INTERIM CONSOLIDATED FINANCIAL STATEMENTS

HOANG HUY INVESTMENT SERVICES JOINT STOCK COMPANY

For the accounting period of the 2nd quarter of the year 2026
Accumulated from January 1, 2026 to June 30, 2026

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Hoang Huy Investment Services Joint Stock Company ("the Company") presents its report and the Company's Interim Consolidated Financial Statements for the period from 01 January 2026 to 30 June 2026.

COMPANY

Hoang Huy Investment Service Joint Stock Company was established and operates under the Enterprise Registration Certificate No. 0200815578, initially issued by the Department of Planning and Investment of Hai Phong City on May 10, 2008, and most recently amended for the nineteenth time by the Department of Finance of Hai Phong City on April 28, 2026.

The Company's head office is located at: Building 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT, CHIEF ACCOUNTANT AND BOARD OF SUPERVISION

Members of the Board of Directors, the Board of Management and the Board of Supervision during the accounting period and to the reporting date are:

Board of Directors:

Mr. Do Huu Ha	Chairman
Mr. Do Huu Hau	Member
Mrs. Nguyen Thi Ha	Member
Mr. Nguyen The Hung	Member
Mrs. Nguyen Thi Kim Phung	Independent member

Board of Management, Chief Accountant:

Mr. Nguyen The Hung	Director
Mrs. Ho Thi Xuan Hoa	Chief Accountant

Board of Supervision:

Mrs. Phung Thi Thu Huong	Head of Board
Mr. Nguyen Trong Cuong	Member
Mrs. Bui Thi Tra	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and until the preparation of Interim Consolidated Financial Statements is Mr. Nguyen The Hung, Director.

STATEMENT OF BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

We, the Board of Management of the Company is responsible for the Interim Consolidated Financial Statements which give a true and fair view of the financial position of the Company, its operating results and its cash flows for the period. In preparing those Interim Consolidated Financial Statements, the Board of Management the Company is required to:

- Establish and maintain an internal control system which is determined necessary by Board of Directors and Board of Management to ensure the preparation and presentation of Interim Consolidated Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare and present the Interim Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Interim Consolidated Financial Statements comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that Interim Consolidated Financial Statements give a true and fair view of the financial position as at 30 June 2026, its operation results and cash flows from 01/01/2026 to 30/06/2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Interim Consolidated Financial Statements.

Other commitments

We confirm that our Company has fully complied with all disclosure obligations in accordance with the current laws of Vietnam.

On behalf of the Board of Management

Nguyen The Hung
Legal Representative

Approved, 29 July 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A. CURRENT ASSETS**		**20,927,462,744,274**	**20,296,778,941,897**
110	**I. Cash and cash equivalents**	**03**	**124,587,471,064**	**793,793,457,775**
111	1. Cash		104,571,854,626	255,576,420,056
112	2. Cash equivalents		20,015,616,438	538,217,037,719
120	**II. Short-term investments**	**04**	**977,443,704,089**	**2,435,345,467,867**
123	1. Short-term held-to-maturity investments		977,443,704,089	2,435,345,467,867
130	**III. Short-term receivables**		**477,744,301,393**	**754,724,406,562**
131	1. Short-term trade receivables	05	217,517,812,838	310,976,417,137
132	2. Short-term prepayments to suppliers	06	224,930,381,884	432,254,460,781
135	3. Other short-term receivables	07	38,791,106,671	14,988,528,644
136	4. Allowance for short-term doubtful debts (*)		(3,495,000,000)	(3,495,000,000)
140	**IV. Inventories**	**09**	**18,899,660,444,712**	**16,078,610,690,445**
141	1. Inventories		18,900,948,386,715	16,080,032,979,373
149	2. Allowance for decline of inventories (*)		(1,287,942,003)	(1,422,288,928)
160	**V. Other short-term assets**		**448,026,823,016**	**234,304,919,248**
161	1. Short-term deferred expenses	14	256,899,954,549	140,561,935,627
162	2. Deductible VAT		154,312,470,247	76,598,138,220
163	3. Short-term taxes and other receivables from State budget	19	36,814,398,220	17,144,845,401

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
200	**B. NON-CURRENT ASSETS**		**3,114,900,540,113**	**3,131,432,006,759**
220	**I. Fixed assets**		**299,877,927,729**	**292,274,926,587**
221	1. Tangible fixed assets	11	293,639,644,394	285,889,759,920
222	*- Historical cost*		*326,931,948,108*	*312,874,878,597*
223	*Accumulated depreciation*		*(33,292,303,714)*	*(26,985,118,677)*
227	2. Intangible fixed assets	12	6,238,283,335	6,385,166,667
228	*- Historical cost*		*6,713,000,000*	*6,568,000,000*
229	*- Accumulated amortization*		*(474,716,665)*	*(182,833,333)*
240	**II. Investment properties**	**13**	**2,509,049,595,516**	**2,572,469,791,977**
241	- Historical cost		2,686,737,450,522	2,737,069,370,715
242	- Accumulated depreciation (*)		(177,687,855,006)	(164,599,578,738)
250	**III. Long-term assets in progress**	**10**	**249,110,789,494**	**5,927,645,161**
252	1. Construction in progress		249,110,789,494	5,927,645,161
260	**IV. Long-term investments**	**04**	**10,577,896,111**	**215,548,143,783**
265	1. Long-term held-to-maturity investments		10,577,896,111	215,548,143,783
270	**V. Other long-term assets**		**46,284,331,263**	**45,211,499,251**
271	1. Long-term deferred expenses	14	7,643,316,464	7,040,150,937
272	2. Deferred income tax assets	33	38,641,014,799	38,171,348,314
280	**TOTAL ASSETS**		**24,042,363,284,387**	**23,428,210,948,656**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

(continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**7,341,857,152,381**	**6,975,851,514,445**
310	**I. Current Liabilities**		**5,172,349,107,883**	**4,394,771,594,015**
311	1. Short-term trade payables	16	598,446,349,603	538,369,649,799
312	2. Short-term prepayments from customers	17	4,184,803,741,947	3,529,998,276,496
313	3. Dividend and profit payables	18	23,543,252,595	23,543,252,595
314	4. Short-term taxes and other payables to State budget	19	31,904,949,791	18,526,377,185
315	5. Payables to employees		924,800,035	791,642,864
316	6. Short-term accrued expenses	20	27,453,767,302	30,949,623,686
319	7. Short-term unearned revenue	22	29,295,671,678	7,634,252,432
320	8. Other short-term payables	21	239,508,845,482	238,181,215,650
321	9. Short-term borrowings and finance lease liabilities	15	30,000,000,000	-
322	10. Provisions for short-term payables		9,426,168	319,000,026
323	11. Bonus and welfare fund		6,458,303,282	6,458,303,282
330	**II. Non-current liabilities**		**2,169,508,044,498**	**2,581,079,920,430**
337	1. Long-term unearned revenue	22	-	12,087,500,060
338	2. Other long-term payables	21	13,492,696,297	11,988,296,704
339	3. Long-term borrowings and finance lease liabilities	15	-	390,000,000,000
342	4. Deferred income tax liabilities	33	2,156,015,348,201	2,166,966,878,983
343	5. Provisions for long-term payables		-	37,244,683
400	**D. OWNER'S EQUITY**	**23**	**16,700,506,132,006**	**16,452,359,434,211**
411	1. Contributed capital		4,319,859,680,000	4,319,859,680,000
411a	*Ordinary shares with voting rights*		*4,319,859,680,000*	*4,319,859,680,000*
412	2. Share Premium		161,922,351,645	161,922,351,645
418	3. Development and investment funds		19,572,915,034	19,572,915,034
420	4. Retained earnings		4,536,916,096,488	4,495,349,781,346
420a	*Retained earnings accumulated to previous period*		*4,495,349,781,346*	*942,134,302,001*
420b	*Retained earnings of the current period*		*41,566,315,142*	*3,553,215,479,345*
429	5. Non – Controlling Interests		7,662,235,088,839	7,455,654,706,186
430	**TOTAL CAPITAL**		**24,042,363,284,387**	**23,428,210,948,656**

Approved, 29 July 2026

Preparer	Chief Accountant	Legal Representative
Pham Hong Dung	Ho Thi Xuan Hoa	Nguyen The Hung

MST: 0200815578 CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY Q. LÊ CHÂN - TP. HẢI PHÒNG

INTERIM CONSOLIDATED STATEMENT OF INCOME

From 01/01/2026 to 30/06/2026

Code	ITEMS	Note	2nd quarter		Accumulated for the first 6 months of the year	
			From 01/04/2026 to 30/06/2026	From 01/04/2025 to 30/06/2025	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
			VND	VND	VND	VND
01	**1. Revenue from sales of goods and provision of services**	**25**	**235,266,507,079**	**186,341,440,899**	**479,706,725,232**	**286,654,634,196**
02	2. Revenue deductions	26	1,454,629,628	-	1,454,629,628	-
10	**3. Net revenue from sales of goods and provision of services**		**233,811,877,451**	**186,341,440,899**	**478,252,095,604**	**286,654,634,196**
11	**4. Cost of goods sold and provision of services**	**27**	**204,807,887,861**	**166,551,755,231**	**397,790,302,267**	**252,232,252,765**
20	**5. Gross profit from sales of goods and provision of services**		**29,003,989,590**	**19,789,685,668**	**80,461,793,337**	**34,422,381,431**
21	6. Gain/(loss) on liquidation or disposal of investment properties	28	8,946,575,846	-	8,946,575,846	-
22	7. Financial income	28	34,751,032,977	3,504,458,957,847	75,983,786,129	3,712,022,564,420
23	8. Financial expenses	29	2,152,363,359	12,235,454,949	3,185,574,631	12,349,160,423
24	*In which: Interest expenses*		*57,534,247*	*592,866,484*	*57,534,247*	*707,491,579*
25	9. Selling expense	30	10,459,852,550	11,616,660,911	35,933,448,591	15,795,053,304
26	10. General and administrative expenses	31	11,347,109,751	8,415,766,795	23,326,654,596	10,306,446,610
27	11. Share of joint ventures and associates' profit or loss		-	15,190,549,049	-	(130,228,285,535)
30	**12. Net profit from operating activities**		**48,742,272,753**	**3,507,171,309,909**	**102,946,477,494 -**	**3,577,765,999,979**
31	13. Other income		2,297,527,218	1,107,427,448	2,886,346,468	1,464,565,895
32	14. Other expenses		2,541,235,438	85,716,937	4,160,679,670	449,388,060
40	**15. Other profit**		**(243,708,220)**	**1,021,710,511**	**(1,274,333,202)**	**1,015,177,835**

