costs are deducted from the nominal value of the bonds. Subsequently, such costs are amortised by increasing the carrying amount of the bonds, with the corresponding amount recognised as finance costs over the bond term, consistent with the recognition of interest expense.

14. Accounting principles for borrowing costs

Recognition of borrowing costs

Borrowing costs comprise interest expense and other costs incurred in connection with borrowings, such as appraisal fees, audit fees and loan arrangement costs.

Borrowing costs are recognised as finance costs in the period in which they are incurred, except to the extent that they are capitalised in accordance with Vietnamese Accounting Standard No. 16 – Borrowing Costs.

Capitalisation of borrowing costs

Borrowing costs directly attributable to borrowings obtained specifically for the acquisition, construction or production of a qualifying asset are capitalised as part of the cost of that asset, net of any investment income earned from the temporary investment of those borrowings. Borrowing costs are capitalised when it is probable that they will result in future economic benefits to the Company and the costs can be measured reliably.

Capitalisation of borrowing costs ceases when substantially all the activities necessary to prepare the qualifying asset for its intended use or sale have been completed. Borrowing costs incurred thereafter are recognised as finance costs in the period in which they are incurred.

For borrowings relating to the Company's BOT projects, interest expense is allocated to profit or loss based on the ratio of actual revenue recognised during the period to the total projected revenue of each BOT project. However, for the BOT projects on National Highway 21 (My Loc BOT Toll Station) and National Highway 10 (Dong Hung BOT Toll Station), borrowing costs are recognised directly in profit or loss in the period incurred.

15. Accounting principles for provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. Provisions are recognised only when the recognition criteria prescribed in Vietnamese Accounting Standard No. 18 – Provisions, Contingent Liabilities and Contingent Assets are satisfied.

Measurement of provisions

Provisions are reviewed at each reporting date and adjusted to reflect the best current estimate. Additional provisions are recognised, or previously recognised provisions are reversed, to the extent of the difference between the provision required at the reporting date and the unused provision recognised in prior periods.

Provision for periodic major maintenance of BOT projects: The provision is recognised based on the Company's technical requirements and planned periodic major maintenance of the related property, plant and equipment.

Provision for maintenance expenses: The provision is recognised based on the remaining value of the complimentary maintenance package provided to customers upon the execution of vehicle sales contracts.

Insurance technical provisions: The Company's insurance technical provisions comprise the unearned premium reserve, outstanding claims reserve, catastrophe reserve (for non-life insurance business) and equalisation reserve (for short-term health insurance business). These provisions are established in accordance with Circular No. 67/2023/TT-BTC dated 2 November 2023 issued by the Ministry of Finance, providing guidance on a number of articles of the Law on Insurance Business and Decree No. 46/2023/ND-CP dated 1 July 2023 detailing the implementation of certain articles of the Law on Insurance Business, as well as the approval letter No. 13692/BTC-QLBH dated 4 September 2025.

16. Accounting principles for unearned revenue

Unearned revenue is recognised when the Company receives advance payments from customers in relation to asset rentals, operation and management fees, electronic invoice services, insurance premiums, and goods or services to be provided under customer loyalty programmes.

Unearned revenue is allocated and recognised in the Statement of Income over the relevant period, based on the nature and term of the advance payments received.

17. Accounting principles for equity

a) Contributed capital, share premium and other equity

Contributed capital is recognised based on the actual capital contributed by shareholders. Share capital is recorded at the actual proceeds from the issuance of shares and is presented separately as contributed capital and share premium.

Ordinary shares are recognised at par value. Proceeds received in excess of the par value of shares issued are recognised as share premium. Directly attributable share issuance costs, net of any related tax effects, are deducted from share premium.

Other equity represents capital formed from retained earnings appropriated for business purposes or arising from donations, grants or asset revaluation.

b) Development investment fund

In accordance with the Company's Charter, the Development Investment Fund is appropriated and utilised as follows:

- Purpose: To finance the expansion of the Company's business operations and capital investment projects.

- Authority for appropriation and utilisation: The General Meeting of Shareholders.

c) Other equity funds

Other equity funds represent the statutory reserve fund, which is appropriated in accordance with the Law on Insurance Business.

d) Retained earnings

Retained earnings represent the accumulated post-tax results of the Company's operations and the appropriation or utilisation of profits. Retained earnings are monitored separately for each financial year (current year and prior years) and by the purpose of appropriation, including transfers to reserves, additions to owners' investment capital and dividends declared to shareholders.

18. Recognition of revenue

Revenue from sale of goods, property finished goods

Revenue from sale of goods, properties finished goods is recognized when the results of the transaction can be reliably measured and it is probable that the economic benefits associated with the transaction will flow to the Company. Revenue from the sale of goods is recognized when the significant risks and rewards of ownership of the goods have transferred to the buyer. Revenue is not recognized when there are material uncertainties about the recoverability of sales or the possibility of goods returns.

Revenue from rendering of services

Revenue from rendering of urban area operation management services, road toll collection services, non-stop automatic toll collection services, electronic invoice services, non-life insurance services, management consulting services and repair and maintenance services for car and motorbike are recognized when the transaction results are determined reliably.

When a transaction in service provision involves multiple periods, revenue is recognized at the rate of completion of the transaction at the balance sheet date. The transaction completion rate is assessed based on the survey of the work that has been done. Revenue is not recognized if there are material uncertainties regarding the recoverability of the receivables.

If the contract outcome cannot be determined with certainty, revenue will be recognized only to the recoverable extent of the recognized costs.

Electricity sales

Revenue from electricity sales is determined and recognized based on the electricity output and selling price approved by the competent state agency.

Financial income

Financial income includes: Interest on deposits and loans; dividends and profits received and income from the disposal of financial investments.

Interest on deposit and loans: Recognized on the basis of maturity and actual interest rate of each period, unless the recoverability of interest is uncertain.

Dividends and profits distributed: Recognized when the Company is entitled to receive dividends or profits from capital contribution. Particularly, dividends received in shares are not recorded in income but only tracked the increase in quantity.

Income from the disposal of financial investments: Recognized when the significant risks and rewards of ownership of the investment have been transferred to the buyer. Most of the risks and rewards of ownership are transferred to the buyer only upon completion of the purchase or sale transaction (for listed securities) or completion of an asset assignment agreement (for unlisted securities). This income is determined as the difference between the selling price and the cost of the investment.

