CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
3-2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

Số/ *No*: 47/2026-CBTT

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

TP. Hồ Chí Minh, ngày 29 tháng 10 năm 2026
Ho Chi Minh City, day 29 month 10 year 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/ *To*:
- Uỷ ban Chứng khoán Nhà nước/ *The State Securities Commission;*
- Sở Giao dịch Chứng khoán TP HCM/ *Hochiminh Stock Exchange.*

1. Tên tổ chức/ *Name of organization*: CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2/ *3-2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY*

- Mã chứng khoán/ *Stock code*: C32

- Địa chỉ/ *Address*: Số 45A, đường Nguyễn Văn Tiết, phường Lái Thiêu, Thành phố Hồ Chí Minh/ *45A Nguyen Van Tiet Street, Lai Thieu Ward, Ho Chi Minh City.*

- Điện thoại liên hệ/ *Tel*: 0274.3759446/19005132 - Fax: 0274.3755605

- E-mail: info@c32.vn

2. Nội dung thông tin công bố/*Contents of disclosure:*

Báo cáo tài chính riêng quý 3 năm 2026 và giải trình lợi nhuận sau thuế chênh lệch so với cùng kỳ năm 2025/ *Separate Financial Statements for the Third Quarter of 2026 and Explanation of the Variance in Profit After Tax Compared with the Same Period in 2025.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/10/2026 tại đường dẫn: www.c32.vn - Quan hệ cổ đông – Báo cáo tài chính – Năm 2026/ *This information was published on the Company's website on 29 October 2026 at the following link: www.c32.vn – Investor Relations – Financial Statements – 2026.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/ Attached documents:
- *Báo cáo tình hình tài chính/ Statement of Financial Position;*
- *Báo cáo KQHĐ KD/ Income Statement;*
- *Báo cáo lưu chuyển tiền tệ (ppgt)/ Cash Flow Statement (Direct Method);*
- *Thuyết minh báo cáo tài chính/ Notes to Financial Statements;*
- *Công văn giải trình số 500/CTY-TC ngày 29/10/2026/ Explanatory Letter No. 500/CTY-TC dated 29 October 2026.*

Người ủy quyền công bố thông tin/
Person authorized to disclose information

Lữ Minh Quân

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
DN: C=VN, S=HỒ CHÍ MINH, L=Lái Thiêu, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2, OID.0.9.2342.19200300.100.1.1=MST:3700146225
Reason: I am the author of this document
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Date: 2026-10-29 17:00:49
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3-2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

No.: 500/CTY-TC

Re: Explanation of fluctuations in profit in the Q3 2026 standalone financial statements compared with the same period of the previous year

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Ho Chi Minh City, October 29 , 2026

To: - The State Securities Commission of Vietnam.
- Ho Chi Minh Stock Exchange.

Company name: 3-2 Investment and Construction Joint Stock Company

Stock code: C32

Head office address: No. 45A Nguyen Van Tiet Street, Lai Thieu Ward, Ho Chi Minh City.

Tel.: 0274.3759446 **Fax:** 0274.3755605

Pursuant to Circular No. 96/2020/TT-BTC dated November 11, 2020 of the Ministry of Finance providing guidance on information disclosure on the securities market;

Pursuant to the Q3 2026 standalone financial statements of 3-2 Investment and Construction Joint Stock Company.

3-2 Investment and Construction Joint Stock Company hereby provides an explanation of the fluctuation in profit after tax for Q3 2026 compared with the same period of 2025 as follows:

Profit after tax	Q3-2026	Q3-2025	% change
Standalone financial statements	8.541.225.667	8.299.313.699	+ 2,91%

Reasons:

The Q3 2026 standalone financial statements recorded an increase in profit after tax of VND 241,911,968, equivalent to 2.91%, compared with Q3 2025, mainly due to the following reasons:

- Net revenue from sales and services increased by VND 8,053,339,797 (equivalent to 6.49%), while cost of goods sold decreased by VND 20,177,587

(equivalent to 0.02%), resulting in an increase in gross profit from sales and services of VND 8,073,517,384 (equivalent to 43.01%) compared with the same period last year.

- Financial income decreased by VND 1,302,990,967 (equivalent to 52.39%) compared with the same period last year, mainly because dividend income and income from investment entrustment contracts were lower in the current period than in the previous period.

- Finance costs increased by VND 1,648,079,720 (equivalent to 51.07%) compared with the same period last year, mainly due to higher short-term borrowing interest rates, which increased interest expense by VND 2.2 billion.

- Selling expenses decreased by VND 1,170,454,413 (equivalent to 12.15%) compared with the same period last year, mainly because the Company effectively controlled selling expenses at Thanh Phuoc Concrete Pipe Enterprise, particularly vehicle rental costs for transportation.

