INTERIM SEPARATE FINANCIAL STATEMENTS

HOANG HUY INVESTMENT SERVICES JOINT STOCK COMPANY

For the accounting period of the 3nd quarter of the year 2026

Accumulated from January 1, 2026 to September 30, 2026

CONTENTS

	Page
Reports of the Board of Management	02 - 03
Interim Separate Financial Statements	04 - 35
Interim Separate Statement of Financial Position	04 - 05
Interim Separate Statement of Income	06 - 07
Interim Separate Statement of Cash flows	08 - 09
Notes to the Interim Separate Financial Statements	10 - 34
Appendix 1 - Comparative Information	35

REPORT OF BOARD OF MANAGEMENT

The Board of Management of Hoang Huy Investment Services Joint Stock Company ("the Company") presents its report and the Company's Interim Separate Financial Statements for the period from 01/01/2026 to 30/09/2026.

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
Mrs. Nguyen Thi Ha	Member
Mr. Nguyen The Hung	Member
Mrs. Nguyen Thi Kim Phung	Independent Member

Board of Management:

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

Board of Supervision:

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

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

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

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

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

The Board of Management confirms that Interim Separate Financial Statements give a true and fair view of the financial position at 30 September 2026, its operation results and cash flows for the period from 01/01/2026 to 30/09/2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Interim Separate Financial Statements.

OTHER COMMITMENTS

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

On behalf of the Board of Management

M.S.D.N: 0200815578 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ HOÀNG HUY
Lê Hồng Phong - TP. Hải Phòng

Nguyen The Hung
Legal Representative

Approved, 29 October 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A. CURRENT ASSETS**		**890,149,344,955**	**1,051,622,725,910**
110	**I. Cash and cash equivalents**	**03**	**12,886,942,689**	**14,418,944,981**
111	1. Cash		12,886,942,689	14,418,944,981
120	**II. Short-term investments**	**04**	**158,490,167,284**	**604,575,065,543**
123	1. Short-term held-to-maturity investments		158,490,167,284	604,575,065,543
130	**III. Short-term receivables**		**86,564,008,781**	**107,372,396,137**
131	1. Short-term trade receivables	05	84,464,862,040	86,370,000,000
132	2. Short-term prepayments to suppliers	06	277,699,472	20,114,605,372
136	3. Other short-term receivables	07	1,821,447,269	887,790,765
140	**IV. Inventories**	**08**	**606,876,727,644**	**316,147,611,706**
141	1. Inventories		608,164,669,647	317,569,900,634
149	2. Allowance for decline of inventories (*)		(1,287,942,003)	(1,422,288,928)
160	**V. Other short-term assets**		**25,331,498,557**	**9,108,707,543**
161	1. Short-term prepaid expenses	10	735,564,821	640,910,696
162	2. Deductible VAT		24,595,933,736	8,467,796,847
200	**B. NON-CURRENT ASSETS**		**4,877,227,207,609**	**4,720,141,341,766**
220	**I. Fixed assets**		**16,465,348,118**	**20,718,042,216**
221	1. Tangible fixed assets	09	16,465,348,118	20,718,042,216
222	*- Historical cost*		*25,882,879,757*	*28,479,327,909*
223	*- Accumulated depreciation*		*(9,417,531,639)*	*(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**		**214,916,462**	**381,116,952**
271	1. Long-term prepaid expenses	10	214,916,462	381,116,952
280	**TOTAL ASSETS**		**5,767,376,552,564**	**5,771,764,067,676**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**386,429,083,499**	**448,246,643,230**
310	**I. Current Liabilities**		**386,429,083,499**	**448,246,643,230**
311	1. Short-term trade payables	11	306,107,565,478	365,477,259,784
312	2. Short-term prepayments from customers	12	4,533,723,084	6,213,368,624
314	3. Short-term taxes and other payables to State budge	13	8,504,061,342	1,871,706,879
315	4. Payables to employees		-	658,430,890
316	5. Short-term accrued expenses	14	468,257,500	7,464,353,635
320	6. Other short-term payables	15	60,357,172,813	59,784,220,110
322	7. Provisions for short-term payables	16	-	319,000,026
323	8. Bonus and welfare fund		6,458,303,282	6,458,303,282
400	**D. OWNER'S EQUITY**		**5,380,947,469,065**	**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		879,592,522,386	822,162,477,767
420a	*Retained earnings accumulated to the previous*		*822,162,477,767*	*392,161,637,289*
420b	*Retained earnings of the current period*		*57,430,044,619*	*430,000,840,478*
440	**TOTAL CAPITAL**		**5,767,376,552,564**	**5,771,764,067,676**

