INTERIM SEPARATE 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 Company") presents its report and the Company's Interim Separate 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 Company'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, Board of Management and Board of Supervision during the period and to the reporting date are:

Board of Directors:

Mr.	Do Huu Ha	Chairman
Mr.	Do Huu Hau	Member
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 Company during the period and until the preparation of Interim Separate Financial Statements is Mr. Nguyen The Hung - Director.

AUDITORS

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

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

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

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

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

The Board of Management confirms that Interim Separate Financial Statements give a true and fair view of the financial position at 30 June 2026, its operation results and cash flows for the six-month accounting period then ended, in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Interim Separate Financial Statements.

OTHER COMMITMENTS

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

On behalf of the Board of Management

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

Nguyen The Hung
Legal Representative

Approved, 27 August 2026

No: 270826.018/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 Separate Financial Statements of the Hoang Huy Investment Services Joint Stock Company prepared on 27 August 2026 from page 05 to page 37 including: Interim Separate Statement of Financial Position as at 30 June 2026, Interim Separate Statement of Income, Interim Separate Statement of Cash Flows, Notes to the Interim Separate Financial Statements for the period from 01 January 2026 to 30 June 2026.

Board of Management's Responsibility

The Board of Management of Hoang Huy Investment Services Joint Stock Company is responsible for the preparation of Interim Separate Financial Statements that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of Interim Separate Financial Statements and for such internal control as management determines is necessary to enable the preparation of Interim Separate 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 Separate 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 Separate Financial Statements does not give a true and fair view, in all material respects, of the financial position of Hoang Huy Investment Services Joint Stock Company 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 separate financial statements.

AASC Auditing Firm Company Limited

CÔNG TY TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC

Nguyen Ngoc Lan
Deputy General Director
Registered Auditor
No. 1427-2023-002-1
Hanoi, 27 August 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A. CURRENT ASSETS**		**971,803,107,020**	**1,051,622,725,910**
110	**I. Cash and cash equivalents**	**03**	**19,697,036,639**	**14,418,944,981**
111	1. Cash		19,697,036,639	14,418,944,981
120	**II. Short-term investments**	**04**	**365,990,248,321**	**604,575,065,543**
123	1. Short-term held-to-maturity investments		365,990,248,321	604,575,065,543
130	**III. Short-term receivables**		**89,349,405,360**	**107,372,396,137**
131	1. Short-term trade receivables	05	85,382,540,840	86,370,000,000
132	2. Short-term prepayments to suppliers	06	182,959,472	20,114,605,372
135	3. Other short-term receivables	07	3,783,905,048	887,790,765
140	**IV. Inventories**	**08**	**482,295,937,098**	**316,147,611,706**
141	1. Inventories		483,583,879,101	317,569,900,634
142	2. Allowance for decline of inventories		(1,287,942,003)	(1,422,288,928)
160	**V. Other short-term assets**		**14,470,479,602**	**9,108,707,543**
161	1. Short-term deferred expenses	10	352,004,436	640,910,696
162	2. Deductible VAT		14,118,475,166	8,467,796,847
200	**B. NON-CURRENT ASSETS**		**4,878,765,817,311**	**4,720,141,341,766**
220	**I. Fixed assets**		**17,953,384,906**	**20,718,042,216**
221	1. Tangible fixed assets	09	17,953,384,906	20,718,042,216
222	*- Historical cost*		*26,903,663,989*	*28,479,327,909*
223	*- Accumulated depreciation*		*(8,950,279,083)*	*(7,761,285,693)*
260	**II. Long-term investments**	**04**	**4,860,546,943,029**	**4,699,042,182,598**
261	1. Investments in subsidiaries		4,882,993,039,286	4,729,287,097,286
264	2. Allowance for long-term impairment of other investments		(22,446,096,257)	(30,244,914,688)
270	**III. Other long-term assets**		**265,489,376**	**381,116,952**
271	1. Long-term deferred expenses	10	265,489,376	381,116,952
280	**TOTAL ASSETS**		**5,850,568,924,331**	**5,771,764,067,676**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**482,832,481,392**	**448,246,643,230**
310	**I. Current Liabilities**		**482,832,481,392**	**448,246,643,230**
311	1. Short-term trade payables	11	391,360,339,334	365,477,259,784
312	2. Short-term prepayments from customers	12	4,843,361,464	6,213,368,624
314	3. Short-term taxes and other payables to State budget	13	17,145,597,203	1,871,706,879
315	4. Payables to employees		-	658,430,890
316	5. Short-term accrued expenses	14	2,000,873,721	7,464,353,635
320	6. Other short-term payables	15	61,014,580,220	59,784,220,110
322	7. Provisions for short-term payables	16	9,426,168	319,000,026
323	8. Bonus and welfare fund		6,458,303,282	6,458,303,282
400	**D. OWNER'S EQUITY**	**17**	**5,367,736,442,939**	**5,323,517,424,446**
411	1. Contributed capital		4,319,859,680,000	4,319,859,680,000
411a	*Ordinary shares with voting rights*		*4,319,859,680,000*	*4,319,859,680,000*
412	2. Share Premium		161,922,351,645	161,922,351,645
418	3. Development and investment funds		19,572,915,034	19,572,915,034
420	4. Retained earnings		866,381,496,260	822,162,477,767
420a	*Retained earnings accumulated to the previous period*		*822,162,477,767*	*392,161,637,289*
420b	*Retained earnings of the current period*		*44,219,018,493*	*430,000,840,478*
440	**TOTAL CAPITAL**		**5,850,568,924,331**	**5,771,764,067,676**

