INTERIM CONSOLIDATED FINANCIAL STATEMENTS

HOANG HUY INVESTMENT SERVICES JOINT STOCK COMPANY

For the period from 01 January 2026 to 30 June 2026

(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

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

THE COMPANY

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

The Group's head office is located at: No. 116, Nguyen Duc Canh street, Le Chan ward, Hai Phong.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT 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
Ms.	Nguyen Thi Ha	Member
Mr.	Nguyen The Hung	Member
Ms.	Nguyen Thi Kim Phung	Independent Member

Board of Management:

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

Board of Supervision:

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

LEGAL REPRESENTATIVE

The legal representative of the Group during the period and until the preparation of this Interim Consolidated Financial Statements is Mr. Nguyen The Hung - Director.

AUDITORS

The auditors of AASC Auditing Firm Company Limited have taken the review of Interim Consolidated Financial Statements for the Company.

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

We, the Board of Management of the Group is responsible for the Interim Consolidated Financial Statements which give a true and fair view of the financial position of the Group, its operating results and its cash flows for the period. In preparing those Interim Consolidated Financial Statements, the Board of Management the Group 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 Group will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Group, 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 Group 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 for the period from 01/01/2026 to 30/06/2026 of the Group 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

M.S.D.N: 0200815557
CÔNG TY
CỔ PHẦN
ĐẦU TƯ DỊCH VỤ
HOÀNG HUY
Q. LÊ CHÂN - TP HẢI PHÒNG

Nguyen The Hung
Legal Representative

Approved, 27 August 2026

No: 270826.019/BCTC.KT7

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: The Shareholders, The Board of Directors and The Board of Management
Hoang Huy Investment Services Joint Stock Company

We have reviewed the Interim Consolidated Financial Statements of Hoang Huy Investment Services Joint Stock Company and its subsidiaries (hereinafter collectively referred to as the "Group"), prepared on 27 August 2026 from page 05 to page 48 including: Interim Consolidated Statement of Financial Position as at 30 June 2026, Interim Consolidated Statement of Income, Interim Consolidated Statement of Cash flows, Notes to the Interim Consolidated Financial Statements for the accounting period as at 30 June 2026.

Board of Management's Responsibilities

The Board of Management of the Hoang Huy Investment Services Joint Stock Company is responsible for the preparation of Interim Consolidated Financial Statements of the Group that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant and for such internal control as management determines is necessary to enable the preparation of Interim Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on these Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements attached do not give a true and fair view, in all material respects, of the Hoang Huy Investment Services Joint Stock Company and its subsidiaries as at 30 June 2026, and of its financial performance and its cash flows for the six-month period then ended in accordance with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of Interim Financial Statements.

AASC Auditing Firm Company Limited

M.S.D.N: 0100111105 C.T.Y TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC THÀNH PHỐ HÀ NỘI

Nguyen Ngoc Lan
Deputy General Director
Registered Auditor
No. 1427-2023-002-1
Hanoi, 27 August 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**		**20,912,048,320,393**	**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**		**458,444,156,122**	**754,724,406,562**
131	1. Short-term trade receivables	05	198,217,667,567	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**	**18,903,546,166,102**	**16,078,610,690,445**
141	1. Inventories		18,904,834,108,105	16,080,032,979,373
149	2. Allowance for decline of inventories		(1,287,942,003)	(1,422,288,928)
150	**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

(continued)

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
200	**B. NON-CURRENT ASSETS**		**3,082,623,902,657**	**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**	**2,473,627,139,052**	**2,572,469,791,977**
241	- Historical cost		2,652,344,085,563	2,737,069,370,715
242	- Accumulated depreciation		(178,716,946,511)	(164,599,578,738)
250	**I. 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**		**49,430,150,271**	**45,211,499,251**
271	1. Long-term deferred expenses	14	7,643,316,464	7,040,150,937
272	13. Deferred income tax assets	36	41,786,833,807	38,171,348,314
280	**TOTAL ASSETS**		**23,994,672,223,050**	**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**		**7,313,173,005,416**	**6,975,851,514,445**
310	**I. Current Liabilities**		**5,149,972,307,933**	**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	28,828,295,112	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	9,995,526,407	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**		**2,163,200,697,483**	**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	36	2,149,708,001,186	2,166,966,878,983
343	5. Provisions for long-term payables		-	37,244,683
400	**D. OWNER'S EQUITY**		**16,681,499,217,634**	**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	4. Development and investment funds		19,572,915,034	19,572,915,034
420	4. Retained earnings		4,535,817,562,265	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*		*40,467,780,919*	*3,553,215,479,345*
429	4. Non – Controlling Interests		7,644,326,708,690	7,455,654,706,186
440	**TOTAL CAPITAL**		**23,994,672,223,050**	**23,428,210,948,656**

Approved, 27 August 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

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the period from 01/01/2026 to 30/06/2026

