INTERIM SEPARATE 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 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 Separate Financial Statements for the period from 01/01/2026 to 30/06/2026.

THE 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, Board of Management and Board of Supervision during the 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 Separate Financial Statements is Mr. Nguyen The Hung, Director.

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

We, the Board of Management is responsible for the Interim Separate 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 Separate Financial Statements, the Board of Management is required to:

- Establish and maintain an internal control system which is determined necessary by Board of Directors and the Board of Management to ensure the preparation and presentation of Interim Separate 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 Separate Financial Statements;
- Prepare and present the Interim Separate 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 Separate Financial Statements;
- Prepare the Interim Separate 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 Separate Financial Statements comply with the current State's regulations. 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 Separate Financial Statements give a true and fair view of the financial position at 30 June 2026, its operation results and cash flows for the period from 01 January 2026 to 30 June 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 Separate 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

M.S.D.N: 0200815578 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
Q. LÊ CHÂN - TP. HẢI PHÒNG

Nguyen The Hung
Legal Representative

Approved, 29 July 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A. CURRENT ASSETS**		**918,385,203,560**	**1,051,622,725,910**
110	**I. Cash and cash equivalents**	**03**	**19,697,036,639**	**14,418,944,981**
111	1. Cash		19,697,036,639	14,418,944,981
120	**II. Short-term investments**	**04**	**312,572,344,861**	**604,575,065,543**
123	1. Short-term held-to-maturity investments		312,572,344,861	604,575,065,543
130	**III. Short-term receivables**		**89,349,405,360**	**107,372,396,137**
131	1. Short-term trade receivables	05	85,382,540,840	86,370,000,000
132	2. Short-term prepayments to suppliers	06	182,959,472	20,114,605,372
136	3. Other short-term receivables	07	3,783,905,048	887,790,765
140	**IV. Inventories**	**08**	**482,295,937,098**	**316,147,611,706**
141	1. Inventories		483,583,879,101	317,569,900,634
149	2. Allowance for decline of inventories (*)		(1,287,942,003)	(1,422,288,928)
160	**V. Other short-term assets**		**14,470,479,602**	**9,108,707,543**
161	1. Short-term deferred expenses	10	352,004,436	640,910,696
162	2. Deductible VAT		14,118,475,166	8,467,796,847
200	**B. NON-CURRENT ASSETS**		**4,932,183,720,771**	**4,720,141,341,766**
220	**I. Fixed assets**		**17,953,384,906**	**20,718,042,216**
221	1. Tangible fixed assets	09	17,953,384,906	20,718,042,216
222	*- Historical cost*		*26,903,663,989*	*28,479,327,909*
223	*- Accumulated depreciation*		*(8,950,279,083)*	*(7,761,285,693)*
260	**II. Long-term investments**	**04**	**4,913,964,846,489**	**4,699,042,182,598**
261	1. Investments in subsidiaries		4,882,993,039,286	4,729,287,097,286
264	2. Allowance for long-term impairment of other investments (*)		(22,446,096,257)	(30,244,914,688)
265	3. Long-term held-to-maturity investments		53,417,903,460	-
270	**III. Other long-term assets**		**265,489,376**	**381,116,952**
271	1. Long-term deferred expenses	10	265,489,376	381,116,952
280	**TOTAL ASSETS**		**5,850,568,924,331**	**5,771,764,067,676**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**484,002,092,946**	**448,246,643,230**
310	**I. Current Liabilities**		**484,002,092,946**	**448,246,643,230**
311	1. Short-term trade payables	11	391,360,339,334	365,477,259,784
312	2. Short-term prepayments from customers	12	4,843,361,464	6,213,368,624
314	3. Short-term taxes and other payables to State budget	13	18,315,208,757	1,871,706,879
315	4. Payables to employees		-	658,430,890
316	5. Short-term accrued expenses	14	2,000,873,721	7,464,353,635
320	6. Other short-term payables	15	61,014,580,220	59,784,220,110
322	7. Provisions for short-term payables	16	9,426,168	319,000,026
323	8. Bonus and welfare fund		6,458,303,282	6,458,303,282
400	**D. OWNER'S EQUITY**		**5,366,566,831,385**	**5,323,517,424,446**
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		865,211,884,706	822,162,477,767
420a	*Retained earnings accumulated to the previous period*		*822,162,477,767*	*392,161,637,289*
420b	*Retained earnings of the current period*		*43,049,406,939*	*430,000,840,478*
440	**TOTAL CAPITAL**		**5,850,568,924,331**	**5,771,764,067,676**

Approved, 29 July 2026

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

M.S.D.N: 0200815578 CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY LÊ CHÂN - TP. HẢI PHÒNG

INTERIM SEPARATE STATEMENT OF INCOME

for the accounting period from 01/01/2026 to 31/06/2026

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 rendering of services**	**19**	**203,877,706,297**	**155,702,555,737**	**350,047,834,948**	**251,708,944,671**
02	2. Revenue deductions	20	1,454,629,628	-	1,454,629,628	-
10	**3. Net revenue from sales of goods and rendering of services**		**202,423,076,669**	**155,702,555,737**	**348,593,205,320**	**251,708,944,671**
11	**4. Cost of goods sold**	**21**	**175,711,712,650**	**132,151,860,369**	**302,456,249,539**	**212,077,214,702**
20	**5. Gross profit from sales of goods and rendering of services**		**26,711,364,019**	**23,550,695,368**	**46,136,955,781**	**39,631,729,969**
21	6. Gain/(loss) on liquidation or disposal of investment properties	22	-	-	-	-
22	7. Financial income	22	8,101,807,690	96,375,103,105	15,683,143,768	265,003,674,300
23	8. Financial expenses	23	(5,707,479,381)	12,435,347,940	(4,670,778,047)	12,435,347,940
24	*In which: Interest expense*		-	*809,959,319*	-	*809,959,319*
25	9. Selling expenses	24	5,902,567,126	6,094,786,943	12,652,117,373	11,117,153,557
26	10. General and administrative expenses	25	2,103,843,742	1,946,299,010	3,660,749,160	3,677,613,275