INTERIM CONSOLIDATED STATEMENT OF INCOME

From 01/01/2026 to 30/06/2026

Code	ITEMS	Note	2nd quarter		Accumulated for the first 6 months of the year	
			From 01/04/2026 to 30/06/2026	From 01/04/2025 to 30/06/2025	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
			VND	VND	VND	VND
50	**16. Total net profit before tax**		**48,498,564,533**	**3,508,193,020,420**	**101,672,144,292**	**3,578,781,177,814**
51	17. Current corporate income tax expense	32	21,431,563,674	5,202,649,724	30,696,849,184	9,820,758,959
52	18. Deferred corporate income tax expense	33	(4,537,405,092)	(2,584,924,936)	(10,985,038,505)	(2,806,606,994)
60	**19. Profit after corporate income tax**		**31,604,405,951**	**3,505,575,295,632**	**81,960,333,613**	**3,571,767,025,849**
61	**20. Profit after tax attributable to owners of the parent**		**25,343,675,902**	**3,508,999,354,503**	**65,508,746,968**	**3,574,473,409,593**
62	**21. Profit after tax attributable to non-controlling interest**		**6,260,730,049**	**(3,424,058,871)**	**16,451,586,645**	**(2,706,383,744)**
70	**22. Basic earnings per share**	**34**			**152**	**9,486**

Approved, 29 July 2026

Preparer	**Chief Accountant**	**Legal Representative**
		CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
Pham Hong Dung	**Ho Thi Xuan Hoa**	**Nguyen The Hung**

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/01/2026 to 30/06/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***101,672,144,292***	***3,578,781,177,814***
	2. Adjustment for		***100,858,615,436***	***(3,559,065,343,161)***
02	- Depreciation and amortization of fixed assets and investment properties		20,017,773,079	13,475,750,313
03	- Allowances and Provisions		(481,165,466)	1,021,021,569
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(7,909,309,545)	6,175,264,168
05	- Gains / losses from investment and financial activities		89,173,783,121	(3,580,444,870,790)
06	- Interest expense		57,534,247	707,491,579
08	***3. Operating profit before changes in working capital***		***202,530,759,728***	***19,715,834,653***
09	- Increase/ decrease in receivables		200,431,223,247	(36,310,682,650)
10	- Increase/ decrease in inventories		(2,820,915,407,342)	(105,152,537,557)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		737,080,086,358	(195,705,330,291)
12	- Increase /decrease in deferred expenses		(116,941,184,449)	28,098,218,066
14	- Interest paid		(3,163,328,768)	(707,491,579)
15	- Corporate income tax paid		(49,133,682,204)	(43,770,098,000)
20	***Net cash flow from operating activities***		***(1,850,111,533,430)***	***(333,832,087,358)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(265,599,704,340)	(600,823,925)
22	Proceeds from disposals of fixed assets and other long-term assets		68,537,692,986	-
23	3. Loans and purchase of debt instruments from other entities		(1,630,713,166,031)	(1,203,335,016,315)
24	4. Collection of loans and resale of debt instrument of other entities		3,278,024,939,667	1,755,779,755,067
25	5. Equity investments in other entities		-	(365,564,700,882)
27	6. Interest and dividend received		90,641,566,482	226,615,790,917
30	***Net cash flow from investing activities***		***1,540,891,328,764***	***412,895,004,862***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		-	799,946,000,000
33	2. Proceeds from borrowings		30,000,000,000	19,420,579,960
34	3. Repayment of principal		(390,000,000,000)	(19,420,579,960)
36	4. Dividends or profits paid to owners		-	(178,500,000)
40	***Net cash flow from financing activities***		***(360,000,000,000)***	***799,767,500,000***
50	**Net cash flows in the period**		**(669,220,204,666)**	**878,830,417,504**

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/01/2026 to 30/06/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
60	**Cash and cash equivalents at the beginning of the period**		**793,793,457,775**	**72,978,921,652**
61	Effect of exchange rate fluctuations		14,217,955	892,283
70	**Cash and cash equivalents at the end of the period**	**03**	**124,587,471,064**	**951,810,231,439**

Approved, 29 July 2026

Preparer	Chief Accountan	Legal Representative
Pham Hong Dung	**Ho Thi Xuan Hoa**	**Nguyen The Hung**

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

From 01/01/2026 to 30/06/2026

1. GENERAL INFORMATION

1.1. Form of ownership

Hoang Huy Investment Service Joint Stock Company was established and operates under the Enterprise Registration Certificate No. 0200815578, initially issued by the Department of Planning and Investment of Hai Phong City on May 10, 2008, and most recently amended for the nineteenth time by the Department of Finance of Hai Phong City on April 28, 2026.

The Company's head office is located at: Building 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City.

Charter capital of the Company is: VND 4,319,859,680,000; equivalent 431,985,968 shares, par value of one share is VND 10,000.

1.2. Business field

- Trading in passenger cars, trucks, and related spare parts, auxiliary equipment and real estate business.

1.3. Business activities

Main business activities of the Company include:

- Real estate business and land use rights owned, used, or leased by the company, specifically:
  + Leasing houses and construction works for sublease;
  + For land leased by the State: permitted to invest in the construction of residential housing for lease; invest in the construction of houses and non-residential buildings for sale, lease, or lease-purchase;
  + Receiving the transfer of all or part of a real estate project from another investor to construct houses and buildings for sale, lease, or lease-purchase;
  + For land allocated by the State: permitted to invest in the construction of residential housing for sale, lease, or lease-purchase. (Clause 3, Article 11 of the Law on Real Estate Business 2014).
- Sale of spare parts and accessories for automobiles and other motor vehicles (excluding auction activities);
- Manufacturing of spare parts and accessories for motor vehicles and vehicle engines;
- Wholesale of automobiles and other motor vehicles (excluding auction activities);
- Maintenance and repair of automobiles and other motor vehicles;
- Dealership of automobiles and other motor vehicles (excluding auction activities);
- Construction of residential buildings;
- Construction of non-residential buildings;
- Completion of construction works.

1.4. Group structure

- The Group's subsidiaries consolidated in Interim Consolidated Financial Statements as at 30 June 2026 include:

Name	Address	Proportion of ownership	Proportion of voting rights	Principal activities
- Hoang Giang Service Development Joint Stock Company	Km9,National Highway 5, An Duong Ward, Hai Phong City	99.79%	99.79%	Automobile and motor vehicle trading, real estate business
- Pruksa Vietnam Company Limited	Room A,8th Floor, 116 Nguyen Duc Canh Building, Le Chan Ward, Hai Phong City	90.17%	90.17%	Social housing construction
- HHS Capital Joint Stock Company	No.116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City	99.996%	99.996%	Real estate investment and business through shareholding of real estate development companies
- CRV Real Estate Group Joint Stock Company (CRV)	4th Floor, No.183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi City	51.15%	58.53%	Construction and real estate business
- Dai Thinh Vuong Construction Joint Stock Company	No.116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City	51.15%	58.53%	Real estate business
- Dai Loc House Development Joint Stock Company	No.116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City	51.14%	58.53%	Real estate business

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

Annual accounting period commences from 1 January and ends as at 31 December.
The Company maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Company applies the Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance, Circular No. 202/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance, and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC providing guidance on the methods for preparation and presentation of consolidated financial statements.

Declaration of compliance with Accounting Standards and Accounting System

The Company applies Vietnamese Accounting Standards and supplementary documents issued by the State. The Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary document as well as with current Accounting Standards and Accounting System.

2.3. Changes in accounting policies and notes

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 amending and supplementing some articles of the Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 1 January 2026. On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing some articles of the Circular No. 202/2014/TT-BTC guiding the preparation and presentation of Consolidated Financial Statements, effective from January 01, 2026.

The company has adopted the applicable requirements of Circular No. 99/2025/TT BTC and Circular No. 43/2026/TT BTC effective from 1 January 2026 on a prospective basis. The Circular introduced changes in the presentation of items in the Financial Statements. The comparative information is reclassified to conform to the current period's presentation. Details on the reclassification of comparative information are disclosed in Note 59 of the Interim Consolidated Financial Statements.

2.4. Basis for the preparation of the Interim Consolidated Financial Statements

The Company's interim consolidated financial statements are prepared by consolidating the Company's separate financial statements and the financial statements of its subsidiaries controlled by the Company (the subsidiaries), which are prepared for the accounting period from 1 January 2026 to 30 June 2026.