Revenue from construction

In case the construction contract stipulates that the contractor is paid according to the planned schedule, when the results of the construction contract performance can be estimated reliably, the revenue and expenses related to the contract are recorded corresponding to the completed work as determined by the Company on the date of the consolidated financial statements, regardless of whether the invoice according to the planned schedule has been prepared and the amount on financial invoice.

In case the construction contract stipulates that the contractor is paid according to the performed volume, when the construction contract performance results are reliably determined and confirmed by the customer, the revenue and expenses related to the contract are recognized in proportion to the completed work that is confirmed by the customer during the period and reflected on the invoice.

When the outcome of a construction contract cannot be estimated reliably, revenue is recognized only to the extent of the construction contract costs incurred for which reimbursement is reasonably certain.

Revenue from transferring property/investment property

Revenue from the transfer of property/investment property is recognized when the significant risks and rewards of ownership of the property have been transferred to the buyer. Revenue from property transfer also includes revenue from transferring property projects through the form of project transfer.

Revenue from leasing of properties

Rental revenue of properties under operating lease contracts is recognized in the consolidated income statement on a straight-line basis over the term of lease contract. Rental incentives are recorded as an integral part of total rental revenue.

19. Recognition of revenue deduction

Revenue deductions include: trade discounts, sales discounts, and sales returns. Revenue deductions incurs in the same period of consumption of products, goods and services are adjusted to decrease the revenue of the arising period.

In case products, goods and services have been sold from previous periods, a reduction in revenue incurs in the next period, and this event occurs before the time of issuing the financial statements: The Company records a decrease in revenue on the financial statements of the reporting period (previous period), in accordance with the provisions of Vietnamese Accounting Standard No. 23 "Events arising after the balance sheet date".

In case products, goods and services have been sold from previous periods, a revenue deduction incurs after the issuance of the financial statements of the following period, The Company records a decrease in revenue of the arising period (subsequent period).

20. Recognition of cost of goods sold

Cost of goods sold is recognized on the principle of matching with revenue.

In order to ensure the principle of prudence, expenses that exceed the normal level of inventories are immediately recognized in expenses during the period (after deducting compensation, if any), including: cost of direct materials consumed in excess of normal, labor costs, overhead costs not allocated to the value of products in stock, inventory loss, etc.

Deductions in cost of goods sold include: Reversal of allowance for for obsolete inventories at the end of the fiscal year (the difference between the smaller provision amount to be made this year and the amount already set up in the previous year); Reimbursement of accrued expenses for construction works determined to be completed, hand over (the difference between the higher accrued expenses and actual expenses incurred).

21. Financial expenses

Finance costs comprise borrowing costs, foreign exchange losses, losses on the disposal of financial investments, losses on the sale of short-term securities, impairment losses on financial investments, and other finance-related expenses.

Loan interest expenses (including accruals), exchange rate difference losses of the reporting period are fully recorded during the year.

22. Selling and General & administrative expenses

Selling expenses: are actual expenses incurred in the process of selling products, goods, and providing services, including costs of offering, introducing products, advertising products, and selling commissions goods, warranty costs for products and goods (except for construction and installation activities).

Deductions in general & administrative expenses during the year include reversal of provision for payable: car maintenance costs.

General & administrative expenses: General & administrative expenses include expenses for salaries of employees of the business management department (salaries, wages, allowances,...); social insurance, health insurance, trade union funding, unemployment insurance of enterprise management staff; cost of office materials, labor tools, depreciation of fixed assets used for enterprise management; land rent, license tax; provision for bad debts; outsourced services (electricity, water, telephone, fax, asset and explosion insurance, etc); other monetary expenses (reception, customer conference, etc).

Deductions in general & administrative expenses during the year include reversal of provisions for bad debts.

23. Segment reporting

Segment reporting is a part of the consolidated financial statements, that provide information about different types of products and services in different geographical areas which is referred as segment information.

A business segment is a separately identifiable part that is engaged in the production or provision of products or services and has risks and rewards that are different from those of other business segments.

A geographical segment is a distinct identifiable part that is engaged in the production or provision of a product or service within a particular economic environment and is subject to economic risks and rewards different from business segments in other economic environments.

The Company's Board of Management believes that the Company operates in the following business segments: Property investment and business, Road toll collection service in the form of BOT, Non-stop electronic toll collection service, Production of clean water, household goods, building materials, packaging, Insurance business and other investment activities and operates within a single geographical segment, which is Vietnam. Segment reporting will be prepared by business sector.

24. Related parties

Parties are considered to be related to the Group if one party has the ability, directly or indirectly, to control or exercise significant influence over the other party in making financial and operating decisions, or if both parties are subject to common control or common significant influence. Related parties may include corporate entities or individuals, including close members of the family of individuals who are considered related parties.

IV. SUPPLEMENTARY INFORMATION FOR CONSOLIDATED STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Closing balance	Opening balance
Cash on hand	37,237,241,774	25,549,066,488
Cash in banks	1,151,764,891,042	1,267,592,341,078
Cash in transit	224,805,640	50,290,000
Total	**1,189,226,938,456**	**1,293,191,697,566**
Cash equivalents	1,842,566,447,557	1,861,367,049,535
Total cash and cash equivalents	**3,031,793,386,013**	**3,154,558,747,101**

2. Trade receivables

2.1 Short-term trade receivables

	Closing balance	Opening balance
Trade receivables from third parties	**4,151,587,409,775**	**3,667,449,842,400**
Receivable from sales of goods	2,917,360,625,518	2,489,005,713,848
Receivables from construction activities	447,480,302,933	456,096,468,183
Receivables from real estate activities	161,828,692,729	71,538,328,183
Receivables from other activities	624,917,788,595	650,809,332,186
Trade receivables from related parties	**2,341,047,171**	**348,830,961,606**
Total	**4,153,928,456,946**	**4,016,280,804,006**

2.2 Long-term trade receivables

	Closing balance	Opening balance
Real estate business & project receivables	6,250,000,000	6,250,000,000
Total	**6,250,000,000**	**6,250,000,000**