Approved, 27 August 2026

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

M.S.D.N: 0200815... CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY - CTCP - LÊ CHÂN - TP. HẢI PHÒNG

INTERIM SEPARATE 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**	19	**350,047,834,948**	**251,708,944,671**
02	2. Revenue deductions	20	1,454,629,628	-
10	**3. Net revenue from sales of goods and provision of services**		**348,593,205,320**	**251,708,944,671**
11	**4. Cost of goods sold**	21	**302,456,249,539**	**212,077,214,702**
20	**5. Gross profit from sales of goods and provision of services**		**46,136,955,781**	**39,631,729,969**
21	6. Gain/(loss) on liquidation or disposal of investment properties		-	-
22	7. Financial income	22	15,683,143,768	265,003,674,300
23	8. Financial expense	23	(4,670,778,047)	12,435,347,940
24	*In which: Interest expense*		-	*809,959,319*
25	9. Selling expense	24	12,652,117,373	11,117,153,557
26	10. General and administrative expenses	25	3,660,749,160	3,677,613,275
30	**11. Net profit from operating activities**		**50,178,011,063**	**277,405,289,497**
31	12. Other income	26	1,906,007,996	14,041,601
32	13. Other expenses	27	756,379	363,685,223
40	**14. Other profit**		**1,905,251,617**	**(349,643,622)**
50	**15. Total net profit before tax**		**52,083,262,680**	**277,055,645,875**
51	16. Current corporate income tax expense	28	7,864,244,187	6,882,341,158
52	17. Deferred corporate income tax expense		-	-
60	**18. Profit after corporate income tax**		**44,219,018,493**	**270,173,304,717**

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 SEPARATE 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***		***52,083,262,680***	***277,055,645,875***
	2. Adjustment for		***(22,385,487,698)***	***(254,899,107,607)***
02	- Depreciation and amortization of fixed assets and investment properties		1,519,421,832	1,561,685,862
03	- Allowances and provisions		(8,242,739,214)	120,845,974
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		485,303,527	6,174,681,129
05	- Gains / losses from investment activities		(16,147,473,843)	(263,566,279,891)
06	- Interest expense		-	809,959,319
08	***3. Operating profit before changes in working capital***		***29,697,774,982***	***22,156,538,268***
09	- Increase/ decrease in receivables		12,372,312,458	18,545,431,042
10	- Increase/ decrease in inventories		(166,013,978,467)	(72,064,803,045)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		32,011,518,037	(195,732,722,857)
12	- Increase or decrease in deferred expenses		404,533,836	892,234,085
14	- Interest paid		-	(809,959,319)
15	- Corporate income tax paid		(5,475,716,960)	(10,053,721,178)
20	***Net cash flow from operating activities***		***(97,003,556,114)***	***(237,067,003,004)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
22	1. Proceeds from disposals of fixed assets and other long-term assets		2,620,370,371	-
23	2. Loans and purchase of debt instruments from other entities		(342,787,210,228)	(1,010,029,852,187)
24	3. Collection of loans and resale of debt instrument of other entities		582,738,564,914	1,367,303,247,602
25	4. Equity investments in other entities		(153,705,942,000)	(1,302,548,000,000)
27	5. Interest and dividend received		13,405,801,486	259,896,194,423
30	***Net cash flow from investing activities***		***102,271,584,543***	***(685,378,410,162)***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		-	799,946,000,000
33	2. Proceeds from borrowings		-	178,855,579,960
34	3. Repayment of principal		-	(58,420,579,960)
40	***Net cash flow from financing activities***		-	***920,381,000,000***
50	***Net cash flows in the period***		**5,268,028,429**	**(2,064,413,166)**