Approved, 29 October 2026

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

INTERIM SEPARATE STATEMENT OF INCOME

From 01/01/2026 to 30/09/2026

Code	ITEMS	Note	3rd quarter		Cumulative for the first 9 months of the year	
			From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
			VND	VND	VND	VND
01	**1. Revenue from sales of goods and provision of services**	**19**	**157,608,223,579**	**248,047,440,088**	**507,656,058,527**	**499,756,384,759**
02	2. Revenue deductions	20	2,445,370,369	-	3,899,999,997	-
10	**3. Net revenue from sales of goods and provision of services**		**155,162,853,210**	**248,047,440,088**	**503,756,058,530**	**499,756,384,759**
11	**4. Cost of goods sold and provision of services**	**21**	**138,509,721,905**	**207,895,763,410**	**440,965,971,444**	**419,972,978,112**
20	**5. Gross profit from sales of goods and provision of services**		**16,653,131,305**	**40,151,676,678**	**62,790,087,086**	**79,783,406,647**
21	6. Gain/(loss) on liquidation or disposal of investment properties	22	-	-	-	-
22	7. Financial income	22	5.743,184,113	147,926,298,504	21,642,142,110	412,929,972,804
23	8. Financial expense	23	974,710,573	264,436,233	(3,480,253,245)	12,699,784,173
24	*In which: Interest expense*		*138,904,110*	*264,436,233*	*138,904,110*	*1,074,395,552*
25	9. Selling expense	24	5.546,304,127	9,946,337,236	18,198,421,500	21,063,490,793
26	10. General and administrative expenses	25	1.742,821,215	3,350,347,915	5,403,570,375	7,027,961,190
30	**11. Net profit from operating activities**		**14.132,479,503**	**174,516,853,798**	**64,310,490,566**	**451,922,143,295**
31	12. Other income		2 562,577,530	2,968,209,190	4,468,585,526	2,982,250,791
32	13. Other expenses		43,177,000	1	43,933,379	363,685,224
40	**14. Other profit**		**2.519,400,530**	**2,968,209,189**	**4,424,652,147**	**2,618,565,567**

INTERIM SEPARATE STATEMENT OF INCOME

From 01/01/2026 to 30/09/2025

Code	ITEMS	Note	3rd quarter		Cumulative for the first 9 months of the year	
			From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
			VND	VND	VND	VND
50	**15. Total net profit before tax**		**16,651,880,033**	**177,485,062,987**	**68,735,142,713**	**454,540,708,862**
51	16. Current corporate income tax expense	26	3,440,853,907	7,222,373,497	11,305,098,094	14,104,714,655
52	17. Deferred corporate income tax expense		-	-	-	-
60	**18. Profit after corporate income tax**		**13,211,026,126**	**170,262,689,490**	**57,430,044,619**	**440,435,994,207**

Approved, 29 October 2026

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

INTERIM SEPARATE STATEMENT OF CASH FLOWS

From 01/01/2026 to 30/09/2026

(Indirect method)