3. Short-term advances to suppliers

3.1 Short-term dvances to suppliers

	Closing balance	Opening balance
Advances to third-party suppliers	**2,179,447,512,436**	**2,208,788,102,280**
Advances for construction activities	91,550,998,977	14,041,165,395
Advances for project activities	1,096,321,523,804	1,374,893,893,588
Advances for sales of goods and services	545,111,742,346	320,903,966,114
Other advances	446,463,247,308	498,949,077,183
Advances to related-party suppliers	-	**150,481,725,124**
Total	-	**2,359,269,827,404**

3.2 Long-term advances to suppliers

	Closing balance	Opening balance
Other advances	8,915,152,565	6,260,030,040
Total	**8,915,152,565**	**6,260,030,040**

4. Other receivables

4.1 *Other short-term receivables*

	Closing balance		Opening balance	
	Initial price	Provision	Initial price	Provision
Other receivables from third	**1,723,258,816,723**	**(32,641,242,514)**	**1,423,969,693,548**	**(42,177,305,048)**
Collection of share purchase	303,000,000,000	-	-	-
Investment cooperation	43,384,954,300	-	43,384,954,300	-
Advance to employees	407,352,256,364	(3,350,000,000)	318,557,664,388	(3,350,000,000)
Short-term deposits, pledges, and escrow amounts	326,043,113,950	(350,000,000)	341,637,494,218	-
Receivables from reimbursement of investment	123,315,692,170	-	123,315,692,170	-
Receivables from deposits for used car trading	84,529,537,683	-	167,928,526,347	-
Others	435,633,262,256	(28,941,242,514)	429,145,362,125	(38,827,305,048)
Other receivables from related parties	-	-	**9,581,994,953**	-
Total	**1,723,258,816,723**	**(32,641,242,514)**	**1,433,551,688,501**	**(42,177,305,048)**

4.2 *Other long-term receivables*

	Closing balance		Opening balance	
	Initial price	Provision	Initial price	Provision
Other receivables from third parties	**520,214,992,511**	**(4,985,031,826)**	**556,895,188,902**	**(4,985,031,826)**
Long-term collaterals and	487,861,806,615	(3,150,000,000)	535,604,011,620	(3,150,000,000)
Other receivables	32,353,185,896	(1,835,031,826)	21,291,177,282	(1,835,031,826)
Other receivables from related parties	-	-	-	-
Total	**520,214,992,511**	**(9,970,063,652)**	**556,895,188,902**	**(9,970,063,652)**

5. *Held-to-maturity investments*

5.1 *Short-term held-to-maturity investments*

	Closing balance		Opening balance	
	Initial price	Provision	Initial price	Provision
Term deposits	1,966,450,851,521	-	1,699,549,461,148	-
Bonds	81,397,950,552	-	52,500,045,978	-
Loan to third parties	1,351,833,579,092	(200,000,000)	1,306,398,524,430	(200,000,000)
Other investments	6,431,959,806,786	-	5,865,020,425,391	-
Loan from related parties	120,351,319,828	(61,478,672,501)	124,600,533,252	(61,478,672,501)
Total	**9,951,993,507,779**	**(61,678,672,501)**	**9,048,068,990,199**	**(61,678,672,501)**

5.2 *Long-term held-to-maturity investments*

	Closing balance		Opening balance	
	Initial price	Provision	Initial price	Provision
Term deposits	5,741,430,148	-	296,820,544	-
Bonds	10,500,000,000	-	16,100,000,000	-
Loan to third parties	200,747,630,139	-	199,138,000,000	-
Other investments	280,100,000,000	-	331,030,400,000	-
Investment in related party	249,500,000,000	-	249,500,000,000	-
Total	**746,589,060,287**	**-**	**796,065,220,544**	**-**

6. Inventories

	Closing balance		Opening balance	
	Initial price	Provision	Initial price	Provision
Goods in transit	487,888,057,388	-	469,557,974,147	-
Materials	1,060,767,595,117	(8,011,259,043)	929,629,995,866	(8,008,678,183)
Tools, supplies	50,198,898,426	(22,099,946)	48,021,631,643	(22,099,946)
Work in progress (*)	877,253,785,459	-	857,987,888,852	-
Merchandise inventories	3,275,712,353,446	(4,059,962,490)	3,103,769,125,655	(4,389,351,532)
Goods on consignment	59,853,242,486	-	20,038,070,886	-
Finished goods	661,992,545,144	(12,467,830,911)	540,627,404,078	(21,305,745,968)
Total	**6,473,666,477,466**	**(24,561,152,390)**	**5,969,632,091,127**	**(33,725,875,629)**

(*) Work in progress in details as followings:

	Closing balance	Opening balance
Residential area project	586,033,011,686	586,033,011,686
Showroom Projecst	38,347,665,518	121,957,389,538
Tam Binh – Hiep Binh Phuoc Residential Project	41,268,261,307	41,268,261,307
Solar Power Project	-	28,503,551,981
Other projects	211,604,846,948	80,225,674,340
Total	**877,253,785,459**	**857,987,888,852**

7. Unallocated expenses

7.1 *Short-term unallocated expenses*

	Closing balance	Opening balance
Deferred insurance commission expenses	117,480,402,662	33,678,224,104
Insurance agency support purchase costs	102,025,189,854	21,423,545,560
Tools and supplies	41,855,948,958	27,854,461,072
Major repair and maintenance expenses	22,726,868,308	38,594,163,262
Land, warehouse, and office rental expenses	5,769,766,664	14,444,270,036
Wholesale water purchase costs	-	8,195,321,048
Other deferred expenses	113,867,646,148	10,735,211,124
Total	**403,725,822,594**	**154,925,196,206**

7.2 *Long-term unallocated expenses*

	Closing balance	Opening balance
Interest expense of BOT projects	1,178,580,546,106	1,129,365,261,518
Land use right	344,020,175,549	344,020,175,549
Advertising, communication and brand-building expenses	186,210,489,382	74,199,554,701
Prepaid land rental costs, premises	365,025,571,188	126,819,529,468
Tools, supplies	72,420,878,156	62,708,125,700
Renovation, repair, and relocation of assets cost	59,974,352,051	63,852,111,779
BOT project maintenance cost	19,506,032,539	45,756,985,676
Installation and replacement costs of water meters	37,971,895,180	33,272,346,015
Others	158,904,901,443	73,328,707,486
Total	**2,422,614,841,594**	**1,953,322,797,892**