Code	ITEMS	Note	This period VND	Previous period VND
01	**1. Revenue from sales of goods and provision of services**	**25**	**479,706,725,232**	**286,654,634,196**
02	2. Revenue deductions	26	1,454,629,628	-
10	**3. Net revenue from sales of goods and provision of services**		**478,252,095,604**	**286,654,634,196**
11	**4. Cost of goods sold and provision of services**	**27**	**408,076,209,924**	**252,232,252,765**
20	**5. Gross profit from sales of goods and provision of services**		**70,175,885,680**	**34,422,381,431**
21	6. Gain/(loss) on liquidation or disposal of investment properties	28	(12,304,251,571)	-
21	7. Financial income	29	75,983,786,129	3,712,022,564,420
22	8. Financial expenses	30	3,185,574,631	12,349,160,423
23	*In which: Interest expenses*		*57,534,247*	*707,491,579*
25	9. Selling expense	31	35,896,203,908	15,795,053,304
26	10. General and administrative expenses	32	23,326,654,596	10,306,446,610
24	11. Share of joint ventures and associates' profit or loss		-	(130,228,285,535)
30	**12. Net profit from operating activities**		**71,446,987,103**	**3,577,765,999,979**
31	13. Other income	33	2,849,101,785	1,464,565,895
32	14. Other expenses	34	2,253,636,545	449,388,060
40	**15. Other profit**		**595,465,240**	**1,015,177,835**
50	**16. Total net profit before tax**		**72,042,452,343**	**3,578,781,177,814**
51	17. Current corporate income tax expense	35	29,527,237,630	9,820,758,959
52	18. Deferred corporate income tax expense	36	(20,438,204,528)	(2,806,606,994)
60	**19. Profit after corporate income tax**		**62,953,419,241**	**3,571,767,025,849**
61	**20 Profit after tax attributable to owners of the parent**		**43,324,416,920**	**3,574,473,409,593**
62	**21. Profit after tax attributable to non-controlling interest**		**19,629,002,321**	**(2,706,383,744)**
70	**22. Basic earnings per share**	**37**	**100**	**9,486**

Approved, 27 August 2026

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

M.S.D.N: ...578 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the period 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***		***72,042,452,343***	***3,578,781,177,814***
	2. Adjustment for		***(35,324,017,586)***	***(3,559,065,343,161)***
02	- Depreciation and amortization of fixed assets and investment properties		43,787,454,676	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		481,148,801	6,175,264,168
05	- Gains / losses from investment and financial activities		(79,168,989,844)	(3,580,444,870,790)
06	- Interest expense		57,534,247	707,491,579
08	***3. Operating profit before changes in working capital***		***36,718,434,757***	***19,715,834,653***
09	- Increase/ decrease in receivables		219,731,368,518	(36,310,682,650)
10	- Increase/ decrease in inventories		(2,841,145,558,065)	(105,152,537,557)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		712,709,569,194	(195,705,330,291)
12	- Increase /decrease in deferred expenses		(116,941,184,449)	28,098,218,066
14	- Interest paid		-	(707,491,579)
15	- Corporate income tax paid		(49,133,682,204)	(43,770,098,000)
20	***Net cash flow from operating activities***		***(2,038,061,052,249)***	***(333,832,087,358)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(243,815,229,107)	(600,823,925)
22	2. 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		90,620,245,886	226,615,790,917
30	***Net cash flow from investing activities***		***1,562,654,483,401***	***412,895,004,862***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		166,186,364,182	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***		***(193,813,635,818)***	***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

For the period 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, 27 August 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
Q. LÊ CHÂN - TP. HẢI PHÒNG

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/06/2026

1. GENERAL INFORMATION

1.1. Form of ownership

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

The Group's head office is located at: No. 116, Nguyen Duc Canh street, Le Chan ward, Hai Phong.

Charter capital of the Group is VND 4,319,859,680,000; equivalent to 431,985,968 shares, the par value per share is VND 10,000.

The number of employees of the Parent Group and its subsidiaries as at 30 June 2026 was: 195 people (as at 01 January 2026: 178 people).

1.2. Business field

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

1.3. Business activities

Main business activities of the Group include:

- Real estate business and trading in land use rights owned, occupied or leased, including:
  + Leasing houses and construction works for subleasing;
  + For land leased from the State, investing in the construction of houses for lease; investing in the construction of houses and non-residential construction works for sale, lease or lease-purchase;
  + Receiving the transfer of all or part of real estate projects from investors for the construction of houses and construction works for sale, lease or lease-purchase;
  + For land allocated by the State, investing in the construction of houses for sale, lease or lease-purchase (Clause 3, Article 11 of the Law on Real Estate Business 2014).
- Sale of motor vehicle parts and accessories (excluding auction activities);
- Manufacture of parts and accessories for motor vehicles and engines;
- Wholesale of cars and other motor vehicles (excluding auction activities);
- Maintenance and repair of cars and other motor vehicles;
- Agents for cars and other motor vehicles (excluding auction activities);
- Construction of residential buildings;
- Construction of non-residential buildings;
- Completion of construction works.

1.4. Normal business and production cycle

- For real estate investment and trading activities, and construction of civil and industrial works, the normal operating cycle depends on the construction duration of the works/projects. The average operating cycle of this sector is usually over 12 months.
- For other activities, the normal operating cycle of the Company is within 12 months.

1.5. The Company's operation in the accounting period that affects the Interim Consolidated Financial Statements

During the period, the Group continued to maintain the growth momentum from the previous period, with gross profit from sales and rendering of services increasing significantly by 103.87% compared to the same period of the previous year. However, as the Group recognized a gain of VND 3,488 billion from the remeasurement of its previously held interest upon a business combination achieved in stages during the same period of the previous year, profit before tax for the current period decreased by VND 3,506.74 billion compared to the same period of the previous year.