Control right is achieved when the Company has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Company. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Company and its subsidiaries.

The operating results of subsidiaries acquired or disposed during the period are included in the Interim Consolidated financial statements from the effective date of acquisition or up to the effective date of disposal.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from Consolidated financial statements.

Non - controlling interests
Non - controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by owners.

Profit and loss when there is a change in the Group's ownership in subsidiaries:

- In case subsidiaries raise additional capital from the owners when preparing Consolidated Financial Statements: the Parent company determines and presents the changes in its ownership and non - controlling interests in the net assets of the subsidiary before and after raising additional capital.

2.5. Accounting estimates

The preparation of the Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of the Consolidated Financial Statements and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in the Consolidated Financial Statements include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Allowance for bad debts;
- Estimated useful life of fixed assets;
- Classification and allowance of financial investments;
- Ước tính giá trị hợp lý của bất động sản đầu tư;
- Estimated cost of goods sold of real estate activities;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Company's Interim Consolidated Financial Statements and that are assessed by the Board of Management of the Company to be reasonable under the circumstances.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company include cash, cash equivalents, trade receivables, other receivables, lending loans, long-term and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

Financial liabilities of the Company include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the accounting period because the prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.7. Foreign currency transactions

Foreign currency transactions during the accounting period are transferred into Vietnam Dong using the actual rate at transaction date (is the Telegraphic Transfer Middle (TTM) of the commercial bank where the Company regularly conducts transactions)/or applies the approximate to the TTM of the commercial bank where the Company regularly conducts transactions , its disparity does not exceed +/- 1% compared to the average transfer exchange rate.

Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Consolidated Financial Statements is determined under the following principles:
- For monetary items denominated, applying the TTM of the commercial bank where the Company regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Company opens its accounts;

All exchange differences arising as a result of transactions or revaluation at the balance sheet date shall be recorded into the financial income or expense in the period.

2.8. Cash and cash equivalents

Cash comprises cash on hand, demand deposits and monetary gold held as a reserve asset, exclusive of gold classified as inventories and used as raw materials for production of goods for sale.

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.9. Business combination and goodwill

All business combinations shall be accounted for by applying the purchase method. The cost of a business combination includes the aggregate of the fair values, at the date of exchange, of assets given, liabilities incurred or assumed, and equity instruments issued by the acquirer, in exchange for control of the acquiree plus any costs directly attributable to the business combination. The acquiree's identifiable assets, liabilities and contingent liabilities in business combination are measured at their fair values at the acquisition date.

The goodwill or gain from a bargain purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the subsidiary's identifiable net assets at the acquisition date held by Parent. Gain from a bargain purchase (if any) will be recognized in the Consolidated income statement. Goodwill is amortized on a straight-line basis over an estimated useful life of 10 years. Periodically, the Company will assess goodwill for impairment the subsidiary, if there is evidence that the impairment of loss of goodwill exceeds the annual amortization amount, impairment loss shall be recognized in the period in which it arises.

2.10. Financial investments

Investments held to maturity comprise term deposits, negotiable instruments (including treasury bills and promissory notes, certificate of deposit), bonds, preference shares classified as liabilities and loans, etc. held to maturity to earn profits periodically and other held to maturity investments or of a similar nature and excluding derivative instruments.

Investments in joint ventures and associates: During the period, the buyer determines the date of purchase and the cost of investments and implements accounting procedures in accordance with the Vietnamese Accounting Standards on "Financial reporting of interest in joint ventures" and "Accounting for investments in associates".

In the consolidated financial statements, investments in associates are accounted for using the equity method. Under the equity method, an investment is initially recognized in the consolidated statement of financial position at cost and is subsequently adjusted to reflect the Group's share of changes in the associate's net assets after the acquisition date. Goodwill arising on the acquisition of an investment in an associate is included in the carrying amount of the investment. The Group does not amortize such goodwill but performs an annual assessment to determine whether the goodwill is impaired.

For the adjustment of the value of investments in joint ventures and associates from the date of investment to the beginning of the reporting year, the Company shall:

- For the adjustment to the income statement of previous periods/year: make an adjustment to the undistributed profit after tax according to net adjusted accumulated amount to the beginning of the period.
- For the adjustment due to the difference in revaluation of assets and the difference in foreign exchange rates, recorded in the balance sheet of the previous the periods: determine the adjustment to the corresponding items on the Statement of Financial Position according to net accumulated adjusted amount.

For the adjustment of the value of investments in joint ventures and associates arising in the period,the Company shall exclude the preferred dividends of other shareholders (if preferred shares are classified as Owner's capital); expected number of deductions for bonus and welfare funds of joint ventures and associates; share of profits related to transactions of joint ventures, associates contributing capital or selling assets to the Company before determining the Company's share in the profit or loss of the joint venture or associated company during the reporting period. the Company then adjusts the value of the investment in proportion to its share in profits and losses of joint ventures and associates and immediately recognizes it in the Consolidated Income Statement..

Financial Statements of associates are prepared in the same period with the Group's consolidated financial statements and use the consistent accounting policies with the Group's policies. Adjustment shall be made if necessary to ensure the consistence with the Group's accounting policies.

Allowance for devaluation of investments is made at the end of the period as follows:

- Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.11. Receivables

The receivables shall be recorded in detail in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on the Interim Consolidated Financial Statements according to their remaining terms at the reporting date .

The allowance for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the allowances for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating possible losses.

2.12. Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, if the net realizable value of inventories is lower than the original price, inventories must be valued according to the net realizable value at the reporting date of Financial Statements.

Net realizable value is estimated based on the selling price of the inventory less the estimated costs for completing the products and the estimated costs needed for their consumption.

The value of inventories
The value of real estate inventories is determined using the specific identification method.
Inventory is measured using the monthly weighted average method at the Parent Company and the specific identification method at Hoang Giang Service Development Joint Stock Company.

Provision for inventory write-downs is made at the end of the year based on the difference between the cost of inventory and its net realizable value. For components, the Company applies a provision rate of 20% for slow-moving components aged 3 to 5 years, 40% for those aged 5 to 7 years, and 70% for components slow-moving over 7 years.

2.13. Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation/ amortization and carrying amount.

Subsequent measurement after initial recognition
If these costs aument future economic benefits obtained from the use of tangible fixed assets are extended to their initial standards conditions, these costs are capitalized as an incremental in their historical cost.

Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Statement of Income in the period in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	10 - 45 Years
- Other Machinery, equipment	03 - 08 years
- Vehicles, Transportation equipment	06 - 10 years
- Office equipment and furniture	03 - 10 years
- Long-term land use rights	No depreciation
- Management software	05 years

2.14. Investment properties

Investment properties are initially recognised at historical cost.
Investment properties held for capital appreciation prior to 01 January 2015 are depreciated on a straight-line basis similar to other fixed assets, but from 01 January 2015 they are not depreciated.
Investment properties held for operating lease are recorded at cost, accumulated depreciation and carrying amount.
Investment properties are depreciated using the straight-line method with expected useful life as follows:

- Buildings, structures	25 - 50 years

An item of owner-occupied property or inventories only becomes an investment property when it using purposes has been changed, evidenced by commencement of stopping using that item and starting to operate leasing for the third party or completing the construction period. The investment property is transferred to owner-occupied property or inventories only where it undergoes a change in use, evidenced by commencement of starting using the assets by owner or development with a view to sale. The transferring from investment property to owner-occupied property or inventories will not change the original cost and carrying amount of asset as at the date of transfer.

2.15. Construction in progress

Construction in progress includes fixed assets which is being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.16. Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.17. Deferred expenses

The expenses incurred but related to operating results of several accounting periods are recorded as deferred expenses and are allocated to the operating results in the accounting periods.

The calculation and allocation of long-term deferred expenses to operating expenses in the accounting period should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of deferred expenses of the Company include:

- Deferred land expenses include prepaid land rental, including those related to leased land for which the Company Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with the Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance guiding regulation on management, use and depreciation of fixed assets and other expenses related to ensure for the use of leased land.These expenses are recognized in the consolidated statement of income on a straight-line basis according to the lease term of the contract.
- Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than 30 million dongs and and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis within 3 years.
- Brokerage costs and other selling expenses of real estate projects are recognized based on actual costs incurred at the time they arise. These costs are recognized in the income statement in proportion to the portion of real estate properties sold during the year.
- Other prepaid expenses are recorded at their historical costs and allocated on the straight-line basis within 3 years.

2.18. Payables

The payables shall be recorded in detail in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Company. The payables shall be classified into short-term payables or long-term payables on the Consolidated Financial Statements according to their remaining terms at the reporting date.

2.19. Dividend and profit payables

Dividend and profit payables (in cash or non-monetary assets) are recognized when the company has no unconditional right to avoid the obligation to pay dividends and profits to shareholders and capital-contributing members of the Company according to relevant laws.

The recognition time is when the entity has no unconditional right to avoid the distribution of dividends: after the announcement of dividend payment from the Board of Directors and the announcement of the record date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.20. Borrowings

Borrowings shall be recorded in detail in terms of lending entities, loan agreement and terms of borrowings and finance lease liabilities. In case of borrowings denominated in foreign currency, they shall be recorded in detail in terms of types of currency.

2.21. Borrowing costs

Borrowing costs are recognized as operating expenses in Company, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs".

2.22. Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made and other payables such as annual leave salary, expenses arising from seasonal cessation of production, interest expenses, accrued expenses to estimate the cost of real estate, etc. which are recorded as operating expenses of the period.