8. Tangible fixed assets

	Building structures	Machinery equipment	Motor vehicles	Office equipment	Others	Total
HISTORICAL COST						
Opening balance	**3,323,644,109,901**	**3,471,959,274,700**	**6,306,559,559,208**	**83,560,949,686**	**7,540,558,183,219**	**20,726,282,076,714**
Additions	43,482,014,560	85,842,270,093	266,790,034,071	7,446,196,019	3,957,612,721	407,518,127,464
Transfer from construction in progress	608,648,231,983	329,427,040,353	247,270,669,537	9,057,844,833	62,638,524,503	1,257,042,311,209
Decrease due to divestment in subsidiaries	(105,054,791,261)	(59,619,886,553)	(42,093,248,598)	(5,361,964,304)	(3,145,156,930)	(215,275,047,646)
Disposals	(25,534,508,148)	(80,492,652,033)	(158,322,652,905)	(623,786,301)	(450,887,599)	(265,424,486,986)
Repurchase of finance lease fixed assets	-	48,929,539,037	-	-	-	48,929,539,037
Increase due to business combination	-	-	19,088,506,037	-	-	19,088,506,037
Other increases/(decreases)	-	(1,334,711,028)	(3,425,365,836)	(98,250,000)	626,774,518	(4,231,552,346)
Closing balance	**3,845,185,057,035**	**3,794,710,874,569**	**6,635,867,501,514**	**93,980,989,933**	**7,604,185,050,432**	**21,973,929,473,483**
ACCUMULATED DEPRECIATION						
Opening balance	**(1,501,064,430,874)**	**(2,071,236,158,892)**	**(2,404,290,435,779)**	**(50,429,991,830)**	**(2,842,324,377,042)**	**(8,869,345,394,417)**
Depreciation during the period	(232,500,176,293)	(208,144,604,766)	(261,789,827,834)	(10,618,172,468)	(179,649,907,431)	(892,702,688,793)
Increase due to business combination	36,642,685,315	14,173,532,074	7,847,779,382	2,483,390,602	452,288,957	61,599,676,330
Disposals	16,481,782,412	25,768,518,364	41,443,400,246	606,524,097	73,527,729	84,373,752,848
Repurchase of finance lease fixed assets	-	(16,808,216,913)	-	-	-	(16,808,216,913)
Increase due to business combination	-	-	(5,293,842,055)	-	-	(5,293,842,055)
Other increases/(decreases)	-	1,355,385,983	275,325,678	98,250,000	-	1,728,961,661
Closing balance	**(1,680,440,139,440)**	**(2,254,891,544,150)**	**(2,621,807,600,362)**	**(57,859,999,599)**	**(3,021,448,467,787)**	**(9,636,447,751,339)**
NET BOOK VALUE						
At the beginning of the period	**1,822,579,679,027**	**1,400,723,115,808**	**3,902,269,123,429**	**33,130,957,856**	**4,698,233,806,177**	**11,856,936,682,297**
At the end of the period	**2,164,744,917,595**	**1,539,819,330,419**	**4,014,059,901,152**	**36,120,990,334**	**4,582,736,582,646**	**12,337,481,722,144**

9. Intangible assets

HISTORICAL COST				
Opening balance	**749,195,901,401**	**358,218,448,947**	**7,453,230,064**	**1,114,867,580,412**
Additions	-	65,070,151,000	-	65,070,151,000
Other increase/ decrease	(725,364,000)	2,463,584,096	(1,809,220,096)	(71,000,000)
Closing balance	**748,470,537,401**	**425,752,184,043**	**5,644,009,968**	**1,179,866,731,412**
ACCUMULATED DEPRECIATION				
Opening balance	**(64,428,696,510)**	**(143,011,670,837)**	**(5,584,382,248)**	**(213,024,749,595)**
Amortisation during the period	(1,721,467,625)	(30,595,987,020)	(143,735,320)	(32,461,189,964)
Decrease due to divestment in subsidiaries	733,402,177	(1,898,574,055)	1,312,585,178	147,413,300
Closing balance	**(65,416,761,958)**	**(175,506,231,911)**	**(4,415,532,390)**	**(245,338,526,259)**
NET BOOK VALUE				
At the beginning of the period	**684,767,204,891**	**215,206,778,110**	**1,868,847,816**	**901,842,830,817**
At the end of the period	**683,053,775,443**	**250,245,952,132**	**1,228,477,578**	**934,528,205,153**

10. Investment properties

HISTORICAL COST				
Opening balance	**159,362,332,080**	**1,152,575,532,947**	**530,541,500,000**	**1,842,479,365,027**
Increase during the period	-	8,493,137,356	-	8,493,137,356
Increase from CIP	-	302,047,896,455	-	302,047,896,455
Closing balance	**159,362,332,080**	**1,463,116,566,758**	**530,541,500,000**	**2,153,020,398,838**
ACCUMULATED DEPRECIATION				
Opening balance	**(30,771,299,656)**	**(399,355,834,163)**	**(62,264,054,215)**	**(492,391,188,034)**
Depreciation during the period	(2,705,140,542)	(45,129,488,837)	(19,578,206,745)	(67,412,836,124)
Closing balance	**(33,476,440,198)**	**(444,485,323,000)**	**(81,842,260,960)**	**(559,804,024,158)**
NET BOOK VALUE				
At the beginning of the period	**128,591,032,424**	**753,219,698,784**	**468,277,445,785**	**1,350,088,176,993**
At the end of the period	**1,018,631,243,758**	**1,018,631,243,758**	**448,699,239,040**	**1,593,216,374,680**

11. Long-term assets in progress

11.1 Long-term work in progress for production and business activities

	Closing balance	Opening balance
New urban area project (*)	198,670,259,803	205,140,582,795
Eco-housing project	65,487,402,620	98,147,790,796
Other projects	184,513,104,785	134,245,344,094
Total	**448,670,767,208**	**437,533,717,685**

(*) According to the decision of the Hanoi People's Court at the judgment No. 108/KDTM-PT dated 30 June 2022 on the dispute over economic contracts, accordingly: Housing and Urban Development Holdings Corporation Limited shall hand over to Tasco Joint Stock Company the missing land area at the project of 12,870 m^2 in exchange for the difference in area due to the adjustment of the planning of land lots BT01, LK03, LK24, LK25 as committed in the Minutes of the meeting dated 28 December 2017 to lots LKM3, LKM5', LKM6, LKM7, LKM8 and part of the area of Lot LKM5 with the criteria according to the approved adjusted planning approved at Decision No. 5092/QD-UBND dated July 31, 2017 of the Hanoi People's Committee.