1.6. Group structure

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

Name of Company	Address	Proportion of ownership	Proportion of voting rights	Principal activities
- Hoang Giang Services Development Joint Stock Company	Km 9, National Highway No. 5, An Duong Ward, Hai Phong City, Vietnam.	99.79%	99.79%	Trading of automobiles and motor vehicles; real estate business.
- Pruksa Vietnam Company Limited	Room A, 8th Floor, 116 Nguyen Duc Canh Building, Le Chan Ward, Hai Phong City, Vietnam.	90.17%	90.17%	Construction of social housing.
- HHS Capital Joint Stock Company	No. 116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City, Vietnam.	99.996%	99.996%	Investment in and trading of real estate through shareholdings in real estate development companies
- CRV Real Estate Group Joint Stock Company	4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi, Vietnam	51.15%	58.53%	Construction and real estate business
- Dai Thinh Vuong Construction Joint Stock Company	116 Nguyen Duc Canh Building, Le Chan Ward, Hai Phong City, Vietnam	51.15%	58.53%	Real estate business
- Dai Loc Housing Development Joint Stock Company	116 Nguyen Duc Canh Building, Le Chan Ward, Hai Phong City, Vietnam	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 Group maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Group applies Corporate Accounting System issued under the Circular No.99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance and the Circular No.202/2014/TT-BTC dated 22 December 2014 issued by Ministry of Finance, the Circular No.43/2026/TT-BTC dated 20 April 2026 issued by Ministry of Finance amending and supplementing some articles of the Circular No.202/2014/TT-BTC guiding the preparation and presentation of Consolidated Financial Statements.

Declaration of compliance with Accounting Standards and Accounting System

The Group 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 42 of the Interim Consolidated Financial Statements.

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

Interim Consolidated Financial Statements are prepared based on consolidating Interim Separate Financial Statements of the Company and Financial Statements of its subsidiaries under its control for the period from 01 January 2026 to 30 June 2026.

Control right is achieved when the Group 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 Group. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Group 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 the Group.

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 devaluation of inventory;
- Allowance for bad debts;
- Estimated allocation of deferred expenses;
- Estimated useful life of fixed assets;
- Estimated fair value of investment properties;
- 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 Group's Interim Consolidated Financial Statements and that are assessed by the Board of Management of the Group to be reasonable under the circumstances.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Group include cash, cash equivalents, trade receivables, other receivables, loans. 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 Group 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

Transactions in foreign currencies during the accounting period are translated into Vietnam Dong (VND) at actual exchange rates at the transaction dates (which is the average transfer buying and selling exchange rate of the commercial bank where the entity regularly conducts transactions).

The actual exchange rates used upon remeasuring monetary items denominated in foreign currencies at the date of the consolidated financial statements are determined on the following principles:
- For monetary items denominated in foreign currencies: applying the average transfer buying and selling exchange rate of the commercial bank where the Group regularly conducts transactions;
- For demand deposits in foreign currencies: applying the average transfer buying and selling exchange rate of the exact bank where the Group maintains its deposit account.

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

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 Group 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

*Held-to-maturity investment*s comprise term deposits, valuable papers (including treasury bills, promissory notes, certificates of deposit) held to maturity for the purpose of earning periodic interest, and other held-to-maturity investments.

Allowance for devaluation of investments is made at the end of the period based on their recoverability 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 Group. 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.

Inventory outflow valuation:
The cost of real estate inventories is determined using the specific identification method.
The cost of other inventories is determined using the monthly weighted average method at the Parent Company and the specific identification method at Hoang Giang Services Development Joint Stock Company.

Allowance for inventory write-down is recognised at the end of the accounting period based on the excess of the cost of inventories over their net realisable value. For spare parts, the Group applies allowance rates of 20% to slow-moving items held for three to five years, 40% to those held for five to seven years, and 70% to those held for more than seven 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 augment 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	02 - 45 years
- 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 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 Group include:

- Deferred land expenses include prepaid land rental, including amounts related to leased land for which the Group has obtained a certificate of land use rights but which does not meet the criteria for recognition as an intangible fixed asset under current regulations. These expenses are recognized in the Consolidated Statement of Income on a straight-line basis over the term of the land lease agreement.
- Tools and supplies include assets which are possessed by the Group 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 no more than 3 years.
- Brokerage costs and other selling expenses relating to real estate projects are recognised at the actual amounts incurred. These costs are recognised in the consolidated income statement in proportion to the real estate properties sold during the year.
- Other deferred expenses are recorded at their historical costs and allocated on the straight-line basis within no more than 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 Group. 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 Group 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 are monitored in detail by lender, loan agreement, and maturity profile of each loan.

2.21. Borrowing costs

Borrowing costs are recognized as operating expenses in Group, 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.

2.23. Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:
- The Group 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 period.

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.

Deferred revenues are transferred to revenue from sale of goods and rendering of services 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 Group's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Group.

2.26. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at fair value of the consideration received, excluding discounts, rebates, and sales returns. 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 Group 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 Group shall be recognised when the two conditions are satisfied:
- It is probable that the economic benefits associated with the transaction will flow to the Group; and
- The amount of the revenue can be measured reliably.

Dividend income shall be recognised when the Group'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.

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 Group 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 provision of services are cost of finished products, merchandise, materials sold or services rendered during the period, and are recognized in matching with the revenue generated in the period and ensuring compliance with the prudence principle. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, allowance 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 period even when products and merchandises have not been determined as sold.