INTERIM SEPARATE STATEMENT OF CASH FLOWS

For the 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**		**14,418,944,981**	**65,575,823,672**
61	Effect of exchange rate fluctuations		10,063,229	737,661
70	**Cash and cash equivalents at the end of the period**	03	**19,697,036,639**	**63,512,148,167**

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 - HẢI PHÒNG

NOTES TO THE INTERIM SEPARATE 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 Company's head office is located at: No. 116, Nguyen Duc Canh street, Le Chan ward, Hai Phong.

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

The number of employees of the Company as at 30 June 2026 is: 47 people (as at 01 January 2026 is: 48 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 Company 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 construction works other than houses 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. The Company's operation in the period that affects the Interim Separate Financial Statements

- The continued expansion of the dealer network and the growth in sales activities in recent years, together with increased sales of new vehicle models, enabled the Company to further increase its sales. As a result, net revenue for the first six months of 2026 increased by VND 96.88 billion, equivalent to an increase of 38.49%, while gross profit from sales of goods and provision of services increased by VND 6.51 billion, equivalent to an increase of 16.41%. In addition, during the period, the Company did not receive dividends from its subsidiaries, resulting in a significant decrease in finance income of VND 249.32 billion.
- Based on the above-mentioned reasons, the Company's profit before tax decreased by VND 224.97 billion compared to the same period of the previous year, equivalent to a decrease of 81.2%.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

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

2.2. Standards and Applicable Accounting Policies

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

Declaration of compliance with Accounting Standards and Accounting System
The Company applies Vietnamese Accounting Standards and supplementary documents issued by the State. The Financial Statements are prepared and presented in accordance with all requirements of each applicable standard, circulars guiding the implementation of the Standards, and the prevailing Corporate Accounting System.

2.3. Changes in accounting policies and notes

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

The Company has adopted the applicable requirements of Circular No. 99/2025/TT-BTC effective from 1 January 2026 on a prospective basis. The Circular also introduced changes in the presentation of certain items in the Financial Statements. The comparative information is reclassified to conform to the current period's presentation. Details on the reclassification of comparative information are disclosed in Note 34 of these Interim Separate Financial Statements.

2.4. Basis for the preparation of Interim Separate Financial Statements

The Separate Financial Statements is prepared based on the historical cost principle.

Users of these Interim Separate Financial Statements should study the Separate Financial Statements together with the Consolidated Financial Statements of the Company and its subsidiaries for the period from 01 January 2026 to 30 June 2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Company.

2.5. Accounting estimates

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

The estimates and assumptions that have a material impact in the Interim Separate Financial Statements include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Estimated useful life of fixed assets;
- Estimated allocation of prepaid expenses;
- Classification and allowance of financial investments;
- Provision for warranty of products and goods;
- Estimated corporate income tax.

The estimates and assumptions are regularly reviewed based on past experience and other factors, including future assumptions that have a material impact on the Company's Interim Separate Financial Statements and are considered reasonable by the Company's Board of Management.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company include cash, trade receivables, other receivables, loans. At initial recognition, financial assets are determined at purchase price/issuance cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

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

Subsequent measurement after initial recognition

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

2.7. Foreign currency transactions

Transactions denominated in foreign currencies during the accounting period are translated into Vietnamese Dong at the actual exchange rates at the transaction dates (being the average of the transfer buying and selling exchange rates quoted by the commercial bank with which the Company regularly transacts).

The actual exchange rate used to revalue monetary items denominated in foreign currencies at the date of preparation of the Interim Separate Financial Statements is determined based on the following principles:
- For monetary items denominated in foreign currencies: the average of the transfer buying and selling exchange rates quoted by the commercial bank with which the Company regularly transacts is applied;
- For foreign currency demand deposits: the average of the transfer buying and selling exchange rates quoted by the bank where the Company maintains the relevant deposit account is applied.