INTERIM SEPARATE STATEMENT OF INCOME

for the accounting period from 01/01/2026 to 31/06/2026

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
30	**11. Net profit from operating activities**		**32,514,240,222**	**99,449,364,580**	**50,178,011,063**	**277,405,289,497**
31	12. Other income	26	1,713,594,448	7,021,000	1,906,007,996	14,041,601
32	13. Other expenses	27	-	14,100	756,379	363,685,223
40	**14. Other profit**		**1,713,594,448**	**7,006,900**	**1,905,251,617**	**(349,643,622)**
50	**15. Total net profit before tax**		**34,227,834,670**	**99,456,371,480**	**52,083,262,680**	**277,055,645,875**
51	16. Current corporate income tax expense	28	5,360,776,363	2,874,980,674	9,033,855,741	6,882,341,158
52	17. Deferred corporate income tax expenses		-	-	-	-
60	**18 Profit after corporate income tax**		**28,867,058,307**	**96,581,390,806**	**43,049,406,939**	**270,173,304,717**

Approved, 29 July 2026

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

M.S.D.N: 0200815578 C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
LÊ CHÂN - TP. HẢI PHÒNG

INTERIM SEPARATE STATEMENT OF CASH FLOWS

for the accounting period from 01/01/2026 to 31/06/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***52,083,262,680***	***277,055,645,875***
	2. Adjustment for		***(22,399,661,821)***	***(254,899,107,607)***
02	- Depreciation and amortization of fixed assets and investment properties		1,519,421,832	1,561,685,862
03	- Allowances and provisions		(8,242,739,214)	120,845,974
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		485,303,527	6,174,681,129
05	Gains / losses from investment activities		(16,161,647,966)	(263,566,279,891)
06	- Interest expense		-	809,959,319
08	***3. Operating profit before changes in working capital***		***29,683,600,859***	***22,156,538,268***
09	Increase/ decrease in receivables		12,372,312,458	18,545,431,042
10	- Increase/ decrease in inventories		(166,013,978,467)	(72,064,803,045)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		32,011,518,037	(195,732,722,857)
12	- Increase or decrease in deferred expenses		404,533,836	892,234,085
14	- Interest paid		-	(809,959,319)
15	- Corporate income tax paid		(5,475,716,960)	(10,053,721,178)
20	***Net cash flow from operating activities***		***(97,017,730,237)***	***(237,067,003,004)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
22	1. Proceeds from disposals of fixed assets and other long-term assets		2,620,370,371	-
23	2. Loans and purchase of debt instruments from other entities		(342,787,210,228)	(1,010,029,852,187)
24	3. Collection of loans and resale of debt instrument of other entities		582,738,564,914	1,367,303,247,602
25	4. Equity investments in other entities		(153,705,942,000)	(1,302,548,000,000)
27	5. Interest and dividend received		13,419,975,609	259,896,194,423
30	***Net cash flow from investing activities***		***102,285,758,666***	***(685,378,410,162)***
	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		-	178,855,579,960
34	3. Repayment of principal		-	(58,420,579,960)
40	***Net cash flow from financing activities***		-	***920,381,000,000***
50	*Net cash flows in the period*		**5,268,028,429**	**(2,064,413,166)**

INTERIM SEPARATE STATEMENT OF CASH FLOWS

for the accounting period from 01/01/2026 to 31/06/2026

(Indirect method)

Code	ITEMS	Note	This period	Previous period
			VND	VND
60	**Cash and cash equivalents at the beginning of the**		**14,418,944,981**	**65,575,823,672**
61	Effect of exchange rate fluctuations		10,063,229	737,661
70	**Cash and cash equivalents at the end of the period**		**19,697,036,639**	**63,512,148,167**

Approved, 29 July 2026

Preparer	Chief Accountant	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 SEPARATE FINANCIAL STATEMENTS

for the accounting period from 01/01/2026 to 31/06/2026

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.

The total number of employees of The Company at 30 June 2026 is: 47 people (at 01 January 2026: 48 people).

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.

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 Corporate Accounting System issued under the Circular No. 99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance.

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.

The Company has adopted the applicable requirements of Circular No. 99/2025/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 34 of the Interim Separate Financial Statements.

2.4. Basis for the preparation of Interim Separate Financial Statements

The Separate Financial Statements are presented based on historical cost principle.

The Users of this Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries for the accounting period from 01/01/2026 to 30/06/2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Group.

2.5. Accounting estimates

The preparation of Interim Separate 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 Interim Separate 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 Interim Separate Financial Statements include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Estimated useful life of fixed assets;
- Classification and allowance of financial investments;
- Provision for warranty of products and goods;
- 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 Interim Separate Financial Statements of the Company and that are assessed by the Board of Management on the Company to be reasonable under the circumstance.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company include cash, cash equivalents, trade receivables, other receivables, 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 Interim Separate Financial Statements is determined under the following principles:

- Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Interim Separate Financial Statements is determined under the following principles:
- Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Interim Separate Financial Statements is determined under the following principles:

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

2.8. Cash

Cash includes cash on hand and demand deposits at banks.