2.29. Financial expenses

Items recorded into financial expenses comprise:
- Borrowing costs;
- Losses arising from the sale of foreign currencies, foreign exchange losses, etc.

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 Group.

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 assets are determined based on the total deductible temporary differences and the amount of tax losses and unused tax incentives carried forward for deduction. Deferred income tax liabilities are determined based on taxable temporary differences.

Deferred corporate income tax assets and deferred corporate income tax liabilities are measured at the current corporate income tax rate, based on the tax rates and tax laws enacted and effective as at the end of the accounting period.

Deferred income tax assets are recognized only to the extent that it is probable that sufficient taxable profit will be available in the future against which the temporary differences can be utilized. Deferred income tax assets are reduced to the extent that it is no longer probable that the related tax benefits will be utilized.

Deferred income tax assets and deferred income tax liabilities are offset when presenting the Statement of Financial Position.

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

The Group subject to the corporate income tax rate of 20% for the period from 01 January 2026 to 30 June 2026. A preferential corporate income tax rate of 10% applies to social housing activities undertaken by its subsidiary, Pruksa Vietnam Company Limited.

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 Group (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 Group's related parties include:

- Organizations, directly or indirectly having control the Group, are controlled by the Group or being under the control of the Company, or being under common control with the Group, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Group that have a significant influence on the Group, key management personnel including directors and employees of the Group, 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 Group 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 Group 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 Group in order to help users of financial statements better understand and make more informed judgements about the Group 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	Value
		VND
Demand deposits		
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Hai Phong Branch	VND	22,662,787,238
- Others	VND	77,995,411,376
		100,658,198,614

	Currency	Term	Interest Rate	Value
				VND
Cash equivalents				
- Vietnam Bank for Agriculture and Rural Development – East Hai Phong Branch	VND	1 month	4.75%	20,015,616,438
				20,015,616,438

4. FINANCIAL INVESTMENTS

Held to maturity investments

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a) Short-term						
- Term deposits	906,718,761,958	906,718,761,958	-	2,140,652,492,109	2,140,652,492,109	-
- Certificate of deposit	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
b) Long-term						
- Certificate of deposit	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	7.60%	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	6.70%	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	***198,217,667,567***	***(3,495,000,000)***	***310,976,417,137***	***(3,495,000,000)***
- Receivables from homebuyers of real estate projects.	107,594,095,512	-	221,111,417,137	-
- Receivables from automobile buyers	88,877,540,840	(3,495,000,000)	89,865,000,000	(3,495,000,000)
+ *Nam Viet Automobile Manufacturing and Trading Company Limited*	*59,210,000,000*		*37,770,000,000*	
+ *Phu Man Trading and Services Joint Stock Company*	*6,632,540,840*		*36,615,000,000*	
+ *Phuc Hung Manufacturing, Trading and Services Joint Stock Company*	*3,495,000,000*	*(3,495,000,000)*	*3,495,000,000*	*(3,495,000,000)*
+ *Others suppliers*	*19,540,000,000*	-	*11,985,000,000*	-
- Receivables from other service customers	1,746,031,215	-	-	-
	198,217,667,567	**(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 Engineering 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, Trading and Services Company Limited	28,328,721,465	-	23,715,659,972	-
- Hanoi Technical Construction and Installation Investment Joint Stock Company	29,615,062,800	-	10,736,049,000	-
- Hanoi Construction Joint Stock Company No. 1	25,411,699,366	-	48,670,387,525	-
- Others	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	-
+ *Pham Van Xuan (*)*	*22,600,000,000*	-	-	-
+ *Hai Phong Department of Planning and Investment (now Hai Phong Department of Finance)*	*3,769,466,000*	-	*3,769,466,000*	-
- Value-added tax on imported goods pending customs clearance.	3,733,475,328	-		-
- Receivables for costs incurred in remedying damage caused by Typhoon Yagi	-	-	1,689,025,054	-
- Receivables from	33,100,000	-	-	-
- Advance payment of maintenance expenses	333,669,042	-	-	-
- Payment on behalf	80,705,455	-	-	-
- Other receivables	8,240,690,846	-	9,530,037,590	-
	38,791,106,671	**-**	**14,988,528,644**	**-**

(*) Deposit under the land transfer agreement for the 17B Ba Trieu Project.

8. DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Phuc Hung Manufacturing, 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 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)
+ Automotive chassis	*123,125,992,392*	-	*38,649,513,911*	-
+ Components and spare parts	*23,092,701,978*	*(1,287,942,003)*	*25,682,805,938*	*(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*	-
High-Rise Mixed-Use Building and Commercial Services Construction Investment Project (1.2)	*1,327,980,877,280*	-	-	-
Others	*9,396,174,774*	-	*1,951,751,559*	-
- Finished goods	1,003,512,082,371	-	1,067,637,865,110	-
Finished units in Building H1 of the Hoang Huy Commerce Project (1.3)	*848,933,020,780*	-	*911,303,600,166*	-
Finished units in the Gold Tower Building.	*143,036,496,600*	-	*143,036,496,600*	-
Others	*11,542,564,991*		*13,297,768,344*	
- Merchandise inventories (1.4)	18,443,746,739	-	16,247,778,369	-
	18,904,834,108,105	**(1,287,942,003)**	**16,080,032,979,373**	**(1,422,288,928)**

(1.1) The Investment Project for Construction of the New Urban Area along the extended Do Muoi Road and surrounding areas in Thuy Nguyen Ward, Hai Phong City (Hoang Huy New City – II Project) comprises low-rise residential buildings, social housing apartment buildings, and apartment buildings combined with commercial and service facilities. As at 30 June 2026, the structural works of certain low-rise residential areas had been completed, while other works and components were under construction.