11.2 Construction in progress

	Closing balance	Opening balance
Mercure, Son Tra, Da Nang Project	506,751,790,864	506,751,790,864
Dat Do Factory Project	24,605,297,074	459,363,967,921
CKD factory project	382,811,540,950	381,487,345,575
104 Pho Quang Project	267,400,650,953	267,400,650,953
Other projects	1,034,986,072,225	839,362,606,301
Total	**2,216,555,352,066**	**2,454,366,361,614**

12. Short-term accounts payable to suppliers

	Closing balance	Opening balance
Trade payables to third parties	**2,201,606,813,835**	**2,071,693,110,558**
Payables from merchandise trading activities	1,427,361,454,330	1,578,020,236,778
Payables from construction activities	166,374,451,932	193,896,033,597
Payables related to real estate business activities	129,313,125,868	88,314,956,696
Payables from other activities	478,557,781,705	211,461,883,487
Payables to related-party suppliers	**13,093,031,288**	**399,491,394,072**
Total	**2,214,699,845,123**	**2,471,184,504,630**

13. Accrued expenses

13.1 Short-term accrued expenses

	Closing balance	Opening balance
Accrued interest expenses	256,239,152,484	106,161,375,148
Accrual of interest expenses on investment cooperation contracts	48,786,228,304	29,397,678,082
Accrual of real estate cost of goods sold	42,255,695,398	58,236,323,217
Accrue expenses in accordance with the sales policy	29,109,880,747	32,061,238,269
Accrual for selling expenses in accordance with sales policies	49,188,394,310	48,978,680,590
Accrual of showroom project costs	161,255,732,899	41,429,690,253
Others	96,823,284,443	106,300,961,199
Total	**683,658,368,585**	**422,565,946,758**

13.2 Long-term accrued expenses

	Closing balance	Opening balance
Accrued interest expenses	168,309,816,490	101,700,095,167
Others	7,615,332,111	3,512,860,227
Total	**175,925,148,601**	**105,212,955,394**

14. *Other payables*

14.1 *Other short-term payables*

	Closing balance	Opening balance
Payables to third parties	**2,661,613,725,505**	**2,276,325,169,097**
Payables to e-wallet customers	764,307,506,199	586,082,580,235
Payables to ETC customers	643,080,603,392	747,330,973,038
Deposit for the transfer of capital contribution	342,280,000,000	-
Social insurance	18,338,327,043	9,213,605,528
Short-term deposits and collaterals received	19,699,088,806	28,273,744,916
Payables to joint venture partners	38,397,552,555	75,858,379,146
Others	835,510,647,510	829,565,886,234
Payables to related parties	**179,369,000**	**1,468,697,292**
Total	**2,661,793,094,505**	**2,277,793,866,389**

14.2 Other long-term payables

	Closing balance	Opening balance
Payables to third parties	**3,652,032,819,060**	**3,630,085,860,640**
Long-term deposits and collaterals received	280,035,161,261	149,046,712,973
Payables under business and investment cooperation contracts	2,413,836,233,505	2,176,778,469,846
Payables for share transfers	-	319,754,988,504
Others	958,161,424,294	984,505,689,317
Payables to related parties	**-**	**-**
Total	**3,652,032,819,060**	**3,630,085,860,640**

15. Taxes and other receivables from the State

	Opening balance	During the period		Closing balance
	Payable	Increase	(Decrease)	Payable
Value added tax	147,296,763,568	2,109,565,579,484	(2,110,121,472,247)	146,740,870,805
Corporate income tax	480,675,850,876	218,984,358,096	(501,166,389,561)	198,493,819,411
Personal income tax	23,003,201,620	105,150,057,719	(100,023,247,728)	28,130,011,611
Other taxes	78,450,293,366	869,809,993,967	(870,825,944,858)	77,434,342,475
Total	**729,426,109,430**	**3,303,509,989,266**	**(3,582,137,054,394)**	**450,799,044,302**

16. Borrowings and finance lease liabilities

	Opening balance	During the period		Closing balance
	Payable	Increase	(Decrease)	Payable
Short-term borrowings	**9,694,408,302,696**	**24,628,301,065,824**	**(23,453,048,622,530)**	**10,869,660,745,990**
Short-term borrowings	**8,500,610,623,119**	**23,508,974,336,963**	**(22,244,146,571,529)**	**9,765,438,388,553**
Borrowings from banks	8,036,793,720,531	21,668,734,664,831	(21,000,276,717,524)	8,705,251,667,838
Borrowings from other financial institutions	434,666,902,588	1,794,649,672,132	(1,228,669,854,005)	1,000,646,720,715
Borrowings from others	29,150,000,000	45,590,000,000	(15,200,000,000)	59,540,000,000
Current portion of long-term borrowings	**1,193,797,679,577**	**1,119,326,728,861**	**(1,208,902,051,001)**	**1,104,222,357,437**
Borrowings from banks	836,529,584,216	836,241,207,736	(929,561,064,063)	743,209,727,889
Bonds	198,900,000,000	199,350,000,000	(198,900,000,000)	199,350,000,000
Borrowings from financial institutions	158,368,095,361	83,735,521,125	(80,440,986,938)	161,662,629,548
Long-term borrowings	**12,227,303,009,612**	**1,988,010,040,104**	**(1,524,822,392,183)**	**12,690,490,657,533**
Borrowings from banks	8,893,952,284,753	1,773,074,364,450	(937,215,242,298)	9,729,811,406,905
Borrowings from financial institutions	268,803,318,024	200,980,401,353	(61,165,584,890)	408,618,134,487
Borrowings from others	1,117,606,982,112	5,270,528,210	(42,081,130,216)	1,080,796,380,106
Bonds	1,946,940,424,723	8,684,746,091	(484,360,434,779)	1,471,264,736,035
Total	**21,921,711,312,308**	**26,616,311,105,928**	**(24,977,871,014,713)**	**23,560,151,403,523**