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

2.8. Cash

Cash comprises cash on hand and demand deposits.

2.9. Financial investments

Held-to-maturity investments include term deposits and certificates of deposit held to maturity for the purpose of earning periodic interest.

Investments in subsidiaries are initially recognized in the accounting records at cost. After initial recognition, these investments are measured at cost less allowance for impairment of investments.

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

Allowance for devaluation of investments is made at the end of the period as follows:
- Investments in subsidiaries: allowance shall be made when the investee incurs losses, based on the Interim Separate Financial Statements/ Consolidated Financial Statements of the subsidiary at the allowance date.
- Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.10. Receivables

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

The allowance for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a debt commitment 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 for receivables that are not due but the debtor is in bankruptcy, in dissolution, missing, fleeing, or the possible losses are estimated.

2.11. Inventories

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

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

The cost of inventory is calculated using the weighted average method.

Allowance for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over its net realizable value. For spare parts, the Company applies allowance rates for slow-moving spare parts of 20% for those aged from 3 to 5 years, 40% for those aged from 5 to 7 years, and 70% for those aged over 7 years.

2.12. Fixed assets, Finance lease fixed assets

Tangible fixed assets are initially stated at historical cost. During their use, tangible fixed assets are recorded at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition
If these costs increase the expected future economic benefits from the use of tangible fixed assets beyond the level of performance initially assessed, they are capitalized as an increase in the historical cost of the tangible fixed assets.
Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

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

2.13. Operating lease

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

2.14. Deferred expenses

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

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

Types of deferred expenses include:
- Tools and supplies include assets which are possessed by the Company in the ordinary course of business, with the historical cost of each asset being less than VND 30 million and therefore not eligible for recognition as fixed assets under current regulations. The historical cost of tools and supplies is allocated on a straight-line basis over a period of no more than 3 years.
- Other deferred expenses are recorded at their historical cost and allocated on a straight-line basis over their useful lives of no more than 3 years.

2.15. Payables

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

2.16. Dividend and profit payables

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

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

2.17. 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 agency fees, sales collaborator fees, etc. These accrued expenses are recognized as operating expenses of the reporting period.

2.18. Provision for payables

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

Value recorded as a provision for payables is the most reasonably estimated amount required to settle the current debt obligation at the end of the accounting period. For automobiles, the Company has a warranty obligation of 12 months from the date of delivery and estimates the provision for automobile warranties at 0.045% of revenue generated from goods subject to warranty obligations.

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

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

2.19. Owner's equity

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

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

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

2.20. Revenue

Revenue is recognised when it is probable that the economic benefits associated with the transaction will flow to the Company and can be measured reliably.

Revenue is measured at the 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 Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from rendering of services:

- The percentage of completion of the transaction at the Balance sheet date can be measured reliably.

Financial income

Financial incomes include income from assets yielding interest, dividends, distributed profits and other financial gains by the Company shall be recognised when the two (2) conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

2.21. Revenue deductions

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

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

2.22. Cost of goods sold and services rendered

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

2.23. Financial expenses

Items recorded as financial expenses comprise:

- Allowance for impairment of investments in other entities;
- Losses arising from the sale of foreign currencies, foreign exchange losses...

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

2.24. Selling expenses, General and administration expenses

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

2.25. Liquidation or disposal of fixed assets and investment properties

Liquidation or disposal of fixed assets and investment properties is recognized in the [Separate] Statement of Income when the majority of the risks and benefits associated with ownership are transferred to the buyer. The gain or loss from the liquidation or disposal of fixed assets and investment properties is 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 fixed assets and investment properties is presented on a net basis in the Statement of Income.

2.26. Corporate income tax

a) Current corporate income tax expenses

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

b) Current corporate income tax rate

The Company is subject to corporate income tax of 20% for production and business activities generating taxable corporate income for the period from 01/01/2026 to 30/06/2026.