Code	ITEMS	Note	This period VND	Previous period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***68,735,142,713***	***454,540,708,862***
	2. Adjustment for		***(27,586,544,514)***	***(401,042,796,534)***
02	- Depreciation and amortization of fixed assets and		2,224,054,765	2,342,528,793
03	- Allowances and provisions		(8,252,165,382)	120,845,974
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency			6,174,681,129
05	- Gains / losses from investment activities		(21,697,338,007)	(410,755,247,982)
06	- Interest expense		138,904,110	1,074,395,552
08	***3. Operating profit before changes in working capital***		***41,148,598,199***	***53,497,912,328***
09	- Increase/ decrease in receivables		4,680,250,467	23,532,004,082
10	- Increase/ decrease in inventories		(290,594,769,013)	49,672,754,638
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		(61,967,164,476)	(204,461,292,193)
12	- Increase or decrease in deferred expenses		71,546,365	756,856,656
14	- Interest paid		(138,904,110)	(1,074,395,552)
15	- Corporate income tax paid		(10,836,493,323)	(12,985,506,102)
20	***Net cash flow from operating activities***		***(317,636,935,891)***	***(91,061,666,143)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES		-	-
22	1. Proceeds from disposals of fixed assets and other long-term assets		4,324,074,075	-
23	2. Loans and purchase of debt instruments from other entities		(477,834,820,552)	(1,450,521,071,808)
24	3. Collection of loans and resale of debt instrument of other entities		918,132,115,498	1,620,594,152,861
25	4. Equity investments in other entities		(153,705,942,000)	(1,302,548,000,000)
27	5. Interest and dividend received		25,189,506,578	405,351,921,599
30	***Net cash flow from investing activities***		***316,104,933,599***	***(727,122,997,348)***
	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		39,000,000,000	178,855,579,960
34	3. Repayment of principal		(39,000,000,000)	(178,855,579,960)
40	***Net cash flow from financing activities***		-	***799,946,000,000***
50	***Net cash flows in the period***		**(1,532,002,292)**	**(18,238,663,491)**

INTERIM SEPARATE STATEMENT OF CASH FLOWS

From 01/01/2026 to 30/09/2026

(Indirect method)

Code	ITEMS	Note	This period	Previous period
			VND	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		-	737,661
70	**Cash and cash equivalents at the end of the period**		**12,886,942,689**	**47,337,897,842**

Approved, 29 October 2026

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

From 01/01/2026 to 30/09/2026

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.

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

1.2. Business field

Trading in passenger cars, trucks and 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.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

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

2.2. Standards and Applicable Accounting Policies

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

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

2.3. Changes in accounting policies and notes

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

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

2.4. Basis for the preparation of Interim Separate Financial Statements

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

The Users of this Interim Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries for the period from 01/01/2026 to 30/09/2026 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;
- Classification and allowance of financial investments;
- Estimate the percentage of completion of revenue;
- Estimated corporate income tax.

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

2.6. Financial Instruments

Initial recognition

Financial assets

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

Financial liabilities

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

Subsequent measurement after initial recognition

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

2.7. Foreign currency transactions

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

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

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

2.8. Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

2.9. Financial investments

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

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

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

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

- Investments in subsidiaries: allowance shall be made 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

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

2.11. Inventories

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

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

The cost of inventory is calculated using 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

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 beyond their initital standards conditions, they are capitalized as an increase in the historical cost.

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

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

2.13. Operating lease

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

2.14. Deferred expenses

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

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

Types of deferred expenses include:
- Tools and supplies include assets which are possessed by the Company in 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. Borrowings and finance lease liabilities

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

2.18. Borrowing costs

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

2.19. Accrued expenses

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

2.20. Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:

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

The amount recognized as a provision is the best estimate of the expenditure required to settle the present obligation at the end of the reporting period. For automobiles, the Company is obligated to provide a warranty for 12 months from the date of vehicle handover. During the period, the Company did not recognize any provision for automobile warranties.

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. The excess of the provision for payables relating to construction warranty is recorded as other income in the accounting period.

2.21. Owner's equity

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

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

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

2.22. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Company, and the revenue can be reliably measured regard less of when payment is being made.

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, royalties, dividends and other financial gains by the Company shall be recognised when the two conditions are satisfied:

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

2.23. Revenue deductions

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

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

2.24. Cost of goods sold and services rendered

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

2.25. Financial expenses

Items recorded as financial expenses comprise.

- Provision for diminution in value of trading securities price; provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc.

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

2.26. Selling expenses, General and administration expenses

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

2.27. Liquidation or disposal of fixed assets and investment properties

Liquidation or disposal of fixed assets and investment properties is recognized in the Separate Statement of Income when the majority of the risks and benefits associated with ownership are transferred to the buyer. The gain or loss from the liquidation or disposal of fixed assets and investment properties are determined as the difference between revenue and expenses directly related to the sale of the fixed assets, investment properties and carrying amount of fixed assets and investment properties. The gain or loss from the liquidation or disposal of investment properties presented on a net basis in the Statement of Income.