17. *Owner's equity*

17.1 Changes in owner's equity

	Share capital	Share premium	Other capital	Investment and Development fund	Other capital	Retained profits	Non controlling holder's interest	TOTAL
Opening balance as at 01/01/2025	**8,925,119,650,000**	**(790,435,631,426)**	**7,688,472,567**	**125,326,835,329**	**190,529,621**	**327,382,257,116**	**2,955,594,349,090**	**11,550,866,462,297**
Capital increase in the previous year	1,757,736,160,000	-	-	-	-	-	-	1,757,736,160,000
Increase/Decrease due to business combination	-	-	-	-	-	397,322,173	4,164,570,164,933	4,164,967,487,106
Increase the charter capital of the subsidiary company	-	-	-	-	-	(8,541,397,889)	11,558,397,889	3,017,000,000
Profit in the previous year	-	-	-	-	-	492,181,070,574	138,082,419,382	630,263,489,956
Dividend payment	-	-	-	-	-	-	(84,358,314,193)	(84,358,314,193)
Allocation of funds	-	-	-	-	166,244,809	(1,074,427,359)	(1,091,930,450)	(2,000,113,000)
Increasing capital in the subsidiary from retained earnings	-	-	160,070,250,659	-	-	(160,070,250,659)	-	-
Changes in ownership percentage in a subsidiary company	-	-	-	-	-	443,857,784	(3,305,999,817)	(2,862,142,033)
Allocation of profit after tax	-	-	-	-	-	(62,905,214,428)	-	(62,905,214,428)
Other increases/ decreases	-	(312,900,000)	(503,812,668)	-	-	(3,583,244,022)	(8,011,030,841)	(12,410,987,531)
Closing balance as at 31/12/2025	**10,682,855,810,000**	**(790,748,531,426)**	**167,254,910,558**	**125,326,835,329**	**356,774,430**	**584,229,973,290**	**7,173,038,055,993**	**17,942,313,828,174**
Opening balance as at 01/01/2026	**10,682,855,810,000**	**(790,748,531,426)**	**167,254,910,558**	**125,326,835,329**	**356,774,430**	**584,229,973,290**	**7,173,038,055,993**	**17,942,313,828,174**
Increase the charter capital of the subsidiary company	-	-	-	-	-	-	530,550,000	530,550,000
Profit for the period	-	-	-	-	-	123,834,581,295	324,481,984,855	448,316,566,150
Dividend payment	-	-	-	-	-	-	(93,959,326,084)	(93,959,326,084)
Divestment and Changes in ownership percentage in a subsidiary company	-	-	(36,924,000,000)	-	-	191,600,393,547	(393,570,686,964)	(238,894,293,417)
Allocation of funds	-	-	-	3,115,334,380	145,419,104	(4,361,955,561)	(5,926,626,531)	(7,027,828,608)
Increasing capital in the subsidiary from retained earnings	-	-	2,249,479,494	-	-	(2,249,479,494)	-	-
Allocation of profit after tax	-	-	-	-	-	(18,871,859,663)	-	(18,871,859,663)
Other increases/ decreases	-	(81,200,000)	-	-	-	26,077,068,159	(1,792,654,952)	24,203,213,207
Closing balance as at 30/09/2026	**10,682,855,810,000**	**(790,829,731,426)**	**132,580,390,052**	**128,442,169,709**	**502,193,534**	**900,258,721,573**	**7,002,801,296,317**	**18,056,610,849,759**

17.2 Capital transactions with owners

	Closing balance	Opening balance
Opening balance	10,682,855,810,000	10,682,855,810,000
Increase in contributed capital during the period	-	-
Closing balance	**10,682,855,810,000**	**10,682,855,810,000**

17.3 Ordinary shares and Preferred shares

Shares	Closing balance	Opening balance
	-	-
Authorised shares	1,068,285,581	1,068,285,581
Issued and paid-up shares	1,068,285,581	1,068,285,581
- Ordinary shares	1,068,285,581	1,068,285,581
- Preferred shares	-	-
Treasury shares	-	-
Outstanding shares	1,068,285,581	1,068,285,581
- Ordinary shares	1,068,285,581	1,068,285,581
- Preferred shares	-	-
Par value (10.000 VND per share)	-	-

17.4 Funds

	Accumulated 2026	Accumulated 2025
Investment and Development Fund	128,442,169,709	125,326,835,329

V. SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF PROFIT OR LOSS

1. Revenue from sales of goods and services rendered

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Revenue from sale of goods and rendering of services	9,641,893,636,280	8,543,893,800,123	30,633,523,134,919	23,192,501,675,796
Revenue from insurance business	601,098,494,608	260,577,870,409	1,551,197,578,324	696,772,376,610
Other revenue	251,209,632,106	350,555,631,809	619,397,819,538	633,519,141,638
Total	**10,494,201,762,994**	**9,155,027,302,341**	**32,804,118,532,781**	**24,522,793,194,044**

2. Cost of goods sold

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Cost of goods sold and services rendered	8,211,201,348,636	7,720,988,616,844	26,810,248,768,585	21,061,844,910,843
Cost of insurance business	417,386,688,621	217,513,526,762	1,263,319,249,657	563,039,164,286
Other cost of goods sold	124,610,436,150	255,273,707,394	342,710,597,748	453,624,766,035
Total	**8,753,198,473,407**	**8,193,775,851,000**	**28,416,278,615,990**	**22,078,508,841,164**

3. Financial income

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Interest income	264,277,976,991	78,062,636,772	718,224,544,733	252,691,109,751
Others	43,821,151,776	532,376,683,092	538,129,392,433	735,280,178,360
Total	**308,099,128,767**	**610,439,319,864**	**1,256,353,937,166**	**987,971,288,111**

4. Financial expenses

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Interest expenses	542,716,294,467	180,304,433,492	1,473,963,562,545	587,324,544,980
Other finance expenses	19,634,206,936	37,810,350,042	48,432,671,792	62,537,195,702
Total	**562,350,501,403**	**218,114,783,534**	**1,522,396,234,337**	**649,861,740,682**

5. Selling expenses and General administrative expenses

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Selling expenses	717,937,126,717	391,258,935,133	1,829,229,835,037	951,422,787,342
General administrative expenses	538,876,382,625	383,492,601,470	1,595,692,825,985	1,064,997,114,767
Total	**1,256,813,509,342**	**774,751,536,603**	**3,424,922,661,022**	**2,016,419,902,109**

6. Current corporate income tax expense

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Current corporate income tax	63,658,230,096	130,722,082,648	218,984,358,096	202,139,199,106
Total	**63,658,230,096**	**130,722,082,648**	**218,984,358,096**	**202,139,199,106**

7. Basic earnings per share

Basic earnings per share is calculated by dividing the profit or loss after tax attributable to the shareholders of the Company's common shares by the weighted average number of common shares outstanding during the period.