2.27. Related Parties

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

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

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

2.28. Segment information

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

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

3. CASH

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

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

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

4. FINANCIAL INVESTMENTS

a) Held to maturity investments

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
- Term deposits	312,565,048,314	312,565,048,314	-	419,621,489,849	419,621,489,849	-
- Certificates of deposit	53,425,200,007	53,425,200,007	-	184,953,575,694	184,953,575,694	-
	365,990,248,321	**365,990,248,321**	-	**604,575,065,543**	**604,575,065,543**	-

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

Term deposits

	Currency	Term	Interest Rate	Value
				VND
- Development Commercial Joint Stock Bank of Ho Chi Minh – Hai Phong Branch	VND	6 months	7.8% - 8.0%	106,256,496,485
- Tien Phong Commercial Joint Stock Bank – To Hieu Branch	VND	6 months	7.60%	73,900,797,403
- Tien Phong Commercial Joint Stock Bank – Thang Long Branch	VND	6 months	7.65% - 9.0%	62,526,194,822
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	VND	12 months	5.20%	10,356,164,383
- Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	VND	6 months	5.5% - 7.8%	59,525,395,221
				312,565,048,314

Certificates of deposit

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

b) Equity investments in other entities

	Stock Code	Ending balance			Beginning balance		
		Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
		VND	VND	VND	VND	VND	VND
Investments in subsidiaries		**4,882,993,039,286**	**4,860,546,943,029**	**(22,446,096,257)**	**4,729,287,097,286**	**4,699,042,182,598**	**(30,244,914,688)**
- Hoang Giang Service Development Joint Stock Company		493,692,595,606	493,692,595,606	-	493,692,595,606	493,692,595,606	-
- Pruksa Vietnam Company Limited		565,339,701,680	542,893,605,423	(22,446,096,257)	565,339,701,680	535,094,786,992	(30,244,914,688)
- HHS Capital Joint Stock Company		1,305,548,000,000	1,305,548,000,000	-	1,305,548,000,000	1,305,548,000,000	-
- CRV Real Estate Group Joint Stock Company (1)	CRV	2,518,412,742,000	2,518,412,742,000	-	2,364,706,800,000	2,364,706,800,000	-
		4,882,993,039,286	4,860,546,943,029	(22,446,096,257)	4,729,287,097,286	4,699,042,182,598	(30,244,914,688)

(1) Resolution No. 01/NQ-HĐQT dated 5 January 2026 of the Board of Directors approving the transaction for the acquisition of shares in CRV Real Estate Group Joint Stock Company as follows:

- Number of shares registered for purchase: 5,911,767 shares;
- Purchase price: VND 26,000 per share;
- Par value: VND 10,000 per share;
- Total purchase consideration: VND 153,705,942,000.

Following the above transaction, Hoang Huy Investment Services Joint Stock Company directly held 242,382,447 shares in CRV Real Estate Group Joint Stock Company, representing a direct interest of 35.26% and a total direct and indirect interest of 51.15%.

Detailed information about investee entities as at 30/06/2026:

Name of financial investments	Place of establishment and operation	Rate of interest	Rate of voting rights	Principal activities
Subsidiaries				
- Hoang Giang Service Development Joint Stock Company	Km 9, National Highway No. 5, An Duong Ward, Hai Phong City	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	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	99.996%	99.996%	Investment in and trading of real estate through ownership of shares in real estate development companies
- CRV Real Estate Group Joint Stock Company (*)	4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City	51.15%	58.53%	Construction and real estate business

(*) On 12 June 2025, Hoang Huy Investment Services Joint Stock Company ("HHS") was granted authorization to exercise the voting rights of certain shareholders of CRV Real Estate Group Joint Stock Company ("CRV"). These shareholders hold 50,639,124 shares, representing 7.37% of CRV's total voting shares. Accordingly, HHS holds a total voting interest of 58.53% in CRV.

5. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Provision	Book Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***85,382,540,840***	-	***86,370,000,000***	-
- Nam Viet Car Trading And Production Company Limited	59,210,000,000	-	37,770,000,000	-
- Phu Man Trading and Services Joint Stock Company.	6,632,540,840	-	36,615,000,000	-
- Other customers	19,540,000,000	-	11,985,000,000	-
	85,382,540,840	-	**86,370,000,000**	-

6. SHORT-TERM PREPAYMENTS TO SUPPLIERS

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

7. OTHER SHORT-TERM RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
- Prepaid bank L/C fees	41,741,651	-	879,102,696	-
- Input VAT on imported goods not yet cleared through customs	3,733,475,328	-	-	-
- Other receivables	8,688,069	-	8,688,069	-
	3,783,905,048	-	**887,790,765**	-

8. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
- Goods in transit	46,910,556,372	-	-	-
- Raw materials and supplies	146,218,694,370	(1,287,942,003)	64,332,319,849	(1,422,288,928)
+ Chassis trucks	*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	10,472,819,126	-	8,242,637,076	-
- Goods on consignments	239,823,457,243	-	210,565,788,930	-
	483,583,879,101	**(1,287,942,003)**	**317,569,900,634**	**(1,422,288,928)**

(*) Reversal of allowance for impairment of components and spare parts sold during the period for which allowance had been provided in the previous period.

9. TANGIBLE FIXED ASSETS

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

- Details of tangible fixed assets with an original cost exceeding 10% of the total original cost as at the end of the period:

Asset name	Status during the period	Historical cost	Accumulated depreciation	Net carrying amount
		VND	VND	VND
- 5-seat RANGE ROVER passenger car	In use	13,958,800,000	3,921,065,703	10,037,734,297
- Hoang Huy - Dongfeng Automobile Showroom	In use	3,966,447,608	639,038,780	3,327,408,828

- Details of tangible fixed assets at the end of the period and those disposed of during the period are as follows:

Assets name	Status during the period	Historical cost	Disposal Value	Received from disposal
		VND	VND	VND
- GX450 tractor truck for SK testing	Liquidated	541,218,919	916,666,667	493,275,615
- GX450 tractor truck for SK testing	Liquidated	493,226,082	916,666,667	498,385,915
- KL465 tractor truck for SK testing	Liquidated	541,218,919	787,037,037	383,473,363

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

10. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	100,483,871	355,483,871
- Dealer name sign expenses	78,558,418	203,932,349
- Others	172,962,147	81,494,476
	352,004,436	**640,910,696**
b) Long-term		
- Dispatched tools and supplies	197,581,307	292,210,107
- Software expenses	13,341,095	17,171,693
- Others	54,566,974	71,735,152
	265,489,376	**381,116,952**

11. SHORT-TERM TRADE PAYABLES

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

12. SHORT-TERM PREPAYMENTS FROM CUSTOMERS

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

13. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivable VND	Opening payables VND	Payables in the period VND	Actual payment in the period VND	Closing receivables VND	Closing payables VND
- Value-added tax on imported goods	-	-	35,654,827,450	31,921,352,122	-	3,733,475,328
- Export, import duties	-	-	91,124,261,499	82,091,659,899	-	9,032,601,600
- Corporate income tax	-	1,802,637,582	7,864,244,187	5,475,716,960	-	4,191,164,809
- Personal income tax	-	69,069,297	440,996,959	321,710,790	-	188,355,466
	-	**1,871,706,879**	**135,084,330,095**	**119,810,439,771**	**-**	**17,145,597,203**

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

14. SHORT-TERM ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Accrued sales commission expenses payable to collaborators	567,885,000	486,360,000
- Bonus expenses payable to dealers	1,220,538,721	6,695,363,635
- Bonuses for automobile sales staff and the Company's support department	212,450,000	182,630,000
- Other accrued expenses	-	100,000,000
	2,000,873,721	**7,464,353,635**

15. OTHER SHORT-TERM PAYABLES

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

(*) The advance payment of USD 2,261,000 from Pruksa International 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, of which Pruksa Vietnam Company Limited is the project investor, based on the in-principle approval granted by the competent State authorities.

Under the terms of the advance payment agreement between Pruksa International and the Company, this amount shall be considered part of Pruksa International's capital contribution to Pruksa Vietnam Company Limited upon its establishment. Pruksa International has elected to offset this advance payment against its capital contribution to Pruksa Vietnam Company Limited, and Hoang Huy Investment Services Joint Stock Company will carry out this process.

In practice, the Company has used this amount for site clearance of the Project. However, the two parties have not yet agreed on the offset arrangement. Accordingly, this amount will be settled upon the parties reaching an agreement and completing the procedures for amendment of the Investment Registration Certificate. The difference of VND 205,751,000 compared to the opening balance is attributable to the year-end foreign exchange revaluation of the payable.