2.9. 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 subsidiaries, joint ventures and associates are initially recognized at original cost. After initial recognition, value of these investments is measured at original cost less allowance for devaluation of the investments.

For dividends received in the form of shares, only the number of shares received is recorded without any increase in the investment value and financial income.

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

- Investments in subsidiaries: allowance shall be made based on the Financial Statements/ Consolidated Financial Statements of the subsidiary at the allowance date.
- 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.

2.10. Receivables

The receivables shall be recorded in details 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 Separate 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 the possible losses.

2.11. 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 cost of inventory is calculated using weighted average method.

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.

2.12. Fixed assets

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

Subsequent measurement after initial recognition

If these costs augment future economic benefits obtained from the use of tangible fixed assets beyond their initital standards conditions, they are capitalized as an increase in the historical cost.

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

- Buildings, structures	05 - 15 years
- Machinery, equipment	03 08 years
- Vehicles, Transportation equipment	06 - 10 years
- Office equipment and furniture	03 - 10 years

2.13. Operating lease

Operating leases are 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.

2.14. 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 following accounting period.

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

Types of deferred expenses include:

- 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 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 over a period not exceeding 3 years.

  Other deferred expenses are recorded at their historical costs and allocated on the straight-line basis over a useful life not exceeding 3 years.

2.15. Payables

The payables shall be recorded in details 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 Interim Separate Financial Statements according to their remaining terms at the reporting date.

2.16. 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.

2.17. Borrowings

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings in foreign currency, they shall be recorded in details in terms of types of currency.

2.18. Borrowing costs

Borrowing costs are recognized as operating expenses in the period, 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”.

2.19. 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 expenses for sales agents and sales collaborators,... which are recorded as operating expenses of the reporting period.

2.20. 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.

Value recorded as a provision for payables is the most reasonably estimated amount required to settle the current debt obligation at the end of the accounting period. For goods that are cars, the Company has a 12-month warranty obligation from the date of handover of the car. During the period, the Company did not make any provision for automobile warranty.

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

Provisions for payables are recorded as operating expenses of the accounting period. In case provision made for the previous accounting period but not used up exceeds the one made for the period, the difference is recorded as a decrease in operating expenses.

2.21. Owner’s equity

Owner’s equity is stated at actually contributed capital of 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.

2.22. Revenue

Revenue is recognized when The Company is capable of receiving economic benefits that can be reliably determined.

Revenue is determined according to the fair value of the amounts received or to be received after deducting trade discounts, sales discounts, and returned goods. The following specific recognition conditions 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 rendering of services:
- The percentage of completion of the transaction at the Balance sheet 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.

2.23. Revenue deductions

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

Trade discount, sales discount 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 Interim Separate Financial Statements, it is then recorded as a decrease in revenue on the Interim Separate Financial Statements of the reporting period (the previous period); and if it is incurred after the issuance of Interim Separate Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.24. Cost of goods sold and services rendered

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.

2.25. Financial expenses

Items recorded as financial expenses comprise:
- Provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc.

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

2.26. 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.

2.27. Liquidation or disposal of fixed assets and investment properties

Liquidation or disposal of fixed assets and investment properties is recognized in the [Separate] 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.

2.28. Corporate income tax

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

Current income tax expense includes the current corporate income tax expense in accordance with the Corporate Income Tax Law. In which:

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

b) Current corporate income tax rate

In the accounting period from 01/01/2026 to 30/06/2026, The Companyis subject to a corporate income tax rate of 20% for production and business activities with income subject to corporate income tax.

2.29. 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:

- Companies, directly or indirectly through one or more intermediaries, having control over 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 Interim Separate Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

2.30. 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

	Ending balance	Beginning balance
	VND	VND
Cash on hand	379,748,189	302,344,387
Demand deposits	19,317,288,450	14,116,600,594
	19,697,036,639	**14,418,944,981**

Detailed information on demand deposits and cash equivalents as at 30/06/2026 as follows:

	Currency	Value
		VND
Demand deposits		
- Tien Phong Commercial Joint Stock Bank - Hai Phong Branch	VND	6,829,702,396
- Military Commercial Joint Stock Bank - Hai Phong Branch	VND	5,211,341,428
- Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch	VND	2,957,312,883
- Other banks	VND, USD	4,318,931,743
		19,317,288,450

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	312,565,048,314	312,565,048,314	-	419,621,489,849	419,621,489,849	-
Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch	*106,256,496,485*	*106,256,496,485*	-	*112,161,597,176*	*112,161,597,176*	-
Tien Phong Commercial Joint Stock Bank - Hai Phong Branch - To Hieu Transaction Office	*73,900,797,403*	*73,900,797,403*	-	*52,404,465,829*	*52,404,465,829*	-
Tien Phong Commercial Joint Stock Bank - Thang Long Branch	*62,526,194,822*	*62,526,194,822*	-	*51,834,736,863*	*51,834,736,863*	-
Vietnam Joint Stock Commercial Bank for Industry and Trade - Ngo Quyen Branch	*10,356,164,383*	*10,356,164,383*	-	*10,098,301,370*	*10,098,301,370*	-
Vietnam Technological and Commercial Joint Stock Bank - Hai Phong Branch	*59,525,395,221*	*59,525,395,221*	-	*193,122,388,611*	*193,122,388,611*	-
- Certificate of deposit	7,296,547	7,296,547	-	184,953,575,694	184,953,575,694	-
Vietnam Technological and Commercial Joint Stock Bank - Hai Phong Branch	*7,296,547*	*7,296,547*	-	*184,953,575,694*	*184,953,575,694*	-
	312,572,344,861	**312,572,344,861**	**-**	**604,575,065,543**	**604,575,065,543**	**-**
a2) Long-term						
- Certificate of deposit	53,417,903,460	53,417,903,460	-	-	-	-
Vietnam Technological and Commercial Joint Stock Bank - Hai Phong Branch	*53,417,903,460*	*53,417,903,460*	-	-	-	-
	53,417,903,460	**53,417,903,460**	**-**	**-**	**-**	**-**