The company uses the following information to calculate basic earnings per share:

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Accounting profit after corporate income tax	137,844,441,614	486,913,622,388	448,316,566,150	601,093,003,729
Profits distributed to common shareholders of the Company	32,777,832,507	302,745,400,184	123,834,581,295	337,437,444,584
Average outstanding common shares during the period (*)	1,068,285,581	970,845,859	1,068,285,581	918,910,200
Basic earnings per share	**30.68**	**311.84**	**115.92**	**367.21**

(*) Average outstanding common shares during the period are determined as follows:

	Quarter III 2026	Quarter III 2025	Accumulated 2026	Accumulated 2025
Average outstanding common shares at the beginning of the	1,068,285,581	892,511,965	1,068,285,581	892,511,965
Average number of additional shares issued during the period	-	78,333,894	-	26,398,235
Average common shares circulation in the period	**1,068,285,581**	**970,845,859**	**1,068,285,581**	**918,910,200**

VI. OTHER SUPPLEMENTARY INFORMATION

1. Related parties

Related parties are considered to exist when one party has the ability to control or exert significant influence over the other party in making financial and operating decisions. Related parties include enterprises such as the parent company, subsidiaries, and individuals who, directly or indirectly through one or more intermediaries, control, are controlled by, or are under common control with the Company. Related parties also include affiliates, individuals who directly or indirectly hold voting rights in the Company and have significant influence over the Company, key management personnel such as the General Director and officers of the Company, close members of the families of such individuals or affiliated parties, or entities that are affiliates of such individuals.

2. List of related parties with marjor balances and transactions

Related parties	Relation Relationship
• BOT Hung Thang Phu Tho Co., Ltd	Associate company
• NVT Holdings JSC	Associate company
• Sai Gon Auto Gia Dinh Service JSC	Associate company
• Greenlynk Automotives Co., Ltd (*)	Associate company from 9 January 2026
• Hong Hai Tourist Corporation	Entity related to a member of the BOD
• Ben Thanh- Non Nuoc Resort Corporation	Entity related to a member of the BOD
• Tasco Holding Joint Stock Company	Entity related to a member of the BOM
• Japan Vietnam Medical Investment and Development JSC	Related entities of members of the Board of Directors until 21 April 2026
• Mr. Vu Dinh Do	Chairman
• Mr. Ngo Duc Vu	Vice Chairman
• Mr. Ho Viet Ha	Vice Chairman
• Mr. Nguyen Danh Hieu	Resigned from the position of Vice Chairman of the Board of Directors on 20 April 2026; appointment as Deputy General Director effective 23 October 2026
• Mr. Nguyen The Minh	Vice Chairman cum Deputy General Director
• Ms. Phan Thi Thu Thao	Member of the BOD cum Deputy General Director
• Ms. Dam Bich Thuy	Independent Member of the BOD
• Mr. Bui Quang Bach	Independent Member of the BOD
• Mr. Hoang Minh Hung	General Director (from 20/06/2025)
• Mr. Pham Duc Minh	Deputy General Director
• Ms. Phan Thuy Giang	Deputy General Director
• Mr. Nguyen Hai Ha	Deputy General Director
• Mr. Nguyen Van Hieu	Deputy General Director (from 13/01/2026)

Related parties who are individuals include: members of the Board of Directors, the Supervisory Board, and the Executive Board who are involved in the management of the Company during the period (as detailed in the Company Information section – page 1 of this Report), as well as close family members of these individuals.

3. Transactions and balances with related parties

Transactions with related parties during the period as follows:

Remuneration of key management personnel

	Quarter III 2026	Quarter III 2025
Board of Directors	**746,400,000**	**1,096,900,000**
Mr. Vu Dinh Do - Chairman	-	-
Mr. Nguyen The Minh - Vice Chairman	450,500,000	450,500,000
Mr. Ho Viet Ha - Vice Chairman	100,000,000	-
Ms. Phan Thi Thu Thao - Member	-	450,500,000
Ms. Dam Bich Thuy - Independent member	195,900,000	195,900,000
Other members	-	-
Board of Supervisors	-	-
Board of Management	-	-
	1,492,800,000	**2,193,800,000**

Sale of goods and rendering of services	Quarter III 2026	Quarter III 2025
BOT Hung Thang Phu Tho Co., Ltd	257,802,606	28,483,728
Hong Hai Tourist Corporation	142,155,000	266,557,525
Greenlynk Automotives Co., Ltd (*)	-	8,759,315,685
Sai Gon Auto Gia Dinh Service JSC	-	4,704,430,945
DNP Holding JSC (*)	-	264,153,533
CMC JSC (*)	-	73,710,000
Sai Gon Water Infrastructure JSC (*)	-	235,155,660
Ben Thanh- Non Nuoc Resort Corporation	10,838,710	-
Others	-	210,042,927
	410,796,316	**14,541,850,003**

Purchases of merchandise, services and others	Quarter III 2026	Quarter III 2025
Hong Hai Tourist Corporation	1,019,799,600	435,489,595
CMC JSC (*)	-	91,199,560,000
Greenlynk Automotives Co., Ltd (*)	-	269,715,984,553
Vietnam Medical – Pharmaceutical Investment JSC	-	1,641,462,565
Japan Vietnam Medical Investment and Development JSC	-	36,098,546
SVC Yacht JSC (**)	-	44,709,589
Ben Thanh- Non Nuoc Resort Corporation	495,572,483	-
	1,515,372,083	**363,073,304,848**

Interests from lending	Quarter III 2026	Quarter III 2025
BOT Hung Thang Phu Tho Co., Ltd	151,913,425	151,913,425
	151,913,425	**151,913,425**