Costs are accrued on a provisional basis to estimate the cost of goods sold for real estate inventory and completed properties sold. The accrual is calculated as the difference between the estimated cost, based on the budgeted unit cost of the real estate inventory and completed properties determined to have been sold (based on the area sold), and the aggregate actual costs incurred.

2.23. Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:
- The Company has a present debt obligation (legal obligation or joint obligation) as a result of past events;
- It is probable that the decrease in economic benefits may lead to the requirement for debt settlement;
- Debt obligation can be estimated reliably.

Only expenses related to the previously recorded provision for payables shall be offset by that provision for payables.

Provisions for payables are recognized as operating expenses of the accounting period. In case the provision made for the previous accounting period but not used up exceeds the one made for the current period, the difference is reversed against operating expenses.

2.24. Deferred revenue

Deferred revenues include prepayments from customers for one or many accounting periods relating to asset leasing; revenues corresponding to the discounts offered to clients in the traditional customer loyalty, etc.

Deferred revenues are transferred to ... (thuyết minh theo thực tế của đơn vị: revenue from sale of goods and rendering of services /or financial income with the amount corresponding to each accounting period.

2.25. Owner's equity

Owner's equity is stated at the actually contributed capital of the owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Retained earnings are used to present the Company's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Company.

2.26. Revenue

Revenue is recognized when the Company is able to receive economic benefits that can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, after deducting trade discounts, sales rebates, and sales returns. The following specific recognition criteria must also be met when recognizing revenue:

Revenue from sale of goods:
- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from provision of services:
- The percentage of completion of the transaction at the Statement of Financial Position date can be measured reliably.

Financial income

Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the Company shall be recognised when the two conditions are satisfied:
- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

Dividend income shall be recognised when the Company's right to receive dividend is established..

2.27. Revenue deductions

Revenue deductions from sales of goods and provision of services arising in the period include: Trade discounts, sales discounts and sales returns.

Trade discount, sales discount and sales return incurred in the same period of sale of goods and rendering of services are recorded as a decrease in revenue in the incurring period. In case goods and services are sold in the previous periods, but until the next period they are incurred as deductible items, the Company records the decrease in revenue under the following principles: If it is incurred prior to the issuance of Financial Statements, it is then recorded as a decrease in revenue on the Financial Statements of reporting period (the previous period); and if it is incurred after the issuance of Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period)

2.28. Cost of goods sold and provision of services

Cost of goods sold and services rendered are cost of finished goods, merchandises, materials sold or services rendered during the period, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, provision for devaluation of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the year even when products and goods have not been determined as sold.

2.29. Financial expenses

Items recorded into financial expenses comprise:
- Borrowing costs;
- Losses from sale of foreign currency.

The above items are recorded by the total amount arising in the period without offsetting against financial income.

2.30. Selling expenses, General and administration expenses

Selling expenses comprise actual costs incurred in connection with the supply of goods and services.
General and administrative expenses comprise actual costs incurred for the general administration of the Company.

2.31. Liquidation or disposal of fixed assets and investment properties

Liquidation or disposal of fixed assets and investment properties is recognized in the Interim Consolidated Statement of Income when the majority of the risks and benefits associated with ownership are transferred to the buyer.

The gain or loss from the liquidation or disposal of fixed assets and investment properties are determined as the difference between revenue and expenses directly related to the sale of the fixed assets, investment properties and carrying amount of fixed assets and investment properties. The gain or loss from the liquidation or disposal of investment properties presented on a net basis in the Statement of Income.

2.32. Corporate income tax

a) Deferred income tax asset and Deferred income tax liability

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred income tax asset and Deferred income tax liability are determined based on ... (thuyết minh theo thực tế của từng đơn vị: prevailing corporate income tax rate (or corporate income tax rate which is estimated to change in the future (due to the deferred income tax asset or deferred income tax liability are reversed when the new tax rates have been enacted), tax rates and tax laws enacted at the end of the accounting period.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilized. Deferred tax assets are recorded a decrease to the extent that it is not sure taxable economic benefits will be usable.

b) Current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

For the accounting year from January 1, 2026, to June 30, 2026, the Company applied a corporate income tax rate of 20% for business activities generating taxable income, while for social housing business activities at the subsidiary – Pruksa Vietnam Co., Ltd., a corporate income tax rate of 10% was applied.

2.33. Earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund and allowance for Board of Directors) by the weighted average number of ordinary shares outstanding during the period .

2.34. Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. the Company's related parties include:

- Organizations, directly or indirectly having control the Company, are controlled by the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Organizations that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.
- Other organizations and individuals identified as related parties in accordance with current legal regulations.

In considering the relationship of related parties to serve for the preparation and presentation of the Interim Consolidated Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

2.35. Segment information

A segment is a distinguishable component of the Company that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other ones.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Company in order to help users of financial statements better understand and make more informed judgements about the Company as a whole.

3. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	3,913,656,012	3,873,284,452
Demand deposits	100,658,198,614	251,703,135,604
Cash equivalents	20,015,616,438	538,217,037,719
	124,587,471,064	**793,793,457,775**

Detailed information on demand deposits and cash equivalents as at 30 June 2026 as follows:

	Currency	Term	Interest Rate	Value
				VND
Demand deposits				
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Hai Phong Branch	VND	Non-term	Non-term deposit interest rate	22,662,787,238
- Other	VND	Non-term	Non-term deposit interest rate	77,995,411,376
				100,658,198,614
Cash equivalents				
- Vietnam Bank for Agriculture and Rural Development – Dong Hai Phong Branch	VND	1 month	4.75%	20.015,616,438
				20,015,616,438

4. FINANCIAL INVESTMENTS

a) Held to maturity investments

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a1) Short-term						
- Term deposits	906,718,761,958	906,718,761,958	-	2,140,652,492,109	2,140,652,492,109	-
Ho Chi Minh City Development Joint Stock Commercial Bank – Hai Phong Branch	*217,768,308,305*	*217,768,308,305*	-	*279,510,486,463*	*279,510,486,463*	-
Tien Phong Commercial Joint Stock Bank – To Hieu Branch	*106,326,363,387*	*106,326,363,387*	-	*83,711,351,030*	*83,711,351,030*	-
Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	*185,369,130,097*	*185,369,130,097*	-	*317,893,526,418*	*317,893,526,418*	-
Asia Commercial Joint Stock Bank – Hai Phong Branch	*35,956,693,151*	*35,956,693,151*	-	*263,132,891,530*	*263,132,891,530*	-
Saigon Tai Loc Joint Stock Commercial Bank – Hai Phong Branch	*87,676,191,403*	*87,676,191,403*	-	*281,135,617,890*	*281,135,617,890*	-
Military Commercial Joint Stock Bank - Thanh Xuan Branch	*110,360,000,000*	*110,360,000,000*	-	*105,190,000,000*	*105,190,000,000*	-
An Binh Commercial Joint Stock Bank	-	-	-	*576,935,057,961*	*576,935,057,961*	-
Others	*163,262,075,615*	*163,262,075,615*	-	*233,143,560,817*	*233,143,560,817*	-
- Certificates of deposit	70,724,942,131	70,724,942,131	-	294,692,975,758	294,692,975,758	-
Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	*70,724,942,131*	*70,724,942,131*	-	*294,692,975,758*	*294,692,975,758*	-
	977,443,704,089	**977,443,704,089**	**-**	**2,435,345,467,867**	**2,435,345,467,867**	**-**

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a2) Long-term						
- Certificates of deposit	10,577,896,111	10,577,896,111	-	215,548,143,783	215,548,143,783	-
Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	*10,577,896,111*	*10,577,896,111*	-	*215,548,143,783*	*215,548,143,783*	-
	10,577,896,111	**10,577,896,111**	**-**	**215,548,143,783**	**215,548,143,783**	**-**

Detailed information on held-to-maturity investments as at 30/06/2026 is as follows:

Term deposits:

	Currency	Term	Interest Rate	Value
				VND
- Ho Chi Minh City Development Joint Stock Commercial Bank – Hai Phong Branch	VND	06 months	7,4% - 8,5%	217,768,308,305
- Tien Phong Commercial Joint Stock Bank – To Hieu Branch	VND	06 months	7.6%	106,326,363,387
- Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	VND	06 months	5,5% - 8,8%	185,369,130,097
- Military Commercial Joint Stock Bank - Thanh Xuan Branch	VND	06 -12 months	8,5% - 9,0%	110,360,000,000
- *Others*	VND	06 months	5,2% - 8,5%	286,894,960,169
				906,718,761,958

Term deposits:

	Currency	Term	Interest Rate	Value
				VND
- Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	VND	48 months	6.7%	81,302,838,242
				81,302,838,242

5. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***217,517,812,838***	***(3,495,000,000)***	***310,976,417,137***	***(3,495,000,000)***
- Receivables from customers purchasing houses in real estate projects	126,710,770,433	-	221,111,417,137	-
- Receivables from customers purchasing	90,807,042,405	-	89,865,000,000	-
+ *Nam Viet Car Trading and Production Company Limited*	*59,210,000,000*	-	*37,770,000,000*	-
+ *Phu Man Trading Service Joint Stock Company*	*6,632,540,840*	-	*36,615,000,000*	-
+ *Phuc Hung Production, Trading and Services Joint Stock Company*	*3,495,000,000*	*(3,495,000,000)*	*3,495,000,000*	*(3,495,000,000)*
- *Others*	*21,469,501,565*	-	*11,985,000,000*	-
	217,517,812,838	**(3,495,000,000)**	**310,976,417,137**	**(3,495,000,000)**

6. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***224,930,381,884***	-	***432,254,460,781***	-
- China DongFeng Motor Industry Import and Export CO.,LTD	-	-	19,695,705,900	-
- Minh Truong Mechanical and Construction Joint Stock Company	15,455,563,340	-	51,755,325,987	-
- Thuy Ngan Trading and Construction Company Limited	22,237,728,271	-	35,006,874,406	-
- Bac Giang Construction Joint Stock Company No.1	35,625,847,326	-	61,649,738,698	-
- Phuong Ngoc Construction - Trade - Service Company Limitd	28,328,721,465	-	23,715,659,972	-
- Hanoi Technical Construction and Installation Investment Joint Stock	29,615,062,800	-	10,736,049,000	-
- Hanoi Construction Joint Stock Company No 1	25,411,699,366	-	48,670,387,525	-
- Other customers	68,255,759,316	-	181,024,719,293	-
	224,930,381,884	-	**432,254,460,781**	-

7. SHORT-TERM OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
- Mortgages	26,369,466,000	-	3,769,466,000	-
- Import VAT on goods pending customs clearance	3,733,475,328	-	-	-
- Other receivables	8,688,165,343	-	11,219,062,644	-
	38,791,106,671	**-**	**14,988,528,644**	**-**

8. DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
+ Trade receivables	***3,495,000,000***	-	***3,495,000,000***	-
Phuc Hung Production, Trading and Services Joint Stock Company	3,495,000,000	-	3,495,000,000	-
	3,495,000,000	**-**	**3,495,000,000**	**-**

9. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Automobile business inventories				
- Goods in transit	46,910,556,372	-	-	-
- Raw materials and supplies	146,218,694,370	(1,287,942,003)	64,332,319,849	(1,422,288,928)
- Finished goods	40,158,351,990	-	34,429,154,779	-
- Merchandise inventories	10,472,819,126	-	8,242,637,076	-
- Goods on consignments	239,823,457,243		210,565,788,930	
Real estate inventories				
- Raw materials and supplies	1,165,322,132	-	1,165,322,132	-
- Work in progress expenses	17,398,129,077,762	-	14,677,412,113,128	-
+ Hoang Huy New City - II Project [(1.1)]	*16,060,752,025,708*	-	*14,675,460,361,569*	-
+ Investment project for the construction of a high-rise mixed-use building and commercial services at Lot I.14/CTHH-01	*1,327,980,877,280*	-	-	-
+ Others	*9,396,174,774*	-	*1,951,751,559*	-
- Finished goods [(1.2)]	999,626,360,981	-	1,067,637,865,110	-
+ Finished goods – H1 Building under Hoang Huy Commerce Project	*844,096,004,037*	-	*911,303,600,166*	-
+ Finished goods – Gold Tower Building	*143,036,496,600*	-	*143,036,496,600*	-
+ Others	*12,493,860,344*	-	*13,297,768,344*	-
- Goods [(1.3)]	18,443,746,739	-	16,247,778,369	-
	18,900,948,386,715	**(1,287,942,003)**	**16,080,032,979,373**	**(1,422,288,928)**

(1.1) This is an investment project for building a new urban area along the extended Do Muoi Street and surrounding areas in Thuy Nguyen Ward, Hai Phong City (the "Hoang Huy New City - II Project"). The project includes low-rise housing area, social housing apartment buildings and apartment complex combined with commercial services. As at 30 June 2026, the structural works of certain low-rise residential units had been completed, while the remaining project components and works were under construction.

(1.2) Finished products include apartments and commercial centers at the Golden Land Building projects of CRV Real Estate Group Joint Stock Company, the Grand Tower building in the Hoang Huy – So Dau project of Dai Thinh Vuong Construction Joint Stock Company, and the H1 building in the Hoang Huy Commerce project of Dai Loc House Development Joint Stock Company.

(1.3) As at 30 June 2026, real estate inventories comprise 02 houses at Hoang Huy Riverside Project, located at No. 1 and No. 8 Chi Lang Street, Thuong Ly Ward, Hai Phong City.

10. LONG-TERM ASSET IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
- ***Construction in progress***	***249,110,789,494***	***249,110,789,494***	***5,927,645,161***	***5,927,645,161***
Common items at the Low-Income Housing Project in An Hai Ward, Hai Phong City	5,927,645,161	5,927,645,161	5,927,645,161	5,927,645,161
17B Ba Trieu Project (*)	243,183,144,333	243,183,144,333	-	-
	249,110,789,494	**249,110,789,494**	**5,927,645,161**	**5,927,645,161**

17B Ba Trieu Project (*)

- The balance represents costs incurred in connection with the acquisition of the land use rights and assets attached to the land at 17B Ba Trieu for the purpose of constructing the Company's head office building and leasing. As at 30 June 2026, the Company was still in the process of completing the legal procedures relating to the acquisition of this land plot.

11. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Administrative equipment	**Total**
	VND	VND	VND	VND	**VND**
Historical cost					
Beginning balance	272,266,890,760	3,762,238,587	35,099,633,036	1,746,116,214	312,874,878,597
- Purchase in the period	-	-	-	214,383,334	214,383,334
- Increase due to the revaluation of assets	15,688,850,097	-	-	-	15,688,850,097
- Transfer to investment properties	(270,500,000)	-	-	-	(270,500,000)
- Liquidation, disposal	-	-	(1,575,663,920)	-	(1,575,663,920)
Ending balance	**287,685,240,857**	**3,762,238,587**	**33,523,969,116**	**1,960,499,548**	**326,931,948,108**
Accumulated depreciation					
Beginning balance	17,352,267,598	2,283,923,044	6,415,070,086	933,857,949	26,985,118,677
- Depreciation in the period	4,055,528,401	160,029,348	2,414,297,167	140,584,748	6,770,439,664
- Transfer to investment properties	(132,826,185)	-	-	-	(132,826,185)
- Liquidation, disposal	-	-	(330,428,442)	-	(330,428,442)
Ending balance	**21,274,969,814**	**2,443,952,392**	**8,498,938,811**	**1,074,442,697**	**33,292,303,714**
Net carrying amount					
Beginning balance	254,914,623,162	1,478,315,543	28,684,562,950	812,258,265	285,889,759,920
Ending balance	**266,410,271,043**	**1,318,286,195**	**25,025,030,305**	**886,056,851**	**293,639,644,394**

- The historical cost of fully depreciated fixed assets that remain in use at the end of the period was VND 10,891,072,505.

12. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Promotional programs	**Total**
	VND	VND	VND	**VND**
Historical cost				
Beginning balance	3,520,000,000	260,000,000	2,788,000,000	6,568,000,000
- Purchase in the period	-	145,000,000	-	145,000,000
Ending balance	**3,520,000,000**	**405,000,000**	**2,788,000,000**	**6,713,000,000**
Accumulated amortization				
Beginning balance	-	12,999,999	169,833,334	182,833,333
- Amortization in the period	-	38,083,332	253,800,000	291,883,332
Ending balance	**-**	**51,083,331**	**423,633,334**	**474,716,665**
Net carrying amount				
Beginning balance	3,520,000,000	247,000,001	2,618,166,666	6,385,166,667
Ending balance	**3,520,000,000**	**353,916,669**	**2,364,366,666**	**6,238,283,335**

13. INVESTMENT PROPERTIES

Investment properties held for lease

	Buildings and land-use rights	**Total**
	VND	**VND**
Historical cost		
Beginning balance	2,737,069,370,715	2,737,069,370,715
- Change in the use purpose of fixed assets	30,603,402,149	30,603,402,149
- Liquidation, disposal	(80,935,322,342)	(80,935,322,342)
Ending balance	**2,686,737,450,522**	**2,686,737,450,522**
Accumulated depreciation		
Beginning balance	164,599,578,738	164,599,578,738
- Depreciation in the period	36,920,025,656	36,920,025,656
- Change in the use purpose of fixed assets	132,826,185	132,826,185
- Liquidation, disposal	(23,964,575,573)	(23,964,575,573)
Ending balance	**177,687,855,006**	**177,687,855,006**
Net carrying amount		
Beginning balance	2,572,469,791,977	2,572,469,791,977
Ending balance	**2,509,049,595,516**	**2,509,049,595,516**

- Investment properties comprise:

+ The apartments in the Low-Income Housing Project in An Hai Ward, Hai Phong City are owned by Pruksa Vietnam Co., Ltd. The applicable rental price is the rate approved by the City People's Committee. The rental payments are made in advance for the entire lease term (5 years) under the lease agreement.

+ Some commercial center booths and rental apartments in the Golden Land Building Project are owned by CRV Real Estate Group Joint Stock Company and Hoang Giang Service Development Joint Stock Company; the Grand Tower building in the Hoang Huy – So Dau project is owned by Dai Thinh Vuong Construction Joint Stock Company, and the H1 building in the Hoang Huy Commerce project is owned by Dai Loc House Development Joint Stock Company. These projects are in the process of final settlement. The value of investment properties is temporarily calculated based on the accumulated project costs and will be adjusted upon completion of the project settlement.

The fair value of investment properties held for rental purposes and investment properties held for capital appreciation has not been formally appraised and determined as of 1 January 2026 and 30 June 2026. However, based on the rental performance and prevailing market prices of these properties, the Company's Board of Directors believes that the fair value of the investment properties exceeds their carrying amount as of the beginning of the period, throughout the period, and at the end of the reporting period.

14. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Infrastructure and operating lease expenses	127,483,871	957,812,471
- Dispatched tools and supplies	26,123,600	34,026,863
- Signage costs at dealerships	78,558,418	203,932,349
- Selling expenses for unsold apartments	256,358,438,127	139,102,343,377
- Others	309,350,533	263,820,567
	256,899,954,549	**140,561,935,627**
b) Long-term		
- Prepaid expenses of operating lease (*)	5,515,284,642	5,590,836,487
- Dispatched tools and supplies	1,033,419,877	1,030,069,897
- Property repair costs	771,711,876	50,007,310
- Others	322,900,069	369,237,243
	7,643,316,464	**7,040,150,937**

(*) Land lease costs according to Notification No. 11327/TB-CT dated October 5, 2017, from the General Department of Taxation for the land plot located in An Hai Ward, Hai Phong City, with an area of 7,090.2 m². The land is intended for the construction of a school and management office (within the approved construction list of the Low-Income Housing Project in An Hai Ward, Hai Phong City, by Pruksa Vietnam Co., Ltd.). The land is leased from the State under a one-time payment method. The lease term is 44 years and 6 months from June 29, 2017, to January 2, 2063, with an initial lease payment of VND 10,738,650,807.

15. BORROWINGS AND FINANCE LEASE LIABILITIES

	Beginning balance	During the period		Ending balance
		Increase	Decrease	
	VND	VND	VND	VND
a) Short-term borrowings				
- Short-term debts	-	30,000,000,000	-	30,000,000,000
+ Hoang Huy Investment Financial Services Joint Stock Company	-	30,000,000,000	-	30,000,000,000
	-	**30,000,000,000**	**-**	**30,000,000,000**
b) Long-term borrowings				
- Long-term debts	390,000,000,000	-	390,000,000,000	-
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo	390,000,000,000	-	390,000,000,000	-
	390,000,000,000	**-**	**390,000,000,000**	**-**
Amounts payable for settlement within 12 months	-	-	-	-
Amount payable for settlement after 12 months	**390,000,000,000**			**-**

Detailed information on Short-term borrowings:

	Contract No.	Currency	Rate	Maturity	Credit limit	Loan purpose	Guarantee	Ending balance	Beginning balance
								VND	VND
								30,000,000,000	-
Hoang Huy Investment Financial Services Joint Stock Company	Loan Agreement No. 23.06/HĐVV/TCH-CRV dated 23 June 2026	VND	10.0%	12 months	500,000,000,000	Additional working capital funding	Unsecured	30,000,000,000	-
								30,000,000,000	**-**

16. SHORT-TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***598,446,349,603***	***538,369,649,799***
- China DongFeng Motor Industry Import and Export CO.,LTD	390,272,868,336	364,010,539,475
- Ecoba Vietnam Joint Stock Company	114,773,249,724	124,773,249,724
- Others	93,400,231,543	49,585,860,600
	598,446,349,603	**538,369,649,799**

17. SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning balance
	VND	VND
Related parties		
Others	***4,184,803,741,947***	***3,529,998,276,496***
- Individual customers' advance payments for house purchases according to the schedule	4,178,683,380,642	3,522,840,860,984
+ Project Hoang Huy New City - II	*4,132,229,254,030*	*3,453,101,767,384*
+ Hoang Huy Commerce Project	*46,454,126,612*	*65,856,347,802*
+ Others	-	*3,882,745,798*
- Others	6,120,361,305	7,157,415,512
	4,184,803,741,947	**3,529,998,276,496**

18. DIVIDEND AND PROFIT PAYABLES

	Ending balance	Beginning balance
	VND	VND
- Dividend and profit payables	23,543,252,595	23,543,252,595
	23,543,252,595	**23,543,252,595**

19. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Openning receivable	Openning payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	2,047,842,829	4,230,559,056	41,065,914,279	38,037,372,971	447,833,962	5,659,091,497
- Export, import duties	-	-	91,124,261,499	82,091,659,899	-	9,032,601,600
- Corporate income tax	15,086,515,255	12,175,767,659	30,696,849,184	49,133,682,204	36,357,676,941	15,010,096,325
- Personal income tax	5,672,447	213,007,345	605,192,257	520,482,358	4,072,447	296,117,244
- Land tax and land rental	4,814,870	-	1,065,872,514,677	1,065,872,514,677	4,814,870	-
- Fees, charges and other payables	-	1,907,043,125	3,297,255,396	3,297,255,396	-	1,907,043,125
	17,144,845,401	**18,526,377,185**	**1,232,661,987,292**	**1,238,952,967,505**	**36,814,398,220**	**31,904,949,791**

20. ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Advance deduction for expenses supporting interest on loans for customers purchasing apartments	612,619,873	-
- Accrued construction and completion costs for projects	11,827,563,864	13,252,557,457
- Land use fees payable for the N01 building	7,865,996,645	7,865,996,645
- Business bonus expenses	2,000,873,721	7,364,353,635
- Commissions payable	3,648,477,164	1,870,505,998
- Other accrued expenses	1,498,236,035	596,209,951
	27,453,767,302	**30,949,623,686**

21. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Trade union fee	437,237,833	441,479,333
- Social insurance	5,366,550	5,366,550
- Short-term deposits, collateral received	18,245,980,419	18,990,523,157
- Other payables	220,820,260,680	218,743,846,610
+ Pruksa International Co., Ltd. (*)	*59,432,646,000*	*59,638,397,000*
+ Apartment maintenance fund	*124,091,660,458*	*119,296,727,476*
+ Business cooperation for the development of commercial service projects and healthcare facilities	*2,727,938,998*	*2,727,938,998*
+ Payable for customers' deposits for apartment completion	*2,657,554,666*	*2,570,000,000*
+ Fee for issuance of land use right certificates	*4,090,553,930*	*12,861,027,003*
+ Commission payable to agents	*1,436,111,110*	-
+ Other payables	*26,383,795,518*	*21,649,756,133*
	239,508,845,482	**238,181,215,650**
b) Long-term payables		
- Long-term deposits, collateral received	13,492,696,297	11,988,296,704
	13,492,696,297	**11,988,296,704**

(*) The advance payment (USD 2,261,000) from Pruksa International Co., Ltd. (hereinafter referred to as Pruksa International) to the Company for site clearance of the Low-Income Housing Project (Pruksa Town) in An hai Commune, Hai Phong City, invested by Pruksa Vietnam Co., Ltd., was approved in principle by the competent State authorities. According to the advance payment agreement between Pruksa International and the Company, this amount will be considered part of Pruksa International's capital contribution to Pruksa Vietnam Co., Ltd. after its establishment. Pruksa International has chosen to offset this advance against its capital contribution in Pruksa Vietnam Co., Ltd., and Hoang Huy Investment Services Joint Stock Company will implement this process. In practice, the Company has used this amount for site clearance of the Project, but the parties have not yet agreed on the offset method; therefore, this amount will be settled after the parties reach an agreement or adjust the procedures for amending the Investment Certificate.

22. DEFERRED REVENUE

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Revenue received in advance from asset leasing	28,919,916,517	7,634,252,432
- Others	375,755,161	-
	29,295,671,678	**7,634,252,432**
b) Long-term		
- Revenue received in advance from asset leasing	-	12,087,500,060
	-	**12,087,500,060**

23 . OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Development and investment funds	Retained earnings	Non – Controlling Interest	Total
	VND	VND	VND	VND	VND	VND
Beginning balance of the previous period	**3,679,859,680,000**	**1,976,351,645**	**19,572,915,034**	**1,085,633,340,050**	**59,360,889,822**	**4,846,403,176,551**
Increase in capital in previous period	640,000,000,000	159,946,000,000	-	-	-	799,946,000,000
Profit/(loss) for previous period	-	-	-	3,574,473,409,593	(2,706,383,744)	3,571,767,025,849
Dividend distribution to non-controlling shareholders	-	-	-	-	(178,500,000)	(178,500,000)
Consolidation of subsidiary	-	-	-	-	8,776,596,649,429	8,776,596,649,429
Changes in ownership interests in subsidiaries	-	-	-	(143,499,038,049)	(1,159,100,961,951)	(1,302,600,000,000)
Ending balance of the previous period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**4,516,607,711,594**	**7,673,971,693,556**	**16,691,934,351,829**
Beginning balance of current period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**4,495,349,781,346**	**7,455,654,706,186**	**16,452,359,434,211**
Profit/(loss) for current period	-	-	-	65,508,746,968	16,451,586,645	81,960,333,613
Increase capital contribution to a subsidiary	-	-	-	(23,942,431,826)	190,128,796,008	166,186,364,182
Ending balance of this period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**4,536,916,096,488**	**7,662,235,088,839**	**16,700,506,132,006**

b) Details of Contributed capital

	Ending balance	Rate	Beginning balance	Rate
	VND	%	VND	%
Hoang Huy Investment Financial Services Joint Stock Company	2,519,057,770,000	58.31	2,519,057,770,000	58.31
Others	1,800,801,910,000	41.69	1,800,801,910,000	41.69
	4,319,859,680,000	**100.00**	**4,319,859,680,000**	**100.00**

c) Capital transactions with owners and distribution of dividends and profits

	This period	Previous period
	VND	VND
Owner's contributed capital		
- At the beginning of the period	*4,319,859,680,000*	*3,679,859,680,000*
- Increase in the period	*-*	*640,000,000,000*
- At the end of the period	*4,319,859,680,000*	*4,319,859,680,000*