(1.2) The Investment Project for Construction of High-rise Mixed-use and Commercial Service Facilities in the North Cam River New Urban Area, Thuy Nguyen Ward, Hai Phong City comprises low-rise residential buildings and apartment buildings combined with commercial and service facilities. As at 30 June 2026, the Project was at the initial stage of implementation.

(1.3) The inventory comprises unsold apartments and commercial floors in Building H1 of the Hoang Huy Commerce Project, for which construction has been completed. The value of these properties is provisionally determined based on the project costs accumulated to date and will be adjusted upon final settlement of the completed project. As at the date of preparation of the Financial Statements, the Project had not yet undergone final settlement.

(1.4) As at 30 June 2026, real estate inventory comprised 2 houses in the Hoang Huy Riverside Project, located at No. 1 and No. 8 Chi Lang Street, Thuong Ly Ward, Hai Phong City, with a total value of VND 16,247,778,369.

10. ASSET IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
Common facilities of the Low-Income Housing Project in An Hai Ward, Hai Phong City (1)	5,927,645,161	5,927,645,161	5,927,645,161	5,927,645,161
Project 17B Ba Trieu (2)	243,183,144,333	243,183,144,333	-	-
	249,110,789,494	**249,110,789,494**	**5,927,645,161**	**5,927,645,161**

Project name:

Common facilities of the Low-Income Housing Project in An Hai Ward, Hai Phong City (1):

- Construction location: An Hai Ward, Hai Phong City.
- Project owner: Pruksa Vietnam Company Limited.
- Project status as at 30 June 2026: Apartments have been handed over for lease and partially sold. Construction in progress as at 30 June 2026 represents common project costs, including land clearance and compensation, site levelling, road and drainage infrastructure, landscaping, and fire prevention and fighting systems, allocated to the public land area intended for the construction of a management building and a community centre. The Project has undergone an audit and final settlement in accordance with the requirements of Vietnamese Standard on Auditing No. 1000 – Audit of Financial Statements for Completed Projects. On 26 February 2026, the Hai Phong City Inspectorate issued Conclusion No. 08/KLTTTP in relation to the Company's Project. According to the Inspection Conclusion, Pruksa needs to rectify administrative work and the receipt of dossiers; coordinate with relevant agencies, units, and individuals to review inaccurate home purchase files, and review and adjust selling prices in line with final settlement results. As at the issuance date of this report, Pruksa is coordinating with relevant agencies, units, and individuals to implement the recommendations of the Inspectorate.

Project 17B Ba Trieu (2):

- Costs incurred in relation to the acquisition of land use rights and land-attached assets at No. 17B Ba Trieu Street for the construction of the office headquarters of CRV Real Estate Group Joint Stock Company and for lease. As at 30 June 2026, CRV Real Estate Group Joint Stock Company was completing the legal procedures relating to the acquisition of this land plot.

11. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	transportation equipment	Other tangible fixed assets	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
- Historical cost adjustment of fixed 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	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**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: VND 10,891,072,505

12. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	Others	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	-	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

a) 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
- Adjustments to historical cost of Investment Properties	8,878,754,633	8,878,754,633
- Transfer from Fixed Assets	270,500,000	270,500,000
- Transfer from Inventories	16,344,429,333	16,344,429,333
- Other increase	272,701,440	272,701,440
- Liquidation, disposal	(110,491,670,558)	(110,491,670,558)
Ending balance	**2,652,344,085,563**	**2,652,344,085,563**
Accumulated depreciation		
Beginning balance	164,599,578,738	164,599,578,738
- Depreciation in the period	36,725,131,680	36,725,131,680
- Transfer from Fixed Assets	132,826,185	132,826,185
- Liquidation, disposal	(22,740,590,092)	(22,740,590,092)
Ending balance	**178,716,946,511**	**178,716,946,511**
Net carrying amount		
Beginning balance	2,572,469,791,977	2,572,469,791,977
Ending balance	**2,473,627,139,052**	**2,473,627,139,052**

- Investment properties comprise:

+ Apartments in the Low-income Housing Project in An Hai Ward, Hai Phong City, owned by Pruksa Vietnam Co., Ltd. The rental price applied is approved by the City People's Committee. The rental amount is prepaid for the entire lease period (05 years) in accordance with the Lease Contract.

+ A number of commercial center booths and rental apartments under the Golden Land Building Project owned by CRV Real Estate Group Joint Stock Company and Hoang Giang Service Development Joint Stock Company; Grand Tower under the Hoang Huy - So Dau Project owned by Dai Thinh Vuong Construction Joint Stock Company; and Tower H1 under the Hoang Huy Commerce Project owned by Dai Loc House Development Joint Stock Company are currently undergoing final settlement for completed projects. The value of investment properties is provisionally calculated based on accumulated project costs and will be adjusted upon completion of the project final settlement.

- During the period, rental income from investment properties is VND 82,722,480,218. (Previous period is VND 51,578,196,957).

The fair value of investment properties held for lease and investment properties held for capital appreciation has not been officially evaluated and determined as at 01 January 2026 and 30 June 2026. However, based on the current rental situation and market price of these assets, the Company's Board of Management believes that the fair value of investment properties is higher than their carrying amount as at the beginning of the period, during the period, and at the end of the accounting period.

14. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	127,483,871	957,812,471
- Tools and supplies allocated	26,123,600	34,026,863
- Dealer signage costs.	78,558,418	203,932,349
- Selling expenses related to real estate properties not yet handed over to customers	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 land rental expenses (*)	5,515,284,642	5,590,836,487
- Dispatched tools and supplies	1,033,419,877	1,030,069,897
- Others	1,094,611,945	419,244,553
	7,643,316,464	**7,040,150,937**

(*) Land rental expense pursuant to Notice No. 11327/TB-CT dated 5 October 2017 issued by the General Department of Taxation in respect of a land plot 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 a management building, which are included in the approved construction plan of the Low-Income Housing Project in An Hai Ward, Hai Phong City of Pruksa Vietnam Company Limited. The land was leased by the State on a lump-sum rental payment basis for a term of 44 years and 6 months, from 29 June 2017 to 2 January 2063, with an initial land rental payment of VND 10,738,650,807.

15. BORROWINGS

	Beginning balance	During the period		Ending balance
		Increase	Decrease	
	VND	VND	VND	VND
a) Short-term borrowings				
+ 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				
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch.	390,000,000,000	-	390,000,000,000	-
	390,000,000,000	**-**	**390,000,000,000**	**-**
Amount due for settlement within 12 months	-	-	-	-
Amount due for settlement after 12 months	**390,000,000,000**			**-**

Detailed information on Short-term borrowings:

Detailed information on Short–term borrowings from banks and credit institutions is as follows:

	Contract No.	Currency	Interest Rate	Maturity	Credit Limit	Loan purpose	Guarantee	Ending balance	Beginning balance
								VND	VND
Related parties									
Hoang Huy Investment Financial Services Joint Stock Company	Loan Agreement No. 23.06/HĐVV/TC H-CRV dated 23 June 2026	VND	10.0%	12 months	500,000,000,000	Additional working capital	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***
- Advances from customers for real estate purchases	4,178,683,380,642	3,522,840,860,984
+ Hoang Huy New City – II Project	*4,132,229,254,030*	*3,453,101,767,384*
+ Hoang Huy Commerce Project	*46,454,126,612*	*65,856,347,802*
+ Other projects	-	*3,882,745,798*
- Other customers	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
- Dividends and profits payable	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	29,527,237,630	49,133,682,204	36,357,676,941	13,840,484,771
- 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	1,390,212,271	3,297,255,396	-	-
	17,144,845,401	**18,526,377,185**	**1,229,585,332,613**	**1,238,952,967,505**	**36,814,398,220**	**28,828,295,112**

The Group'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 Consolidated Financial Statements could be changed at a later date upon final determination by the tax authorities.

20. SHORT-TERM ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Interest support expenses for apartment buyers	612,619,873	-
- Accrued construction, development and project completion costs	11,827,563,864	13,252,557,457
- Accrued land-use fee for Building N01 (*)	7,865,996,645	7,865,996,645
- Accrued business performance bonuses	2,000,873,721	7,364,353,635
- Accrued commission expenses	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**

(*) The additional financial obligation relating to the podium of Building N01 under the Golden Land Building Commercial, Service and Residential Project has been provisionally estimated based on Notice No. 2124/TB-TTCP dated 11 October 2024 issued by the Government Inspectorate on the inspection conclusion concerning the conversion of land use purposes from land for production and business activities to land for real estate business and housing construction during the 2011–2019 period by state-owned and equitised enterprises. To date, CRV Real Estate Group Joint Stock Company has not received any written notice from the competent authorities regarding the financial obligations arising, if any, in relation to the Project. On 27 November 2024, CRV Real Estate Group Joint Stock Company issued Board of Directors' Resolution No. 12/2024/NQ-HĐQT approving certain matters related to the Company's project at 275 Nguyen Trai, Thanh Xuan, Ha Noi.

21. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Trade union fees	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 Company Limited (*)*	*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 and healthcare facilities*	*2,727,938,998*	*2,727,938,998*
+ *Payables for customers' deposits for apartment fit-out works*	*2,657,554,666*	*2,570,000,000*
+ *Fees for the issuance of land use rights certificates*	*4,090,553,930*	*12,861,027,003*
+ *Discounts payable to dealers*	*1,436,111,110*	-
+ *Others*	*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 amount of USD 2,261,000 from Pruksa International Company Limited (hereinafter referred to as Pruksa International) to the Company for site clearance of the Low-Income Housing Project (Pruksa Town) in An Hai Ward, Hai Phong City, invested by Pruksa Vietnam Company Limited, was based on in-principle approval by competent State authorities. Under the advance agreement between Pruksa International and the Company, this amount will be considered part of Pruksa International's capital contribution to Pruksa Vietnam Company Limited after the Company is established, Pruksa International chooses the option to offset this advance against its capital contribution to Pruksa Vietnam Company Limited, and Hoang Huy Investment Services Joint Stock Company carries out this process. In practice, the Company has used this amount for project site clearance; however, the two parties have not agreed on the offsetting plan, so this amount will be settled after the parties reach an agreement or agree on and adjust procedures for amending the Investment Registration Certificate. The difference of VND 205,751,000 compared to the opening balance is due to the foreign exchange revaluation of the ending payable balance.