2.28. Corporate income tax

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

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

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 30/09/2026.

2.29. Related Parties

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

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

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

2.30. Segment information

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

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

3. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	741,458,821	302,344,387
Demand deposits	12,145,483,868	14,116,600,594
	12,886,942,689	**14,418,944,981**

Detailed information on demand deposits as at 30/09/2026 as follows:

	Currency	Value
		VND
Demand deposits		
- Military Commercial Joint Stock Bank - Hai Phong Branch	VND	1,320,155,215
- Ho Chi Minh City Development Joint Stock Commercial Bank - Hai Phong Branch	VND, USD	8,837,639,515
- Other	VND, USD	1,987,689,138
		12,145,483,868

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	110,499,010,532	110,499,010,532	-	419,621,489,849	419,621,489,849	-
- Certificates of deposit	47,991,156,752	47,991,156,752	-	184,953,575,694	184,953,575,694	-
	158,490,167,284	**158,490,167,284**	**-**	**604,575,065,543**	**604,575,065,543**	**-**

Detailed information on held-to-maturity investments as at 30/09/2026 is as follows:

Term deposits

	Currency	Term	Interest Rate	Value
				VND
- Tien Phong Commercial Joint Stock Bank – To Hieu Branch	VND	6 months	9.4%	28,814,108,363
- Tien Phong Commercial Joint Stock Bank – Thang Long Branch	VND	6 months	9.0%	10,431,506,851
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	VND	12 months	5.2%	10,487,232,877
- Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	VND	6 months	9.3%	60,766,162,441
				110,499,010,532

Certificates of deposit

	Currency	Term	Interest Rate	Value
				VND
- Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	VND	48 months	6.2%	47,991,156,752
				47,991,156,752

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 30/09/2026:

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	***84,464,862,040***	-	***86,370,000,000***	-
- Nam Viet Car Trading And Production Company Limited	50,635,000,000	-	37,770,000,000	-
- Phu Man Trading and Services Joint Stock Company.	17,382,862,040	-	36,615,000,000	-
- Other customers	16,447,000,000	-	11,985,000,000	-
	84,464,862,040	-	**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	***277,699,472***	-	***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	94,740,000	-	235,940,000	-
	277,699,472	-	**20,114,605,372**	-

7. SHORT - TERM OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book Value	Allowance	Book Value	Allowance
	VND	VND	VND	VND
- Prepaid bank L/C fees	-	-	879,102,696	-
- Input VAT on imported goods not yet cleared through customs	1,762,759,200	-	-	-
- Other receivables	58,688,069	-	8,688,069	-
	1,821,447,269	-	**887,790,765**	-

8. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
- Goods in transit	22,170,242,625	-	-	-
- Raw materials and supplies	278,945,668,375	(1,287,942,003)	64,332,319,849	(1,422,288,928)
+ Chassis trucks	*255,423,857,225*	-	*38,649,513,911*	-
+ Components and spare parts	*23,521,811,150*	*(1,287,942,003)*	*25,682,805,938*	*(1,422,288,928)*
- Finished goods	76,346,481,969	-	34,429,154,779	-
- Merchandise inventories	1,404,621,078	-	8,242,637,076	-
- Goods on consignments	229,297,655,600	-	210,565,788,930	-
	608,164,669,647	**(1,287,942,003)**	**317,569,900,634**	**(1,422,288,928)**

9. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Fixed assets used in management	**Total**
	VND	VND	VND	VND	**VND**
Historical cost					
Beginning balance	4,368,218,908	3,438,193,213	20,171,744,899	501,170,889	28,479,327,909
- Liquidation, disposal	-	-	(2,596,448,152)	-	(2,596,448,152)
Ending balance of the period	**4,368,218,908**	**3,438,193,213**	**17,575,296,747**	**501,170,889**	**25,882,879,757**
Accumulated depreciation	-	-	-	-	
Beginning balance	660,628,857	1,997,082,890	4,614,743,479	488,830,467	7,761,285,693
Depreciation in the period	275,630,850	199,538,352	1,740,147,040	8,738,523	2,224,054,765
- Liquidation, disposal	-	-	(567,808,819)	-	(567,808,819)
Ending balance	**936,259,707**	**2,196,621,242**	**5,787,081,700**	**497,568,990**	**9,417,531,639**
Net carrying amount					
Beginning balance	3,707,590,051	1,441,110,323	15,557,001,420	12,340,422	20,718,042,216
Ending balance	**3,431,959,201**	**1,241,571,971**	**11,788,215,047**	**3,601,899**	**16,465,348,118**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: 2,374,306,375 VND

10. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	512,983,871	355,483,871
Dealer name sign expenses	35,559,774	203,932,349
- Others	187,021,176	81,494,476
	735,564,821	**640,910,696**
b) Long-term		
- Dispatched tools and supplies	157,507,781	292,210,107
- Software expenses	11,425,796	17,171,693
- Others	45,982,885	71,735,152
	214,916,462	**381,116,952**

11. SHORT - TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	*306,107,565,478*	*365,477,259,784*
- China Dongfeng Motor Industry Import And Export Co.Ltd	305,258,462,811	364,010,539,475
- Other	849,102,667	1,466,720,309
	306,107,565,478	**365,477,259,784**

12. SHORT - TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning
	VND	VND
Related parties	-	-
Others	*4,533,723,084*	*6,213,368,624*
- Phuoc Loc Company Limited	762,886,560	350,000,000
- OCT Trading Import-Export Company Limited	500,000,000	500,000,000
- Hoang Long Automobile Trading Company Limited	-	1,250,000,000
- Other	3,270,836,524	4,113,368,624
	4,533,723,084	**6,213,368,624**

13. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivable	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax on imported goods	-	-	56,160,026,142	54,397,266,942	-	1,762,759,200
- Export, import duties	-	-	141,965,433,666	137,700,693,666	-	4,264,740,000
- Corporate income tax	-	1,802,637,582	11,305,098,094	10,836,493,323	-	2,271,242,353
- Personal income tax	-	69,069,297	646,316,748	510,066,256	-	205,319,789
- Other taxes	-	-	18,720,000	18,720,000	-	-
	-	**1,871,706,879**	**210,095,594,650**	**203,463,240,187**	**-**	**8,504,061,342**

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	273,000,000	486,360,000
- Bonus expenses payable to dealers	50,000,000	6,695,363,635
- Bonuses for automobile sales staff and the Company's support department	145,257,500	182,630,000
- Other accrued expenses	-	100,000,000
	468,257,500	**7,464,353,635**

15. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
- Social insurance	5,366,550	5,366,550
- Pruksa International Company Limited (*)	59,432,646,000	59,638,397,000
- Others	919,160,263	140,456,560
Discounts payable to dealers	*778,703,703*	-
Other payables	*140,456,560*	*140,456,560*
	60,357,172,813	**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

		During the period		
	Beginning balance	Increase	Decrease	Ending balance
	VND	VND	VND	VND
- Provision for product warranty	319,000,026	-	319,000,026	-
	319,000,026	**-**	**319,000,026**	**-**

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	**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	640,000,000,000	159,946,000,000	-	-	799,946,000,000
Profit for previous period	-	-	-	440,435,994,207	440,435,994,207
Ending balance of	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**832,597,631,496**	**5,333,952,578,175**
Beginning balance of	**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	-	-	-	57,430,044,619	57,430,044,619
Ending balance of this	**4,319,859,680,000**	**161,922,351,645**	**19,572,915,034**	**879,592,522,386**	**5,380,947,469,065**

b) Details of Contributed capital

	Ending the period	Rate	Beginning the period	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**	**4,319,859,680,000**	**100**

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) Share

	This period	Previous period
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) Company's reserves

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

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

a) Operating leased assets

The Company is the lessee and leased office and showrooms under operating lease contracts. As at 30 September 2026, total future minimum lease payables under irrevocable operating lease contracts are presented as follows:

	Ending balance	Beginning balance
	VND	VND
- Under 1 year	498,750,000	380,000,000

b) Foreign currencies

	Unit	Ending balance	Beginning balance
- US Dollars ($)	USD	1,437	461

19. REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	This period	Previous period
	VND	VND
Revenue from sales of automobiles and spare parts	503,248,205,554	496,277,777,760
Other revenue	4,407,852,973	3,478,606,999
	507,656,058,527	**499,756,384,759**

20. REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
- Trade discounts	3,881,481,479	-
- Sale discounts	18,518,518	-
	3,899,999,997	**-**

21. COST OF GOODS SOLD AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Cost of automobiles and spare parts sold	437,726,112,126	417,298,767,990
Provision for decline in value of inventories	-	120,845,974
Cost of other activities	3,374,206,243	2,553,364,148
Other decreases in cost of goods sold	(134,346,925)	-
- Reversal of provision	*(134,346,925)*	-
	440,965,971,444	**419,972,978,112**

22. FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	19,421,251,841	23,915,984,382
Dividends or profits received in cash or non-cash assets	-	386,839,263,600
Gain on exchange difference in the period	1,490,466,546	992,334,104
Other financial income	730,423,723	1,182,390,718
	21,642,142,110	**412,929,972,804**
In which: Financial income received from related parties *(Detailed in Note 31)*	-	386,839,263,600

23. FINACIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	138,904,110	1,074,395,552
Interest on deferred payment under LC.	952,132,121	-
Loss on exchange difference in the period	3,227,528,955	5,449,969,831
Loss on exchange difference at the period - end	-	6,175,418,790
Other decreases in financial expenses	(7,798,818,431)	-
- *Reversal of allowances*	*(7,798,818,431)*	-
	(3,480,253,245)	**12,699,784,173**
In which: Financial expenses paid to related parties *(Detailed in Note 31)*	138,904,110	980,219,041

24. SELLING EXPENSES

	This period	Previous period
	VND	VND
Raw materials	175,711,227	479,322,815
Labour expenses	5,224,655,747	3,965,468,765
Depreciation expenses	715,878,910	834,352,938
Expenses of outsourcing services	296,519,595	598,361,324
Other expenses in cash	11,785,656,021	15,185,984,951
	18,198,421,500	**21,063,490,793**

25. GENERAL AND ADMINISTRATIVE EXPENSES

	This period	Previous period
	VND	VND
Raw materials	47,587,155	17,912,236
Labour expenses	2,406,181,064	2,386,447,688
Depreciation expenses	1,308,637,503	1,308,637,503
Tax, Charge, Fee	-	4,000,000
Expenses of outsourcing services	556,693,874	1,681,856,409
Other expenses in cash	1,084,470,779	1,629,107,354
	5,403,570,375	**7,027,961,190**

26. CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Total profit before tax	68,735,142,713	454,540,708,862
Increase	1,571,570,880	2,822,128,016
- Ineligible expenses	*1,571,570,880*	*2,822,128,016*
Decrease	(13,781,223,124)	(386,839,263,600)
- Dividends and profits received	-	*(386,839,263,600)*
- Reversal of provision for inventory devaluation	*(134,346,925)*	-
- Reversal of provision for investment impairment	*(13,646,876,199)*	-
Taxable income	56,525,490,469	70,523,573,278
Current corporate income tax expense (tax rate 20%)	**11,305,098,094**	**14,104,714,656**
Tax payable at the beginning of the period	1,802,637,582	6,103,164,944
Tax paid in the period	(10,836,493,323)	(12,985,506,102)
Corporate income tax payable at the the period -end from main business	**2,271,242,353**	**7,222,373,498**

27. BUSINESS AND PRODUCTIONS COST BY ITEMS

	This period	Previous period
	VND	VND
Raw materials	3,388,414,169	524,037,321
Labour expenses	7,630,836,811	6,351,916,453
Depreciation expenses	2,224,054,765	2,342,528,793
Expenses of outsourcing services	853,213,469	2,030,703,506
Other expenses in cash	12,879,678,904	17,068,606,532
	26,976,198,118	**28,317,792,605**

28. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Company may face risks 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. 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 with the market risk such as: changes in prices, exchange rates and interest rates.