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	6 months	7,8% - 8,0%	106,256,496,485
- Tien Phong Commercial Joint Stock Bank - Hai Phong Branch - To Hieu Transaction Office	VND	6 months	7.6%	73,900,797,403
- Tien Phong Commercial Joint Stock Bank - Thang Long Branch	VND	6 months	7,65% - 9,0%	62,526,194,822
- Vietnam Joint Stock Commercial Bank for Industry and Trade - Ngo Quyen Branch	VND	12 months	5.2%	10,356,164,383
- Vietnam Technological and Commercial Joint Stock Bank - Hai Phong Branch	VND	48 months	5,5% - 7,8%	59,525,395,221
				312,565,048,314

Certificate of deposit

	Currency	Term	Interest Rate	Value VND
- Vietnam Technological and Commercial Joint Stock Bank - Hai Phong Branch	VND	48 months	6.7%	53,425,200,007
				53,425,200,007

b) Equity investments in other entities

	Stock Code	Ending balance			Beginning balance		
		Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
		VND	VND	VND	VND	VND	VND
Investments in subsidiaries		4,882,993,039,286	4,860,546,943,029	(22,446,096,257)	4,729,287,097,286	4.699,042,182,598	(30,244,914,688)
- Hoang Giang Service Development Joint Stock Company		493,692,595,606	493,692,595,606	-	493,692,595,606	493,692,595,606	-
- Pruksa Vietnam Company Limited		565,339,701,680	542,893,605,423	(22,446,096,257)	565,339,701,680	535,094,786,992	(30,244,914,688)
- HHS Capital Jont Stock Company		1,305,548,000,000	1,305,548,000,000	-	1,305,548,000,000	1.305,548,000,000	-
- CRV Real Estate Group Joint Stock Company [1]	CRV	2,518,412,742,000	2,518,412,742,000	-	2,364,706,800,000	2.364,706,800,000	-
		4,882,993,039,286	**4,860,546,943,029**	**(22,446,096,257)**	**4,729,287,097,286**	**4.699,042,182,598**	**(30,244,914,688)**

[1] Pursuant to Board of Directors' Resolution No. 01/NQ-HĐQT dated 5 January 2026, the acquisition of shares in CRV Real Estate Group Joint Stock Company was approved with the following details:

- Number of shares to be acquired: 5,911,767 shares;
- Acquisition price: VND 26,000 per share;
- Par value: VND 10,000 per share;
- Total acquisition consideration: VND 153,705,942,000.

Following the above transaction, Hoang Huy Investment Services Joint Stock Company directly owns 242.382,447 shares of CRV Real Estate Group Joint Stock Company, representing a 51.15% direct and indirect ownership interest.

Detailed information about financial investments during the period

Name of Company receiving investment	Place of establishment and operation	Rate of interest	Rate of voting rights	Principal activities
Name of subsidiaries				
- 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

5. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Provision	Book Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***85,382,540,840***	-	***86,370,000,000***	-
- 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	-
- Other customers	19,540,000,000	-	11,985,000,000	-
	85,382,540,840	-	**86,370,000,000**	-

6. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***182,959,472***	-	***20,114,605,372***	-
- Viet Phat Furniture and Advertising Company Limited	78,770,192	-	78,770,192	-
- Tuan Tien Advertisement and Interior Company Limited	44,189,280	-	44,189,280	-
- Vietnam Register	60,000,000	-	60,000,000	-
- China Dongfeng Motor Industry Import And Export Co.Ltd	-	-	19,695,705,900	-
- Hiep Phat Special Purpose Vehicles Company Limited	-	-	235,940,000	-
	182,959,472	-	**20,114,605,372**	-

7. OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
- Advance payment of L/C fees to the bank	41,741,651	-	879,102,696	-
- Import VAT on goods pending customs clearance	3,733,475,328	-	-	-
- Other receivables	8,688,069	-	8,688,069	-
	3,783,905,048	-	**887,790,765**	-

8. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
- Goods in transit	46,910,556,372	-	-	-
- Raw materials	146,218,694,370	(1,287,942,003)	64,332,319,849	(1,422,288,928)
+ Chassis vehicles	*123,129,188,340*	-	*38,649,513,911*	-
+ Spare parts and accessories	*23,089,506,030*	*(1,287,942,003)*	*25,682,805,938*	*(1,422,288,928)*
- Finished goods	40,158,351,990	-	34,429,154,779	-
- Goods	10,472,819,126	-	8,242,637,076	-
- Goods on consignments	239,823,457,243	-	210,565,788,930	-
	483,583,879,101	**(1,287,942,003)**	**317,569,900,634**	**(1,422,288,928)**

9. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Fixed assets used in management	**Total**
	VND	VND	VND	VND	**VND**
Historical cost					
Beginning balance	4,368,218,908	3,438,193,213	20,171,744,899	501,170,889	28,479,327,909
- Liquidation, disposal	-	-	(1,575,663,920)	-	(1,575,663,920)
Ending balance	**4,368,218,908**	**3,438,193,213**	**18,596,080,979**	**501,170,889**	**26,903,663,989**
Accumulated depreciation					
Beginning balance	660,628,857	1,997,082,890	4,614,743,479	488,830,467	7,761,285,693
- Depreciation in the period	183,753,900	133,025,568	1,196,816,682	5,825,682	1,519,421,832
- Liquidation, disposal	-	-	(330,428,442)	-	(330,428,442)
Ending balance	**844,382,757**	**2,130,108,458**	**5,481,131,719**	**494,656,149**	**8,950,279,083**
Net carrying amount					
Beginning balance	3,707,590,051	1,441,110,323	15,557,001,420	12,340,422	20,718,042,216
Ending balance	**3,523,836,151**	**1,308,084,755**	**13,114,949,260**	**6,514,740**	**17,953,384,906**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: 3,949,970,295 VND

10. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	100,483,871	355,483,871
- Major repair expenses of fixed assets	78,558,418	203,932,349
- Others	172,962,147	81,494,476
	352,004,436	**640,910,696**

	Ending balance	Beginning balance
	VND	VND
b) Long-term		
- Dispatched tools and supplies	197,581,307	292,210,107
- Software expenses	13,341,095	17,171,693
- Others	54,566,974	71,735,152
	265,489,376	**381,116,952**

11. SHORT - TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***391,360,339,334***	***365,477,259,784***
- China Dongfeng Motor Industry Import And Export Co.Ltd	390,272,868,336	364,010,539,475
- Others	1,087,470,998	1,466,720,309
	391,360,339,334	**365,477,259,784**

12. SHORT - TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning
	VND	VND
Related parties	-	-
Others	***4,843,361,464***	***6,213,368,624***
- Phuoc Loc Company Limited	775,681,860	350,000,000
- Hoang Long Auto Trading Company Limited	-	1,250,000,000
- Other suppliers	4,067,679,604	4,613,368,624
	4,843,361,464	**6,213,368,624**

13. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivable	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
a) Short-term						
- Value-added tax	-	-	35,654,827,450	31,921,352,122	-	3,733,475,328
- Export, import duties	-	-	91,124,261,499	82,091,659,899	-	9,032,601,600
- Corporate income tax	-	1,802,637,582	9,033,855,741	5,475,716,960	-	5,360,776,363
- Personal income tax	-	69,069,297	440,996,959	321,710,790	-	188,355,466
	-	**1,871,706,879**	**136,253,941,649**	**119,810,439,771**	**-**	**18,315,208,757**

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Interim Separate Financial Statements could be changed at a later date upon final determination by the tax authorities.

14. ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Sales bonus expenses payable to collaborators	563,360,000	486,360,000
- Bonus expenses payable to agents	1,220,538,721	6,695,363,635
- Bonus expenses for vehicle sales staff and the company's support departments	216,975,000	182,630,000
- Other accrued expenses	-	100,000,000
	2,000,873,721	**7,464,353,635**

15. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
- Social insurance	5,366,550	5,366,550
- Pruksa International Company Limited (*)	59,432,646,000	59,638,397,000
- Other payables	1,576,567,670	140,456,560
Discounts payable to agents	*1,436,111,110*	-
Other payables	*140,456,560*	*140,456,560*
	61,014,580,220	**59,784,220,110**

(*) The advance payment of USD 2,261,000 from Pruksa International Co., Ltd. (hereinafter referred to as Pruksa International) to the Company was made for the purpose of site clearance of the Low-Income Housing Project (Pruksa Town) located in An Hai Ward, Hai Phong City, which is invested by Pruksa Vietnam Co., Ltd. The project was approved in principle by the competent State authorities.

According to the advance payment agreement between Pruksa International and the Company, this amount would be treated as a part of Pruksa International's capital contribution to Pruksa Vietnam Co., Ltd. after the company's establishment. Pruksa International chose to offset the advance payment against its capital contribution in Pruksa Vietnam Co., Ltd., and Hoang Huy Investment Service Joint Stock Company would carry out this process.

In practice, the Company has already used this amount for site clearance of the project; however, the two parties have not yet agreed on the offsetting method. Therefore, the amount will be settled upon mutual agreement or consensus, along with the adjustment of the Investment Certificate. The difference of VND 205,751,000 compared to the opening balance was attributable to the revaluation of the outstanding payable balance at the period end using the closing exchange rate.