(**) The maintenance funds for the Golden Land Building Project, Hoang Huy Commerce Project, and Hoang Huy - So Dau Project will be transferred to the Building Management Boards. The Company currently maintains these maintenance funds within its balances of cash in bank, cash equivalents, and held-to-maturity investments.

22. DEFERRED REVENUE

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Unearned revenue from asset leasing and related services	9,619,771,246	7,634,252,432
- Other unearned revenues	375,755,161	-
	9,995,526,407	**7,634,252,432**
b) Long-term		
- Unearned revenue from asset leasing	-	12,087,500,060
	-	**12,087,500,060**

23. OWNER'S EQUITY

a) Changes in owner's equity

	Owner's invested capital	Share premium	Investment and development fund	Retained earnings	Non-controlling interests (NCI)	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 for the previous period	-	-	-	3,574,473,409,593	(2,706,383,744)	3,571,767,025,849
Dividends paid to non-controlling interest	-	-	-	-	(178,500,000)	(178,500,000)
Consolidation of subsidiaries	-	-	-	-	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 for the current period	-	-	-	43,324,416,920	19,629,002,321	62,953,419,241
Increase in capital contribution to subsidiaries	-	-	-	(2,856,636,001)	169,043,000,183	166,186,364,182
Ending balance of the current period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**4,535,817,562,265**	**7,644,326,708,690**	**16,681,499,217,634**

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 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) Shares

	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 Group'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 Group 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

The Group is the lessee and leased office under operating lease contracts. As at 30 June 2026, total future minimum lease payables under non-cancellable operating lease contracts 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 sales of automobiles and spare parts	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

	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 and related services	105,619,960,385	40,155,038,063
Provision for decline in value of inventories	-	120,845,974
Cost of other operating activities.	2,413,542,037	1,451,097,929
Other decreases in cost of goods sold	(134,346,925)	-
- Reversal of provision	*(134,346,925)*	-
	408,076,209,924	**252,232,252,765**

28. GAIN/ LOSS FROM LIQUIDATION OR DISPOSAL OF INVESTMENT PROPERTIES

	This period	Previous period
	VND	VND
Revenue from liquidation or disposal of investment properties	65,917,322,615	-
Carrying amount of investment properties	(78,221,574,186)	-
Gain/ loss from liquidation or disposal of investment properties	**(12,304,251,571)**	**-**

29. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income from deposits and loans	75,081,328,668	25,619,098,539
Dividends or profits received in cash or non-cash assets	-	196,337,403,000
Foreign exchange gains arising during the period	167,850,102	624,487,466
Foreign exchange gains from the revaluation of closing balances	4,154,726	154,622
Gain on the remeasurement of an 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 *(Detailed in Note 41)*	-	196,337,403,000

30. FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Borrowing costs	57,534,247	707,491,579
Deferred LC payment interest	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 *(Detailed in Note 41)*	57,534,247	613,315,068

31. 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	5,730,002,109	1,441,565,095
Other expenses in cash	8,369,125,147	7,686,784,547
Costs relating to real estate business activities	12,921,149,611	3,013,426,585
	35,896,203,908	**15,795,053,304**

32. 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
Taxes, Charges, Fees	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**

33. OTHER INCOME

	This period	Previous period
	VND	VND
Income from disposal and liquidation of fixed assets	1,375,134,893	-
Fines collected	689,325,181	-
Income from investment cooperation and operation of telecommunication services	142,226,253	-
Financial support, grants, sponsorships, and gifts recognized as other income	192,412,288	-
Others	450,003,170	1,464,565,895
	2,849,101,785	**1,464,565,895**

34. OTHER EXPENSES

	This period	Previous period
	VND	VND
Loss from revaluation of assets upon capital contribution	182,942,631	-
Fines and penalties	1,756,835,579	-
Others	313,858,335	449,388,060
	2,253,636,545	**449,388,060**

35. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Current corporate income tax expense in parent company	7,864,244,187	6,882,341,158
Current corporate income tax expense in subsidiaries	21,662,993,443	2,938,417,801
- *Dai Loc House Development Joint Stock Company*	*18,800,743,692*	*2,365,120,689*
- *CRV Real Estate Group Joint Stock Company*	*2,018,661,333*	-
- *Other subsidiaries*	*843,588,418*	*573,297,112*
Total current corporate income tax expense	**29,527,237,630**	**9,820,758,959**

36. DEFERRED INCOME TAX

a) Deferred income tax assets

	Ending balance	Beginning balance
	VND	VND
- Prepaid corporate income tax for real estate business activities	41,786,833,807	38,171,348,314
Deferred income tax assets	**41,786,833,807**	**38,171,348,314**

b) Deferred income tax liabilities

	Ending balance	Beginning balance
	VND	VND
- Temporary differences related to fair value assessment at the acquisition date of subsidiaries	2,148,665,053,917	2,164,364,168,028
- Deferred corporate income tax liabilities related to provisions	1,042,947,269	2,602,710,955
Deferred income tax liabilities	**2,149,708,001,186**	**2,166,966,878,983**

c) Deferred corporate income tax expense

	This period	Previous period
	VND	VND
- Deferred CIT expense arising from taxable temporary differences	(17,258,877,797)	-
- Deferred CIT income arising from deductible temporary differences	-	(10,299,958)
- Deferred CIT income arising from reversal of deferred income tax liabilities	(3,179,326,731)	(2,796,307,036)
	(20,438,204,528)	**(2,806,606,994)**

37. BASIC EARNINGS PER SHARE

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

	This period	Previous period
	VND	VND
Net profit after tax	43,324,416,920	3,574,473,409,593
Profit distributed to common shares	43,324,416,920	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	**100**	**9,486**

The Group has not planned to make appropriations to the Bonus and Welfare Fund and the Executive Management Bonus Fund from profit after tax as at the dates of preparing the consolidated interim financial statements.