Exchange rate risk:

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

Interest rate risk:

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

Credit Risk

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

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30/09/2026	VND	VND	VND	VND
Cash and cash equivalents	12,145,483,868	-	-	12,145,483,868
Trade and other receivables	86,286,309,309	-	-	86,286,309,309
Loans	158,490,167,284	-	-	158,490,167,284
	98,431,793,177	**-**	**-**	**98,431,793,177**
As at 01/01/2026				
Cash and cash equivalents	14,116,600,594	-	-	14,116,600,594
Trade and other receivables	87,257,790,765	-	-	87,257,790,765
Loans	604,575,065,543	-	-	604,575,065,543
	101,374,391,359	**-**	**-**	**101,374,391,359**

Liquidity Risk:

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

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

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30/09/2026	VND	VND	VND	VND
Trade and other payables	366,464,738,291	-	-	366,464,738,291
Accrued expenses	468,257,500	-	-	468,257,500
	366,932,995,791	**-**	**-**	**366,932,995,791**
As at 01/01/2026				
Trade and other payables	425,261,479,894	-	-	425,261,479,894
Accrued expenses	7,464,353,635	-	-	7,464,353,635
	432,725,833,529	**-**	**-**	**432,725,833,529**

The Company believes that risk level of loan repayment is low (or controllable). [sửa đổi cho phù hợp]. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature

29. 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.

28. 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 September 2026 is presented as follows:

Under geographical areas

	North	South	Central	**Grand Total**
	VND	VND	VND	**VND**
Net revenue from sales to external customers	355,007,114,593	119,028,129,995	29,720,813,942	503,756,058,530
Cost of goods sold	310,494,125,930	105,061,599,165	25,410,246,349	440,965,971,444

31. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

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

Related parties	Relationship
Hoang Huy Investment Financial Services Joint Stock Company (TCII)	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
The members of the Board of Directors, the Board of Management, the Board of Supervision 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	**630,000,000**	**630,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	630,000,000	630,000,000
Finacial revenue	**-**	**386,839,263,600**
CRV Real Estate Group Joint Stock Company (CRV)	-	300,317,763,600
Hoang Giang Service Development Joint Stock Company	-	86,521,500,000
Financial expenses - Interest expenses	**138,904,110**	**980,219,041**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	138,904,110	-
Pruksa Vietnam Company Limited	-	660,766,986
Hoang Giang Service Development Joint Stock Company	-	319,452,055
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	-
Receipt of loan principal	**39,000,000,000**	**159,435,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	39,000,000,000	-
Pruksa Vietnam Company Limited	-	126,935,000,000
Hoang Giang Service Development Joint Stock Company	-	32,500,000,000
Repayment of loan principal	**39,000,000,000**	**159,435,000,000**
Hoang Huy Investment Financial Services Joint Stock Company (TCH)	39,000,000,000	-
Pruksa Vietnam Company Limited	-	126,935,000,000
Hoang Giang Service Development Joint Stock Company	-	32,500,000,000

Transactions with the other related parties as follows:

	Position	This period	Previous period
Remuneration of key management personnel compensation.		VND	VND
Remunceration of the Board of Directors			
- Do Huu Ha	Chairman	90,000,000	90,000,000
- Do Huu Hau	Member	45,000,000	45,000,000
- Nguyen Thi Ha	Member	45,000,000	45,000,000
- Nguyen The Hung	Member	45,000,000	45,000,000
- Nguyen Thi Kim Phung	Independent Member	45,000,000	45,000,000
		270,000,000	**270,000,000**
Remuneration of Supervisory Board members.			
- Phung Thi Thu Huong	Head of the Board	45,000,000	45,000,000
- Nguyen Trong Cuong	Member	27,000,000	27,000,000
- Bui Thi Tra	Member	27,000,000	27,000,000
		99,000,000	**99,000,000**
Salaries and bonuses of the Legal Representative and other managers			
- Nguyen The Hung	Director	302,419,006	250,955,554
- Ho Thi Xuan Hoa	Chief Accountant	388,724,533	247,016,658
		691,143,539	**497,972,212**

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

32. COMPARATIVE FIGURES

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

The comparative figures presented in the Separate Interim Statement of Financial Position and the corresponding notes are derived from the Separate Financial Statements for the financial year ended 31 December 2025. The information presented in the Separate Interim Statement of Profit or Loss, the Separate Interim Statement of Cash Flows and the corresponding notes relates to the Separate Interim Financial Statements for the accounting period from 1 January 2025 to 30 September 2025, which were prepared by the Company itself.

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

Approved, 29 October 2026

Preparer	Chief Accountant	Director
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