16. PROVISIONS FOR SHORT - TERM PAYABLES

		During the period		
	Beginning balance	Increase	Decrease	Ending balance
	VND	VND	VND	VND
- Provision for product warranty	319,000,026	-	309,573,858	9,426,168
	319,000,026	**-**	**309,573,858**	**9,426,168**

17. OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Development Fund	Retained earnings	Total
	VND	VND	VND	VND	VND
Beginning balance of the previous period	**3,679,859,680,000**	**1,976,351,645**	**19,572,915,034**	**392,161,637,289**	**4,093,570,583,968**
Increase in capital in previous period	640,000,000,000	159,946,000,000	-	-	799,946,000,000
Profit for previous period	-		-	270,173,304,717	270,173,304,717
Ending balance of previous period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**662,334,942,006**	**5,163,689,888,685**
Beginning balance of the current period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**822,162,477,767**	**5,323,517,424,446**
Profit for current period	-	-	-	43,049,406,939	43,049,406,939
Ending balance of this period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**865,211,884,706**	**5,366,566,831,385**

b) Details of owners' investment capital

	Ending the period	Rate	Beginning the period	Rate
	VND	%	VND	%
Hoang Huy Financial Services Investment 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 profit sharing

	This period	Previous period
	VND	VND
Owner's contributed capital		
- *At the beginning of the year*	*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 and full capital contribution	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) Company's funds

	Ending balance	Beginning balance
	VND	VND
- Development Fund	19,572,915,034	19,572,915,034
	19,572,915,034	**19,572,915,034**

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

a) Outsourced assets

The company leases the office, Showroom under an operating lease contract. As at 30 June 2026, total future minimum lease payables under irrevocable operating lease contracts are presented as follows:

	Ending balance	Beginning balance
	VND	VND
- Under 1 year	71,250,000	380,000,000

b) Foreign currencies

	Unit	Ending balance	Beginning balance
- U.S. dollar	USD	51,480.30	461.27

19. TOTAL REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	This period	Previous period
	VND	VND
Revenue from car sales and spare parts	350,047,834,948	249,768,518,526
Other revenue	-	1,940,426,145
	350,047,834,948	**251,708,944,671**

20. REVENUE DEDUCTIONS

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

21. COST OF GOODS SOLD

	This period	Previous period
	VND	VND
Cost of cars and spare parts sold	302,590,596,464	210,505,270,799
Allowance for devaluation of inventories	-	120,845,974
Other cost of goods sold	-	1,451,097,929
Other decreases in cost of goods sold	(134,346,925)	-
- *Reversal of allowances*	*(134,346,925)*	-
	302,456,249,539	**212,077,214,702**

22. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	14,786,513,073	18,609,424,291
Dividends or profits received in cash or non-cash assets	-	244,956,855,600
Gain on exchange difference in the period	166,178,062	712,628,402
Other financial income	730,452,633	724,766,007
	15,683,143,768	**265,003,674,300**
In which: Financial income received from related parties *(Detailed in Note 33)*	-	244,956,855,600

23. FINACIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	-	809,959,319
Interest on deferred LC payments	910,390,470	-
Loss on exchange difference in the period	1,732,346,387	5,449,969,831
Loss on exchange difference at the period - end	485,303,527	6,175,418,790
Other decreases in financial expenses	(7,798,818,431)	-
- *Reversal of provision for impairment of investments in other entities*	*(7,798,818,431)*	-
	(4,670,778,047)	**12,435,347,940**
In which: Financial expenses paid to related parties *(Detailed in Note 33)*	-	715,782,808

24. SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	113,873,265	326,874,722
Labour expenses	3,503,830,512	2,200,588,721
Depreciation expenses	513,971,262	556,235,292
Expenses of outsourcing services	84,662,642	346,670,275
Other expenses in cash	8,435,779,692	7,686,784,547
	12,652,117,373	**11,117,153,557**

25. GENERAL AND ADMINISTRATIVE EXPENSE

	This period	Previous period
	VND	VND
Raw materials	29,193,619	12,784,465
Labour expenses	1,569,412,420	1,625,380,483
Depreciation expenses	872,425,002	872,425,002
Tax, Charge, Fee	-	4,000,000
Expenses of outsourcing services	364,978,149	429,839,129
Other expenses in cash	824,739,970	733,184,196
	3,660,749,160	**3,677,613,275**

26. OTHER INCOMES

	This period	Previous period
	VND	VND
Liquidation, disposal of fixed assets	1,375,134,893	-
Grants, sponsorships, and donated or gifted assets are recognised as other income	192,412,288	-
Others	338,460,815	14,041,601
	1,906,007,996	**14,041,601**

27. OTHER EXPENSES

	This period	Previous period
	VND	VND
Others	756,379	363,685,223
	756,379	**363,685,223**

28. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Total accounting profit before corporate income tax	52,083,262,680	277,055,645,875
Increasing adjustments	1,019,181,379	2,312,915,516
- *Invalid expenses*	*1,019,181,379*	*2,312,915,516*
Decreasing adjustments	(134,346,925)	(244,956,855,600)
- *Dividends, distributed profits*	-	*(244,956,855,600)*
- *Reversal of allowances*	*(134,346,925)*	-
Income subject to corporate income tax	52,968,097,134	34,411,705,791
Current corporate income tax expenses (At rate 20%)	**10,593,619,427**	**6,882,341,158**
Corporate Income Tax Payable at the Beginning of the period	1,802,637,582	6,103,164,944
Corporate Income Tax Paid During the period	(5,475,716,960)	(10,053,721,178)
Total corporate income tax payable at the end of the period	**6,920,540,049**	**2,931,784,924**

29. BUSINESS AND PRODUCTIONS COST BY ITEMS

	This period	Previous period
	VND	VND
Raw materials	143,066,884	1,640,899,121
Labour expenses	5,073,242,932	3,825,969,204
Depreciation expenses of fixed asset	1,519,421,832	1,561,685,862
Expenses of outsourcing services	449,640,791	776,509,404
Other expenses in cash	9,268,671,765	8,440,801,170
	16,454,044,204	**16,245,864,761**

30. FINANCIAL INSTRUMENTS

Financial risk management

Types of financial risks The Company may encounter include: Market risk, credit risk and liquidity risk.