16. SHORT-TERM PROVISIONS FOR PAYABLES

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

17. OWNER'S EQUITY

a) Changes in owner's equity

	investment capital	Share premium	Development investment fund	Retained earnings	Total
	VND	VND	VND	VND	VND
Beginning balance of the previous year	**3,679,859,680,000**	**1,976,351,645**	**19,572,915,034**	**392,161,637,289**	**4,093,570,583,968**
Increase in capital in previous period	640,000,000,000	159,946,000,000	-	-	799,946,000,000
Profit for previous period	-	-	-	270,173,304,717	270,173,304,717
Ending balance of previous period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**662,334,942,006**	**5,163,689,888,685**
Beginning balance of the current year	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**822,162,477,767**	**5,323,517,424,446**
Profit for current period	-	-	-	44,219,018,493	44,219,018,493
Ending balance of this period	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**866,381,496,260**	**5,367,736,442,939**

According to the Resolution of the Annual General Meeting of Shareholders No. 01/NQ-ĐHĐCĐ dated 24 April 2026, the Company announced the 2025 dividend payment as follows:

- Dividend payout ratio: 7.0%;
- Payment method: In shares;
- Source of funding: Undistributed post-tax profit in the Financial Statements as at 31 December 2025;
- The 2026 Annual General Meeting of Shareholders approved the plan for the issuance of shares to pay dividends for 2025, as detailed in Proposal No. 09/TT-HĐQT dated 24 April 2026 submitted by the Board of Directors. Accordingly, HHS will issue shares to pay dividends for 2025 after the completion of the additional public offering of shares to existing shareholders in 2026. As of the date of this report, the Company has not yet completed the procedures for the additional public offering of shares to existing shareholders in 2026. Therefore, the Company has not yet implemented the payment of dividends for 2025.

b) Details of owner's investment capital

	Ending the period	Rate	Beginning the year	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
Other shareholders	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 investment 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

	This period	Previous period
Number of shares registered for issuance	431,985,968	431,985,968
Number of shares issued and fully paid	431,985,968	431,985,968
- Common shares	*431,985,968*	*431,985,968*
Number of outstanding shares	431,985,968	431,985,968
- Common shares	*431,985,968*	*431,985,968*
Par value per outstanding share (VND):	10,000	10,000

e) Company's reserves

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

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

a) Operating leased assets

The Company leases offices and showrooms under operating lease contracts. As at 30 June 2026, the total future minimum lease payments under irrevocable operating lease contracts are presented as follows:

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

b) Foreign currencies

	Unit	Ending balance	Beginning balance
- US Dollars ($)	USD	51,480.30	461.27

19. REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	This period VND	Previous period VND
Revenue from sales of automobiles and spare parts	346,845,427,772	249,768,518,526
Other revenue	3,202,407,176	1,940,426,145
	350,047,834,948	**251,708,944,671**

20. REVENUE DEDUCTIONS

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

21. 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
Provision for decline in value of inventories	-	120,845,974
Cost of other 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)*	-
	302,456,249,539	**212,077,214,702**

22. FINANCIAL INCOME

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

23. FINANCIAL EXPENSES

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

24. SELLING EXPENSES

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

25. GENERAL AND ADMINISTRATIVE EXPENSES

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

26. OTHER INCOME

	This period	Previous period
	VND	VND
Liquidation, disposal of fixed assets	1,375,134,893	-
Grants, sponsorships, and gifts	192,412,288	-
Other income	338,460,815	14,041,601
	1,906,007,996	**14,041,601**

27. OTHER EXPENSES

	This period	Previous period
	VND	VND
Other expenses	756,379	363,685,223
	756,379	**363,685,223**

28. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Total accounting profit before corporate income tax	52,083,262,680	277,055,645,875
Increase	1,019,181,379	2,312,915,516
- *Ineligible expenses*	1,019,181,379	2,312,915,516
Decrease	(13,781,223,124)	(244,956,855,600)
- *Dividends and profits received*	-	*(244,956,855,600)*
- *Reversal of provision for inventory devaluation*	*(134,346,925)*	-
- *Reversal of provision for investment impairment*	*(13,646,876,199)*	-
Taxable income	39,321,220,935	34,411,705,791
Current corporate income tax expense (tax rate 20%)	**7,864,244,187**	**6,882,341,158**
Tax payable at the beginning of the period	1,802,637,582	6,103,164,944
Tax paid in the period	(5,475,716,960)	(10,053,721,178)
Corporate income tax payable at the the period-end from main business	**4,191,164,809**	**2,931,784,924**

29. BUSINESS AND PRODUCTIONS COST BY ITEMS

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

30. FINANCIAL INSTRUMENTS

Financial risk management

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

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

Market risk

The Company may face market risks such as exchange rate and interest rate risks.