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	431,985,968	431,985,968
Quantity of issued shares	431,985,968	431,985,968
- Common shares	*431,985,968*	*431,985,968*
Quantity of outstanding shares in circulation	431,985,968	431,985,968
- Common shares	*431,985,968*	*431,985,968*
Par value per share: (VND):	10,000	10,000

e) The Company's reserves

	Ending balance	Beginning balance
	VND	VND
- Development and investment funds	19,572,915,034	19,572,915,034
	19,572,915,034	**19,572,915,034**

24. OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating asset for leasing

The Company is the lessor under operating lease contracts. As at 30 June 2026, total future minimum lease income under irrevocable operating lease contracts are presented as follows:

	Ending balance	Beginning balance
	VND	VND
- Under 1 year	80,546,843,908	57,200,948,327
- From 1 year to 5 years	192,208,860,005	160,343,717,041
- -Over 5 years	57,171,387,204	66,444,175,180

b) Operating leased assets

Hoang Huy Investment Services Joint Stock Company and its subsidiaries lease offices and showrooms under operating lease agreements. As of 31 March 2026, future lease payments under these operating lease agreements are presented as follows:

	Ending balance	Beginning balance
	VND	VND
- Under 1 year	137,250,000	446,000,000
- From 1 year to 5 years	165,000,000	198,000,000

c) Foreign currencies

	Unit	Ending balance	Beginning balance
US Dollars ($)	USD	79,597.02	42,157.39

25. REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Revenue from automobile and spare parts sales	346,845,427,772	249,768,518,526
Revenue from real estate business	129,658,890,284	34,945,689,525
Other revenue	3,202,407,176	1,940,426,145
	479,706,725,232	**286,654,634,196**

26. REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
- Trade discounts	1,436,111,110	-
- Sale discounts	18,518,518	-
	1,454,629,628	**-**

27. COST OF GOODS SOLD AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Cost of automobiles and spare parts sold	300,177,054,427	210,505,270,799
Cost of real estate business	95,334,052,728	40,155,038,063
Provision for inventory write-down	-	120,845,974
Cost of other operations	2,413,542,037	1,451,097,929
Other decreases in cost of goods sold	(134,346,925)	-
- Reversal of allowances	*(134,346,925)*	-
	397,790,302,267	**252,232,252,765**

28. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	75,081,328,668	25,619,098,539
Dividends or profits received received in cash or non-cash assets	-	196,337,403,000
Gain on exchange difference in the period	167,850,102	624,487,466
Gain on exchange difference at the period - end	4,154,726	154,622
Gain on remeasurement of a previously held investment in a business combination achieved in stages	-	3,488,716,654,786
Other financial income	730,452,633	724,766,007
	75,983,786,129	**3,712,022,564,420**
In which: Financial income received from related parties	-	196,337,403,000
(Detailed in Note 37)		

29. FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	57,534,247	707,491,579
Interest on deferred LC payments	910,390,470	-
Loss on exchange difference in the period	1,732,346,387	5,463,067,477
Loss on exchange difference at the period - end	485,303,527	6,175,418,790
Other financial expenses	-	3,182,577
	3,185,574,631	**12,349,160,423**
In which: Financial expenses paid to related parties	57,534,247	613,315,068
(Detailed in Note 37)		

30. SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	113,873,265	326,874,722
Labour expenses	7,871,182,518	2,770,167,063
Depreciation expenses	890,871,258	556,235,292
Expenses of outsourcing services	5,654,993,804	1,441,565,095
Other expenses in cash	8,444,133,452	7,686,784,547
Expenses related to real estate business	12,958,394,294	3,013,426,585
	35,933,448,591	**15,795,053,304**

31. GENERAL AND ADMINISTRATIVE EXPENSE

	This period	Previous period
	VND	VND
Raw materials	29,193,619	12,784,465
Labour expenses	14,823,540,883	4,222,188,393
Depreciation expenses	2,155,388,192	1,252,064,762
Provision expenses	-	1,048,500,000
Tax, Charge, Fee	16,248,951	55,762,336
Expenses of outsourcing services	4,732,417,677	2,071,234,923
Other expenses in cash	1,569,865,274	1,643,911,731
	23,326,654,596	**10,306,446,610**

32. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Current corporate income tax expense in parent company	9,033,855,741	6,882,341,158
Current corporate income tax expense in subsidiaries	21,662,993,443	2,938,417,801
Total current corporate income tax expense	**30,696,849,184**	**9,820,758,959**

33. DEFERRED INCOME TAX

a) Deferred income tax assets

	Ending balance	Beginning balance
	VND	VND
- Deferred income tax assets related to unused tax losses	38,641,014,799	38,171,348,314
Deferred income tax assets	**38,641,014,799**	**38,171,348,314**

b) Deferred income tax liabilities

	Ending balance	Beginning balance
	VND	VND
- Offsetting against deferred income tax assets	2,156,015,348,201	2,166,966,878,983
Deferred income tax liabilities	**2,156,015,348,201**	**2,166,966,878,983**

c) Deferred corporate income tax expense

	This period	Previous period
	VND	VND
- Deferred CIT expense relating to taxable temporary difference	(1,559,763,686)	-
- Deferred CIT income arising from deductible temporary difference	(33,507,723)	(10,299,958)
- Deferred CIT income arising from reversal of deferred income tax liabilities	(9,391,767,096)	(2,796,307,036)
	(10,985,038,505)	**(2,806,606,994)**

34. BASIC EARNINGS PER SHARE

Basic earnings per share distributed to common shareholders of the Company are calculated as follows:

	This period	Previous period
	VND	VND
Net profit after tax	65,508,746,968	3,574,473,409,593
Profit distributed to common shares	65,508,746,968	3,574,473,409,593
Average number of outstanding common shares in circulation in the period	431,985,968	376,825,747
Basic earnings per share	**152**	**9,486**

The Company has not planned to make any distribution to Bonus and welfare fund, bonus for the Board of Directors from the net profit after tax at the date of preparing Interim Financial Statements.

As at 30 June 2026, the Company dose not have shares with dilutive potential for earnings per share.

35. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Company may face risks include: market risk, credit risk and liquidity risk.

The Board of Management has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Company is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Company may face market risk such as: changes in prices, exchange rates and interest rates.

Exchange rate risk:

The Company bears exchenge rate risk when transactions are made in currencies other than Vietnam Dong such as: loans, revenues, expenses, imports of supplies, goods, machinery and equipment...

Interest rate risk:

The Company bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Company has time or demand deposits, borrowings and debts subject to floating interest rates. The Company manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

Credit Risk

Credit risk is the risk of financial loss to the Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Cash and cash equivalents	120,673,815,052	-	-	120,673,815,052
Trade and other receivables	252,813,919,509	-	-	252,813,919,509
Loans	977,443,704,089	10,577,896,111	-	988,021,600,200
	1,350,931,438,650	**10,577,896,111**	**-**	**1,361,509,334,761**
As at 01/01/2026				
Cash and cash equivalents	789,920,173,323	-	-	789,920,173,323
Trade and other receivables	322,469,945,781	-	-	322,469,945,781
Loans	2,435,345,467,867	215,548,143,783	-	2,650,893,611,650
	3,547,735,586,971	**215,548,143,783**	**-**	**3,763,283,730,754**

Liquidity Risk:

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of Company mainly arises from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Borrowings and debts	30,000,000,000	-	-	30,000,000,000
Trade and other payables	837,955,195,085	13,492,696,297	-	851,447,891,382
Accrued expenses	27,453,767,302	-	-	27,453,767,302
	895,408,962,387	**13,492,696,297**	**-**	**908,901,658,684**
As at 01/01/2026				
Borrowings and debts	-	390,000,000,000	-	390,000,000,000
Trade and other payables	776,550,865,449	11,988,296,704	-	788,539,162,153
Accrued expenses	30,949,623,686	-	-	30,949,623,686
	807,500,489,135	**401,988,296,704**	**-**	**1,209,488,785,839**

The Company believes that risk level of loan repayment is low . The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

36. SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Interim Consolidated Financial Statements.

37. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company are as follows:

Related parties	Relationship
Hoang Huy Investment Financial Services Joint Stock Company	Parent company
CRV Real Estate Group Joint Stock Company	An associate until 12 June 2025 and a subsidiary from 12 June 2025 onwards
Members of the Board of Directors, Board of Management, Board of Supervisors and related parties.	

In addition to the information with related parties presented in the above Notes, during the period the Company has transactions with related parties as follows:

		This period	Previous period
		VND	VND
Purchase	**Related Party**	**60,000,000**	**120,000,000**
Hoang Huy Investment Financial Services Joint Stock Company	Hoang Huy Investment Services Joint Stock Company	60,000,000	60,000,000
Hoang Huy Investment Financial Services Joint Stock Company	Hoang Giang Service Development Joint Stock Company	-	60,000,000
Financial revenue	**Related Party**	-	**196,337,403,000**
Hoang Huy Investment Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	-	158,435,355,600
Hoang Giang Service Development Joint Stock Company	CRV Real Estate Group Joint Stock Company	-	37,902,047,400
Financial expenses	**Related Party**	**57,534,247**	**613,315,068**
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	57,534,247	613,315,068
Borrowings	**Related Party**	**30,000,000,000**	-
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	30,000,000,000	-
			-
Transfer of deposit agreement	**Related Party**	**852,012,862,388**	-
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	215,462,282,191	-
Hoang Huy Investment Financial Services Joint Stock Company	Dai Loc House Development Joint Stock Company	636,550,580,197	-

	Position	This period	Previous period
Remuneration of key management persons		VND	VND
Remunceration of the Board of Directors			
- Do Huu Ha	Chairman	60,000,000	60,000,000
- Do Huu Hau	Member	30,000,000	30,000,000
- Nguyen Thi Ha	Member	30,000,000	30,000,000
- Nguyen The Hung	Member	30,000,000	30,000,000
- Nguyen Thi Kim Phung	Independent member	30,000,000	30,000,000
		180,000,000	**180,000,000**
Remuneration of Supervisory Board			
- Phung Thi Thu Huong	Head of Board	30,000,000	30,000,000
- Nguyen Trong Cuong	Member	18,000,000	18,000,000
- Bui Thi Tra	Member	18,000,000	18,000,000
		66,000,000	**66,000,000**
Salary, reward anh the other benefit of Director and the other managers			
- Nguyen The Hung	Director	197,858,713	161,140,000
- Ho Thi Xuan Hoa	Chief Accountant	268,624,533	135,580,000
		466,483,246	**296,720,000**

38. COMPARATIVE FIGURES

The comparative figures in the Interim Consolidated Statement of Financial Position and related notes are those of the Consolidated Financial Statements for the fiscal year ended 31 December 2025. Comparative information in the Interim Consolidated Statement of Income, Interim Consolidated Statement of Cash flows, and related notes is that of the Interim Consolidated Financial Statements for the accounting period from 01 January 2025 to 30 June 2025. These figures have been audited and reviewed by AASC Auditing Firm Company Limited.