The Company has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. 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 encounter market risks such as exchange rates and interest rates.

Exchange rate risk:

The Company bears exchange 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	From 1 to 5 years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Cash and cash equivalents	19,317,288,450	-	-	19,317,288,450
Trade and other receivables	89,166,445,888	-	-	89,166,445,888
Loans	312,572,344,861	53,417,903,460	-	365,990,248,321
	108,483,734,338	**-**	**-**	**108,483,734,338**
As at 01/01/2026				
Cash and cash equivalents	14,116,600,594	-	-	14,116,600,594
Trade and other receivables	87,257,790,765	-	-	87,257,790,765
Loans	604,575,065,543	-	-	604,575,065,543
	101,374,391,359	**-**	**-**	**101,374,391,359**

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 the Company is 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	From 1 to 5 years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Trade and other payables	452,374,919,554	-	-	452,374,919,554
Accrued expenses	2,000,873,721	-	-	2,000,873,721
	454,375,793,275	**-**	**-**	**454,375,793,275**
As at 01/01/2026				
Trade and other payables	425,261,479,894	-	-	425,261,479,894
Accrued expenses	7,464,353,635	-	-	7,464,353,635
	432,725,833,529	**-**	**-**	**432,725,833,529**

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.

31. 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 Separate Financial Statements.

30. SEGMENT REPORTING

The Company operates solely in the automobile business; therefore, it does not prepare segment reporting by line of business.

The Company is headquartered in Hai Phong City and supplies goods to customers across the three regions of Vietnam: the North, the Central, and the South. Segment reporting for the accounting period from 01/01/2026 to 30/06/2026, is presented as follows:

Under geographical areas:

Geographical segment reporting is based on the location of the assets generating the segment's revenue

	Southern	Northern	Central region	**Grand Total**
	VND	VND	VND	**VND**
Net revenue from sales to external customers	238,643,562,968	82,594,703,021	27,354,939,331	348,593,205,320
Cost of goods sold	206,680,233,503	72,476,822,585	23,299,193,451	302,456,249,539

33. TRANSACTION AND BALANCES WITH RELATED PARTIES

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

Related parties	Relationship
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	Parent company
Hoang Giang Service Development Joint Stock Company	Subsidiary company
Pruksa Vietnam Company Limited	Subsidiary company
HHS Capital Joint Stock Company	Subsidiary company
CRV Real Estate Group Joint Stock Company (CRV)	Subsidiary company
Dai Loc House Development Joint Stock Company	Subsidiary company of "CRV"
Dai Thinh Vuong Construction Joint Stock Company	Subsidiary company of "CRV"
Thinh Hiep Construction Joint Stock Company	Subsidiary company of "TCH"
Thinh Phat Real Estate Construction Joint Stock Company	Subsidiary company of "TCH"
To Hieu Investment Joint Stock Company	Subsidiary company of "TCH"
The members of the Board of Directors, Board of Management and Board of Supervision	

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
Purchasing services - Office rental, showroom	**315,000,000**	**60,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	315,000,000	60,000,000
Financial income	**-**	**244,956,855,600**
CRV Real Estate Group Joint Stock Company (CRV)	-	158,435,355,600
Hoang Giang Service Development Joint Stock Company	-	86,521,500,000
Financial expenses - Interest expense	**-**	**715,782,808**
Pruksa Vietnam Company Limited	-	519,892,397
Hoang Giang Service Development Joint Stock Company	-	195,890,411
Purchase of offered shares	**153,705,942,000**	**-**
CRV Real Estate Group Joint Stock Company (CRV)	153,705,942,000	-

Transactions with the other related parties as follows.

	Position	This period	Previous period
Remuneration of key managers		VND	VND
Remuneration 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	60,000,000	30,000,000
- Nguyen The Hung	Member	60,000,000	30,000,000
- Nguyen Thi Kim Phung	Independent member	60,000,000	30,000,000
		270,000,000	**180,000,000**

Remuneration of the Board of Supervision			
- 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**
Salaries and bonuses of the Director and other managers			
- Nguyen The Hung	Director	179,723,363	161,140,000
- Ho Thi Xuan Hoa	Chief Accountant	241,624,533	135,580,000
		421,347,895	**296,720,000**

In addition to the above related parties' transactions, other related parties did not have any transactions during the period and have no balance at the end of the accounting period with the Company.

34. COMPARATIVE FIGURES

The comparative figures in the Statement of Financial Statements are presented in corresponding figures. According to this method, the comparative information of the previous period is presented regarding the financial position, operating results and cash flow of Company during the previous period.

The comparative figures in the Interim Separate Statement of Financial Position and related notes are those of the Separate Financial Statements for the fiscal year ended 31 December 2025. Comparative information in the Interim Separate Statement of Income, Interim Separate Statement of Cash flows, and related notes is that of the Interim Separate 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 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. Details are presented in Appendix No.01.