Exchange rate risk:

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

Interest rate risk:

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

Credit Risk

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

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30/06/2026	VND	VND	VND	VND
Cash	19,317,288,450	-	-	19,317,288,450
Trade and other receivables	89,166,445,888	-	-	89,166,445,888
Loans	365,990,248,321	-	-	365,990,248,321
	474,473,982,659	**-**	**-**	**474,473,982,659**
As at 01/01/2026				
Cash	14,116,600,594	-	-	14,116,600,594
Trade and other receivables	87,257,790,765	-	-	87,257,790,765
Loans	604,575,065,543	-	-	604,575,065,543
	705,949,456,902	**-**	**-**	**705,949,456,902**

Liquidity risk:

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

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

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

The Company believes that the concentration of risk relating to debt repayment is low. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from maturing financial assets.

31. SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

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

32. SEGMENT REPORTING

The Company only trades in various types of automobiles and therefore does not prepare segment reports by business sector.

The Company operates in Hai Phong City and provides goods to customers in three regions, including the North, Central and South. The segment report for the accounting period from 01 January 2026 to 30 June 2026 is presented as follows:

Under geographical areas

Segment reporting by geographical area is based on the location of assets generating revenue for the segment

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

33. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

The list of related parties and their relationships with the Company is as follows:

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

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

	This period	Previous period
	VND	VND
Purchase of services – Office and showroom rental	**60,000,000**	**60,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	60,000,000	60,000,000

	This period	Previous period
	VND	VND
Financial revenue	**-**	**244,956,855,600**
CRV Real Estate Group Joint Stock Company (CRV)	-	158,435,355,600
Hoang Giang Service Development Joint Stock Company	-	86,521,500,000
Financial expenses – Interest expenses	**-**	**715,782,808**
Pruksa Vietnam Company Limited	-	519,892,397
Hoang Giang Service Development Joint Stock Company	-	195,890,411
Capital contribution received during the period	**-**	**800,000,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	-	800,000,000,000
Subscription for offered shares	**153,705,942,000**	**-**
CRV Real Estate Group Joint Stock Company (CRV)	153,705,942,000	-

Transactions with other related parties as follows:

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

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

34. COMPARATIVE FIGURES

The comparative figures in the Financial Statements are presented as corresponding figures. Under this method, the comparative information for the previous period is presented in respect of the financial position, operating results and cash flows of the Company for the previous period.

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

As presented in Note 2.3, the Company applies Circular No. 99/2025/TT-BTC non-retrospectively from 01 January 2026, resulting in changes in the presentation of certain items in the Financial Statements. Certain figures as at 01 January 2026 and for the accounting period from 01 January 2025 to 30 June 2025 have been reclassified to comply with the financial statement presentation requirements under Circular No. 99/2025/TT-BTC. Details are presented in Appendix No. 01. Items for which only the codes or names have changed are not presented in detail in this Appendix.

Approved, 27 August 2026

Preparer	Chief Accountant	Legal Representative
		M.S.D.N:0200815578-CTY CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY Q.LÊ CHÂN - TP HẢI PHÒNG
Pham Hong Dung	**Ho Thi Xuan Hoa**	**Nguyen The Hung**

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		Balance Sheet				**Statement of Financial Position**		
100		**CURRENT ASSETS**	**1,051,622,725,910**	**100**	**A.**	**CURRENT ASSETS**	**1,051,622,725,910**	
120	**I.**	**Short-term financial investments**	**597,254,395,238**	**120**	**I.**	**Short-term financial investments**	**604,575,065,543**	
123	1.	Held-to-maturity investments	597,254,395,238	123	1.	Short-term held-to-maturity investments	604,575,065,543	Restatement
130	**II.**	**Short-term receivables**	**114,693,066,442**	**130**	**II.**	**Short-term receivables**	**107,372,396,137**	
136	1.	Other short-term receivables	8,208,461,070	135	1.	Other short-term receivables	887,790,765	Restatement