- General and administrative expenses increased by VND 341,568,967 (equivalent to 8.19%) compared with the same period last year, mainly because management personnel expenses were higher than in the previous period.

- Other income decreased by VND 5,429,130,308 (equivalent to 94.07%) because the Company disposed of more assets in the previous period, resulting in higher disposal income than in the current period.

- Other expenses increased by VND 278,659,267 (equivalent to 16.38%) due to the recognition of depreciation expense during the production suspension period at the Concrete Brick Enterprise.

The above are the principal factors affecting the Company's operating results and resulting in the increase in profit after tax in the Q3 2026 standalone financial statements compared with the same period of 2025.

Respectfully submitted.

Recipients:
- As above;
- Filed: Finance Department.

GENERAL DIRECTOR

M.S.D.N: 3700146225-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
P.LÁI THIÊU-TP.HỒ CHÍ MINH

Nguyễn Thế Phi

3-2 INVESTMENT AND CONSTRUCTION JOINT STOCK COPANY
CODE: 3700146225

INVESTMENT AND CONSTRUCTION
JOINT STOCK COMPANY

INTERIM SEPARATE FINANCIAL STATEMENTS

Quarter 3-2026 of the fiscal year ending December 31, 2026

Ho Chi Minh City, December 2026

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
100	**A. CURRENT ASSETS**		**333,331,883,845**	**387,504,468,710**
110	**I. Cash and cash equivalents**	03	**28,455,630,449**	**83,077,412,938**
111	1. Cash		28,455,630,449	63,044,878,692
112	2. Cash equivalents		-	20,032,534,246
120	**II. Short-term investments**	04	**91,352,396,755**	**88,558,118,770**
121	1. Trading securities		38,799,169,596	50,385,142,928
122	2. Allowance for decline in value of trading securities		(7,287,058,245)	(5,167,503,610)
123	3. Short-term held-to-maturity investments		59,840,285,404	43,340,479,452
124	4. Provision for impairment of short-term held-to-		-	-
125	5. Other short-term investments		-	-
126	6. Provision for impairment of other short-term		-	-
130	**III. Short-term receivables**		**56,590,482,339**	**102,171,912,924**
131	1. Short-term trade receivables	05	72,792,064,307	102,737,399,134
132	2. Short-term prepayments to suppliers	06	8,920,859,366	17,800,503,697
135	3. Other short-term receivables	07	2,890,388,641	10,303,428,549
136	4. Allowance for short-term doubtful debts		(28,012,829,975)	(28,669,418,456)
140	**IV. Inventories**	09	**149,375,464,628**	**111,597,481,643**
141	1. Inventories		158,073,270,822	120,778,763,562
142	2. Allowance for decline of inventories		(8,697,806,194)	(9,181,281,919)
160	**V. Other short-term assets**		**7,557,909,674**	**2,099,542,435**
161	1. Short-term deferred expenses	13	827,593,521	604,094,992
162	2. Deductible VAT		1,209,937,751	-
163	3. Taxes and other receivables from State budget	18	5,520,378,402	1,495,447,443
164	4. Purchase and resale of Government bonds		-	-
165	5. Other short-term assets		-	-

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

(continued)

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
200	**B. NON-CURRENT ASSETS**		**383,846,927,720**	**429,446,976,672**
210	**I. Long-term receivables**		**50,039,188,055**	**50,039,188,055**
215	1. Other long-term receivables	07	50,039,188,055	50,039,188,055
220	**II. Fixed assets**		**114,522,878,392**	**125,039,918,152**
221	1. Tangible fixed assets	10	67,686,984,745	75,109,678,835
222	- *Historical cost*		*249,344,685,056*	*249,946,381,752*
223	- *Accumulated depreciation*		*(181,657,700,311)*	*(174,836,702,917)*
227	2. Intangible fixed assets	11	46,835,893,647	49,930,239,317
228	- *Historical cost*		*95,232,117,904*	*97,082,117,904*
229	- *Accumulated amortization*		*(48,396,224,257)*	*(47,151,878,587)*
240	**III. Investment properties**	**12**	**7,610,319,369**	**8,221,334,814**
241	- Historical cost		15,522,282,085	15,522,282,085
242	- Accumulated depreciation		(7,911,962,716)	(7,300,947,271)
250	**IV. Long-term assets in progress**		**8,370,060,764**	**4,653,276,928**
252	1. Construction in progress	14	8,370,060,764	4,653,276,928
260	**V. Long-term financial investments**	**04**	**147,821,030,601**	**183,136,140,667**
261	1. Investment in subsidiaries		37,750,000,000	37,750,000,000
262	2. Investments in joint ventures and associates		136,907,156,453	136,907,156,453
263	3. Equity investments in other entities		22,700,887,800	22,700,887,800
264	4. Allowance for long-term impairment of other investments		(49,537,013,652)	(14,221,903,586)
270	**VI. Other long-term assets**		**55,483,450,539**	**58,357,118,056**
271	1. Long-term deferred expenses	13	55,483,450,539	58,357,118,056
280	**TOTAL ASSETS**		**717,178,811,565**	**816,951,445,382**