As at 30 June 2026, the Group does not have potential ordinary shares with a dilutive effect on earnings per share.

38. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Group may face risks include: credit risk and liquidity risk.

The Group has established a control system to maintain a reasonable balance between the cost of incurred risks and the cost of risk management. The Board of Management of the Group is responsible for monitoring the risk management process to ensure a reasonable balance between risk and risk control.

Market risk

The Group may face market risks such as fluctuations in foreign exchange rates and interest rates.

Exchange rate risk:

The Group is exposed to exchange rate risk when transactions are executed in currencies other than Vietnam Dong, such as borrowings, revenues, expenses, imports of materials, goods, machinery, and equipment...

Interest rate risk:

The Group is exposed to interest rate risk because the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates when the Group incurs demand or term deposits, borrowings, and floating-rate debts. The Group manages interest rate risk by analyzing market competition to obtain favorable interest rates for its operational purposes.

Credit Risk

Credit risk is the risk that a party to a financial instrument or contract fails to fulfill its obligation, resulting in a financial loss to the Group. The Group has credit risks from operating activities (mainly trade receivables) and financial activities (including bank deposits, loans, and other financial instruments).

	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	120,673,815,052	-	-	120,673,815,052
Trade and other receivables	233,513,774,238	-	-	233,513,774,238
Loans	977,443,704,089	10,577,896,111	-	988,021,600,200
	1,331,631,293,379	**10,577,896,111**	**-**	**1,342,209,189,490**
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 Group will encounter difficulty in meeting its financial obligations as they fall due due to a shortage of funds. Liquidity risk of the Group mainly arises from the different maturities of its financial assets and financial liabilities.

The maturity terms of financial liabilities based on expected contractual payments (on the basis of undiscounted cash flows of principal amounts) are as follows:

	Under 1 year	From 1 to 5 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 Group believes that risk level of loan repayment is low. The Group has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

39. 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.

40. SEGMENT REPORTING

Under business fields:

	Real estate business activities	Trading activities	**Grand Total**
	VND	VND	**VND**
Net revenue from external sales	129,658,890,284	348,593,205,320	478,252,095,604
Gross profit from business operations	**24,038,929,899**	**46,136,955,781**	**70,175,885,680**
The total cost of acquisition of fixed assets			
Segment assets	21,713,262,004,202	571,173,477,938	22,284,435,482,140
Unallocated assets			1,710,236,740,910
Total assets	**21,713,262,004,202**	**571,173,477,938**	**23,994,525,907,243**
Segment liabilities	4,564,642,922,774	396,393,229,641	4,961,036,152,415
Unallocated liabilities			188,936,155,518
Total liabilities	**4,564,642,922,774**	**396,393,229,641**	**5,149,972,307,933**

41. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Group 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
The members of the Board of Directors, the Board of Management, the Board of Supervision/ Audit Committee	

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

		This period	Previous period
		VND	VND
Purchases	**Transacting company**	**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 Services Development Joint Stock Company	-	60,000,000

		This period	Previous period
		VND	VND
Financial revenue	**Transacting company**	**-**	**196,337,403,000**
Hoang Huy Investment Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	-	158,435,355,600
Hoang Giang Services Development Joint Stock Company	CRV Real Estate Group Joint Stock Company	-	37,902,047,400
Financial expenses	**Transacting company**	**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	**Transacting company**	**30,000,000,000**	**-**
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	30,000,000,000	-
Assignment of deposit contracts.		**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	-

Remuneration of key management people:

	Position	This period	Previous period
Key management personnel compensation		VND	VND
Remuneration of the Board the 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 the Board of Supervisions			
- Phung Thi Thu Huong	Head of the 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, bonus of the Legal Representative and other management personnel			
- 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**

42. COMPARATIVE FIGURES

Comparative information in these Financial Statements is presented as corresponding figures. Under this method, comparative information for the previous period is presented regarding the consolidated financial position, consolidated results of operations, and consolidated cash flows of the Group for the prior period.

Comparative figures in the Interim Consolidated Statement of Financial Position and related notes are taken from the Consolidated Financial Statements for the fiscal year ended 31 December 2025. Comparative figures in the Interim Consolidated Statement of Income, Interim Consolidated Statement of Cash Flows, and related notes are taken from the reviewed Interim Consolidated Financial Statements for the accounting period from 01 January 2025 to 30 June 2025. These figures were audited and reviewed by AASC Auditing Firm Company Limited.

Approved, 27 August 2026

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

M.S.D.N: 0200815578 - C
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
Q.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	
		Statement of Financial Position				**Statement of Financial Position**		
100		**ASSETS**	**20,296,778,941,897**	**100**	**A.**	**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	Restatement
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	Restatement
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	Restatement
300	**C.**	**LIABILITIES**	**6,975,851,514,445**	**300**	**C.**	**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	1.	Dividend and profit payables	23,543,252,595	Restatement
319	1.	Other short-term payables	261,724,468,245	320	2.	Other short-term payables	238,181,215,650	Restatement