Approved, 29 July 2026

Preparer	**Chief Accountant**	**Legal Representative**
		M.S.D.N: 0200815678 CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY - LÊ CHÂN - TP. HẢI PHÒNG
Pham Hong Dung	**Ho Thi Xuan Hoa**	**Nguyen The Hung**

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				Note
Code		Items	Amount	Code		Items	Amount	
			VND				VND	
		a) Statement of Financial Position				**a) Statement of Financial Position**		
100	**A.**	**CURRENT ASSETS**	**1,051,622,725,910**	**100**	**A.**	**CURRENT ASSETS**	**1,051,622,725,910**	
120	**I.**	**Short-term investments**	**597,254,395,238**	**120**	**I.**	**Short-term investments**	**604,575,065,543**	
123	1.	Held-to-maturity investments	597,254,395,238	123	1.	Short-term held-to-maturity investments	604,575,065,543	Restatement, rename
130	**II.**	**Short-term receivables**	**114,693,066,442**	**130**	**II.**	**Short-term receivables**	**107,372,396,137**	
136	1.	Other short-term receivables	8,208,461,070	135	1.	Other short-term receivables	887,790,765	Restatement, code change
140	**III.**	**Inventories**	**316,147,611,706**	**140**	**III.**	**Inventories**	**316,147,611,706**	
149	1.	Provision for devaluation of inventories (*)	(1,422,288,928)	142	1.	Allowance for decline of inventories (*)	(1,422,288,928)	Code change
150	**IV.**	**Other short-term assets**	**9,108,707,543**	**160**	**IV.**	**Other short-term assets**	**9,108,707,543**	
151	1.	Short-term prepaid expenses	640,910,696	161	1.	Short-term deferred expenses	640,910,696	Rename, code change
152	2.	Deductible VAT	8,467,796,847	162	2.	Deductible VAT	8,467,796,847	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				Note
Code		Items	Amount VND	Code		Items	Amount VND	
200	**B.**	**NON-CURRENT ASSETS**	**4,720,141,341,766**	**200**		**NON-CURRENT ASSETS**	**4,720,141,341,766**	
250	**I.**	**Long-term investments**	**4,699,042,182,598**	**260**	**I.**	**Long-term investments**	**4,699,042,182,598**	
251	1.	Investments in subsidiaries	4,729,287,097,286	261	1.	Investments in subsidiaries	4,729,287,097,286	Code change
254	2.	Provision for devaluation of long-term investments	(30,244,914,688)	264	2.	Allowance for long-term impairment of other investments (*)	(30,244,914,688)	Rename, code change
260	**II.**	**Other long-term assets**	**381,116,952**	**270**	**II.**	**Other long-term assets**	**381,116,952**	
261	1.	Long-term prepaid expenses	381,116,952	271	1.	Long-term deferred expenses	381,116,952	Rename, code change
280		**TOTAL ASSETS**	**5,771,764,067,676**	**280**		**TOTAL ASSETS**	**5,771,764,067,676**	
300	**C.**	**LIABILITIES**	**448,246,643,230**	**300**	**C.**	**LIABILITIES**	**448,246,643,230**	
310	**I.**	**Current Liabilities**	**448,246,643,230**	**310**	**I.**	**Current Liabilities**	**448,246,643,230**	
313	1.	Taxes and other payables to State budget	1,871,706,879	314	1.	Short-term taxes and other payables to State budget	1,871,706,879	Rename, code change
314	2.	Payables to employees	658,430,890	315	2.	Payables to employees	658,430,890	Rename, code change
315	3.	Short-term accrued expenses	7,464,353,635	316	3.	Short-term accrued expenses	7,464,353,635	Code change
319	4.	Other short-term payables	59,784,220,110	320	4.	Other short-term payables	59,784,220,110	Code change
321	5.	Provisions for short-term payables	319,000,026	322	5.	Provisions for short-term payables	319,000,026	Code change
322	6.	Bonus and welfare fund	6,458,303,282	323	6.	Bonus and welfare fund	6,458,303,282	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				Note
Code		Items	Amount	Code		Items	Amount	
			VND				VND	
400	**D.**	**OWNER'S EQUITY**	**5,323,517,424,446**	**400**	**D.**	**OWNER'S EQUITY**	**5,323,517,424,446**	
410	**I.**	**Owner's equity**	**5,323,517,424,446**				**5,323,517,424,446**	
412	1.	Share Premium	*161,922,351,645*	412	1.	Share Premium	161,922,351,645	Rename, code change
421	2.	Retained earnings	822,162,477,767	420	2.	Retained earnings	822,162,477,767	Code change
421a		*Retained earnings accumulated to the previous year*	*392,161,637,289*	*420a*		*Retained earnings accumulated to the previous period*	*392,161,637,289*	*Code change*
421b		*Retained earnings of the current year*	*430,000,840,478*	*420b*		*Retained earnings of the current period*	*430,000,840,478*	*Code change*
440		**TOTAL CAPITAL**	**5,771,764,067,676**	**440**		**TOTAL CAPITAL**	**5,771,764,067,676**	
		b) Statement of Income				**b) Statement of Income**		
21	6.	Financial income	265,003,674,300	22	7.	Financial income	265,003,674,300	Code change
22	7.	Financial expense	12,435,347,940	23	8.	Financial expenses	12,435,347,940	Code change
23		*In which: Interest expense*	*809,959,319*	*24*		*In which: Interest expense*	*809,959,319*	*Code change*
		c) Statement of Cash flows				**c) Statement of Cash flows**		
05	-	Gains / losses from investment activities	(263,566,279,891)	05	-	Gains / losses from investment activities	(263,566,279,891)	Rename
06	-	Interest expense	809,959,319	06	-	Interest expense	809,959,319	Rename
12	-	Increase/ decrease in prepaid expenses	892,234,085	12	-	Increase or decrease in deferred expenses	892,234,085	Rename
14	-	Interest paid	(809,959,319)	14	-	Interest paid	(809,959,319)	Rename