As presented in Note 2.3, the Company applies to retrospectively adjustment in accordance with Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC from 01 January 2026, resulting in changes to certain items in the Financial Statements. Certain figures as of 01 January 2026 and for the accounting period from 01 January 2025 to 30 June 2025 have been reclassified to comply with the Financial Statements presentation requirements under Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC. Details are presented in Appendix No.01

Approved, 29 July 2026

Preparer	Chief Accountant	Legal Representative
Pham Hong Dung	Ho Thi Xuan Hoa	Nguyen The Hung

M.S.D.N: 0200615578 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
LÊ CHÂN - TP HẢI PHÒNG

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
100	**A.**	**CURRENT ASSETS**	**20,296,778,941,897**	**100**	**A.**	**CURRENT ASSETS**	**20,296,778,941,897**	
110	**I.**	**Cash and cash equivalents**	**791,036,370,676**	**110**	**I.**	**Cash and cash equivalents**	**793,793,457,775**	
112	1.	Cash equivalents	535,459,950,620	112	2.	Cash equivalents	538,217,037,719	Reformat and modify the values
120	**II.**	**Short-term investments**	**2,398,919,004,105**	**120**	**II.**	**Short-term investments**	**2,435,345,467,867**	
123	1.	Held-to-maturity investments	2,398,919,004,105	123	1.	Short-term held-to-maturity investments	2,435,345,467,867	Reformat and modify the values
130	**III.**	**Short-term receivables**	**793,907,957,423**	**130**	**III.**	**Short-term receivables**	**754,724,406,562**	
136	1.	**Other short-term receivables**	54,172,079,505	135	3.	Other short-term receivables	14,988,528,644	Reformat and modify the values
137	2.	Allowance for short-term doubtful debts	(3,495,000,000)	136	4.	Allowance for short-term doubtful debts	(3,495,000,000)	Code change
150	**IV.**	**Other short-term assets**	**234,304,919,248**	**160**	**V.**	**Other short-term assets**	**234,304,919,248**	
151	1.	Short-term prepaid expenses	140,561,935,627	161	1.	Short-term deferred expenses	140,561,935,627	Rename, code change
152	2.	Deductible VAT	76,598,138,220	162	2.	Deductible VAT	76,598,138,220	Code change
153	3.	Taxes and other receivables from the State budget	17,144,845,401	163	3.	Taxes and other receivables from the State budget	17,144,845,401	Code change

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
200	**B.**	**NON-CURRENT ASSETS**	**3,131,432,006,759**	**200**	**B.**	**NON-CURRENT ASSETS**	**3,131,432,006,759**	
230	**I.**	**Investment properties**	**2,572,469,791,977**	**240**	**II.**	**Investment properties**	**2,572,469,791,977**	
231	1.	- Historical cost	2,737,069,370,715	241		- Historical cost	2,737,069,370,715	Code change
232	2.	- Accumulated depreciation	(164,599,578,738)	242		- Accumulated depreciation	(164,599,578,738)	Code change
240	**II.**	**Long-term assets in progress**	**5,927,645,161**	**250**	**III.**	**Long-term assets in progress**	**5,927,645,161**	
242	1.	**Construction in progress**	5,927,645,161	252	1.	Construction in progress	5,927,645,161	Code change
250	**III.**	**Long-term investments**	**215,548,143,783**	**260**	**IV.**	**Long-term investments**	**215,548,143,783**	
255	1.	Held-to-maturity investments	215,548,143,783	265	1.	Long-term held-to-maturity investments	215,548,143,783	Rename, code change
260	**III.**	**Other long-term assets**	**45,211,499,251**	**270**	**V.**	**Other long-term assets**	**45,211,499,251**	
261	1.	Long-term prepaid expenses	7,040,150,937	271	1.	Long-term deferred expenses	7,040,150,937	Rename, code change
262	2.	Deferred income tax assets	38,171,348,314	272	2.	Deferred income tax assets	38,171,348,314	Rename, code change
280		**TOTAL ASSETS**	**23,428,210,948,656**	**280**		**TOTAL ASSETS**	**23,428,210,948,656**	

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
300	**C.**	**LIABILITIES**	**6,975,851,514,445**	**300**		**LIABILITIES**	**6,975,851,514,445**	
310	**I.**	**Current Liabilities**	**4,394,771,594,015**	**310**	**I.**	**Current Liabilities**	**4,394,771,594,015**	
				313	3.	Dividend and profit payables	23,543,252,595	Reformat and modify the values
313	1.	Taxes and other payables to State budget	18,526,377,185	314	4.	Short-term taxes and other payables to State budget	18,526,377,185	Rename, code change
314	2.	Payables to employees	791,642,864	315	5.	Payables to employees	791,642,864	Code change
315	3.	Short-term accrued expenses	30,949,623,686	316	6.	Short-term accrued expenses	30,949,623,686	Code change
318	4.	Short-term unearned revenue	7,634,252,432	319	7.	Short-term unearned revenue	7,634,252,432	Rename, code change
319	5.	Other short-term payables	261,724,468,245	320	8.	Other short-term payables	238,181,215,650	Reformat and modify the values
321	6.	Provisions for short-term payables	319,000,026	322	10.	Provisions for short-term payables	319,000,026	Code change
322	7.	Bonus and welfare fund	6,458,303,282	323	11.	Bonus and welfare fund	6,458,303,282	Code change
330	**II.**	**Non-current liabilities**	**2,581,079,920,430**	**330**	**II.**	**Non-current liabilities**	**2,581,079,920,430**	
336	1.	Long-term unearned revenue	12,087,500,060	337	1.	Long-term unearned revenue	12,087,500,060	Rename, code change
337	2.	Other long-term payables	11,988,296,704	338	2.	Other long-term payables	11,988,296,704	Code change
338	3.	Long-term borrowings and finance lease liabilities	390,000,000,000	339	3.	Long-term borrowings and finance lease liabilities	390,000,000,000	Code change
341	4.	Thuế thu nhập hoãn lại phải trả	2,166,966,878,983	342	4.	Deferred income tax liabilities	2,166,966,878,983	Code change
342	5.	Provisions for long-term payables	37,244,683	343	5.	Provisions for long-term payables	37,244,683	Code change

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
400	**D.**	**OWNER'S EQUITY**	**16,452,359,434,211**	**400**	**D.**	**OWNER'S EQUITY**	**16,452,359,434,211**	
410	**I.**	**Owner's equity**	**16,452,359,434,211**				**16,452,359,434,211**	
412	2.	Share Premium	161,922,351,645	412	2.	Share Premium	161,922,351,645	Rename
421	3.	Retained earnings	4,495,349,781,346	420	4.	Retained earnings	4,495,349,781,346	Code change
421a		*Retained earnings accumulated to the previous year*	*942,134,302,001*	*420a*		*Retained earnings accumulated to previous period*	*942,134,302,001*	*Code change*
421b		*Retained earnings of the current year*	*3,553,215,479,345*	*420b*		*Retained earnings of the current period*	*3,553,215,479,345*	*Code change*
440		**TOTAL CAPITAL**	**23,428,210,948,656**	**440**		**TOTAL CAPITAL**	**23,428,210,948,656**	

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		b) Statement of Incom				**b) Statement of Incom**		
21	6.	Financial income	3,712,022,564,420	22	7.	Financial income	3,712,022,564,420	Code change
22	7.	Financial expense	12,349,160,423	23	8.	Financial expenses	12,349,160,423	Code change
23		*In which: Interest expense*	*707,491,579*	*24*		*In which: Interest expenses*	*707,491,579*	*Code change*
24	8.	Share of joint ventures and associates' profit or loss	(130,228,285,535)	27	11.	Share of joint ventures and associates' profit or loss	(130,228,285,535)	Code change
		c) Statement of Cash flows				**c) Statement of Cash flows**		
05	-	Gains / losses from investment activities	(3,580,444,870,790)	05	-	Gains / losses from investment and financial activi	(3,580,444,870,790)	Rename
06	-	Interest expense	707,491,579	06	-	Interest expense	707,491,579	Rename
12	-	Increase/ decrease in prepaid expenses	28,098,218,066	12	-	Increase /decrease in deferred expenses	28,098,218,066	Rename
14	-	Interest paid	(707,491,579)	14	-	Interest paid	(707,491,579)	Rename