As at the end of the financial period, outstanding receivables from and payables to other related parties as follows:

Trade receivables	Closing balance	Opening balance
Hong Hai Tourist Corporation	156,370,500	156,370,500
BOT Hung Thang Phu Tho Co., Ltd	103,483,489	134,790,693
Greenlynk Automotives Co., Ltd (*)	-	342,169,488,311
Meta Infrastructure Engineering JSC	2,042,870,601	2,042,870,601
Ben Thanh- Non Nuoc Resort Corporation	38,322,581	-
Bac Giang Clean Water JSC.	-	4,327,441,501
Total	**2,341,047,171**	**348,830,961,606**

Short-term advance from customers	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	120,000	120,000
Japan Vietnam Medical Investment and Development JSC	-	1,277,880,000
Meta Infrastructure Engineering JSC	1,992,038,000	1,188,134,000
Total	**1,992,158,000**	**2,466,134,000**

Short-term Held-to-maturity investments	Closing balance	Opening balance
Ben Thanh- Non Nuoc Resort Corporation (*)	2,250,000,000	2,250,000,000
BOT Hung Thang Phu Tho Co., Ltd	10,140,185,235	9,689,398,659
Sai Gon - Pleiku Water Supply Joint Stock Company	107,961,134,593	112,661,134,593
Total	**120,351,319,828**	**124,600,533,252**

Other short-term trade receivables	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	-	3,949,398,659
Greenlynk Automotives Co., Ltd (*)	-	9,277,885,362
Tasco Holding Joint Stock Company	-	123,287,673
Ben Thanh- Non Nuoc Resort Corporation	-	180,821,918
Total	**-**	**13,531,393,612**

Long-term Held-to-maturity investments	Closing balance	Opening balance
Tasco Holding Joint Stock Company	249,500,000,000	249,500,000,000
Total	**249,500,000,000**	**249,500,000,000**

Short-term trade payables	Closing balance	Opening balance
BOT Hung Thang Phu Tho Co., Ltd	5,346,000	53,394,000
Sai Gon - Pleiku Water Supply Joint Stock Company	-	1,182,007,670
Japan Vietnam Medical Investment and Development JSC	-	54,567,040
Meta Infrastructure Engineering JSC	13,078,685,288	14,763,328,127
SVC Yacht JSC (**)	-	127,262,100
Hong Hai Tourist Corporation	-	255,252,000
Ben Thanh- Non Nuoc Resort Corporation	9,000,000	-
Greenlynk Automotives Co., Ltd (*)	-	383,055,583,135
Total	**13,093,031,288**	**399,491,394,072**

Short-term advance to suppliers	**Closing balance**	**Opening balance**
Greenlynk Automotives Co., Ltd (*)	-	150,481,725,124
Total	**-**	**150,481,725,124**

Other short-term payables	**Closing balance**	**Opening balance**
BOT Hung Thang Phu Tho Co., Ltd	179,369,000	211,202,000
Greenlynk Automotives Co., Ltd (*)	-	1,257,495,292
Total	**179,369,000**	**1,468,697,292**

(*) The entity became a subsidiary in 2026; therefore, transactions were not listed in this period.

(**) These entities ceased to be related parties of the Company during the period. Transactions with these entities in this period were recognized from the beginning of the year until the date they ceased to be related parties.

VII. Events occurring after the balance sheet date

The Board of Directors confirms that there have been no material events occurring after the balance sheet date up to the date of this report that have not been reviewed, adjusted or disclosed in the financial statements.

VIII. Compareative Information

Effective from 01 January 2026, the Company applies Circular No.99/2025/TT-BTC ("Circular 99"), issued by the Ministry of Finance on 27 October 2025, providing guidance on the enterprise accounting regime and superseding the regulations set forth in Circular No.200/2014/TT-BTC dated 22 December 2014. Certain items have been reclassified and restated to comply with the regulations of Circular 99, as detailed below:

Main items	Code	Closing balance in the previous year's	Reclassified	Opening balance in current period's
Statement of financial position				
A. CURRENT ASSETS	**100**	**27,859,090,416,242**	**39,157,309,110**	**27,898,247,725,352**
I. Cash and cash equivalents	110	4,843,287,293,754	(1,688,728,546,653)	3,154,558,747,101
1. Cash	111	2,764,761,087,606	(1,471,569,390,040)	1,293,191,697,566
2. Cash equivalents	112	2,078,526,206,148	(217,159,156,613)	1,861,367,049,535
II. Short-term financial investments	120	1,724,948,605,821	7,303,533,764,420	9,028,482,370,241
3. Short-term Held-to-Maturity Investments	123	1,682,856,553,278	7,365,212,436,921	9,048,068,990,199
4. Provision for short-term held-to-maturity investments	124	-	(61,678,672,501)	(61,678,672,501)
III. Current receivables	130	14,752,255,721,049	(7,267,542,614,962)	7,484,713,106,087
1. Short-term loans receivable		1,363,851,134,593	(1,363,851,134,593)	-
3. Other current receivables	135	7,398,921,841,371	(5,965,370,152,870)	1,433,551,688,501
4. Provision for short-term doubtful debts	136	(386,167,436,373)	61,678,672,501	(324,488,763,872)
VI. Other current assets	160	602,692,580,120	1,691,894,706,305	2,294,587,286,425
4. Other current assets	165	-	1,691,894,706,305	1,691,894,706,305
B. NON-CURRENT ASSETS	**200**	**24,372,149,784,111**	**(39,157,309,110)**	**24,332,992,475,001**
I. Non-current receivables	210	1,390,449,303,582	(819,122,529,654)	571,326,773,928
1. Long-term loans receivable		199,138,000,000	(199,138,000,000)	-
3. Other non-current receivables	215	1,183,786,305,368	(619,984,529,654)	563,801,775,714
V. Long-term financial investments	260	1,217,476,398,694	779,965,220,544	1,997,441,619,238
1. Long-term Held-to-Maturity Investments	265	16,100,000,000	779,965,220,544	796,065,220,544
3. Dividends and profit payable	313	-	11,790,858,272	11,790,858,272
8. Other current payables	320	2,289,584,724,661	(11,790,858,272)	2,277,793,866,389

Hanoi, 30 October 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Thanh Huong	Bui Thi Binh	Hoang Minh Hung