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

(continued)

Code	CAPITAL	Note	Ending balance	Beginning balance
			VND	VND
300	**C. LIABILITIES**		**197,428,357,707**	**269,605,498,456**
310	**I. Current liabilities**		**196,537,357,707**	**269,605,498,456**
311	1. Short-term trade payables	15	17,269,123,687	14,272,160,543
312	2. Short-term prepayments from customers	16	46,845,590,361	16,767,749,054
313	3. Dividend and profit payables	17	27,417,315	27,342,075
314	4. Short-term taxes and other payables to State budget	18	228,788,200	538,071,924
315	5. Payables to employees		2,221,894,744	6,986,452,343
316	6. Short-term accrued expenses	19	737,875,617	24,368,552,833
320	7. Other short-term payables	20	3,626,354,741	3,716,934,707
321	8. Short-term borrowings and finance lease	22	118,233,724,046	195,364,500,496
322	9. Provisions for short-term payables	21	254,764,281	681,158,758
323	10. Bonus and welfare fund		7,091,824,715	6,882,575,723
324	11. Price stabilization fund		-	-
325	12. Purchase and resale of Government bonds		-	-
330	**II. Non-current liabilities**		**891,000,000**	**-**
338	1. Other long-term payables	20	891,000,000	-
339	2. Long-term borrowings and finance lease liabilities	22	-	-
340	3. Convertible bonds		-	-
341	4. Preference shares		-	-
342	5. Deferred income tax liabilities		-	-
343	6. Provisions for long-term payables	21	-	-
344	7. Science and technology development fund		-	-
400	**D. OWNER'S EQUITY**	**23**	**519,750,453,858**	**547,345,946,926**
411	1. Contributed capital		300,592,900,000	300,592,900,000
411a	*Ordinary shares with voting rights*		*300,592,900,000*	*300,592,900,000*
412	2. Share premium		2,190,000,000	2,190,000,000
415	3. Repurchased own shares		(20,100,000)	(20,100,000)
418	4. Development and investment funds		117,958,019,776	117,066,980,035
420	5. Retained earnings		99,029,634,082	127,516,166,891
420a	*RE accumulated to previous year*		*1.16134E+11*	*1.12666E+11*
420b	*RE of the current period*		*(17,104,206,391)*	*14,850,662,354*
429	6. Non-controlling interests		-	-
440	**TOTAL CAPITAL**		**717,178,811,565**	**816,951,445,382**

Phan Huy Thuan	Phan Huy Thuan	Nguyen The Phi
Preparer	Chief Accountant	Legal Representative
		Approved, 29 October 2026

SEPARATE STATEMENT OF INCOME

Quarter 3rd of Year 2026

Code	ITEMS	Note	Third quarter		*Cumulative to the end of the third quarter*	
			This period	Previous Quarter	Year 2026	Year 2025
			VND	VND	VND	VND
01	**1. Revenue from sales of goods and provision of services**	25	**132,227,723,433**	**124,174,383,636**	**331,018,022,728**	**326,875,808,422**
02	2. Revenue deductions	26	-	-	8,902,656	
10	**3. Net revenue from sales of goods and provision of services**		**132,227,723,433**	**124,174,383,636**	**331,009,120,072**	**326,875,808,422**
11	**4. Cost of goods sold**	27	**105,382,250,838**	**105,402,428,425**	**273,084,518,222**	**277,774,921,606**
20	**5. Gross profit from sales of goods and provision of services**		**26,845,472,595**	**18,771,955,211**	**57,924,601,850**	**49,100,886,816**
22	7. Financial income	28	1,184,125,417	2,487,116,384	7,294,184,639	9,684,445,238
23	8. Financial expenses	29	4,875,388,138	3,227,308,418	47,671,057,931	7,683,980,785
24	*In which: Interest expense*		*4,075,346,943*	*1,843,132,418*	10,142,407,297	6,491,039,055
25	9. Selling expenses	30	8,461,618,112	9,632,072,525	21,074,236,465	24,291,722,794
26	10. General and administrative expenses	31	4,512,706,684	4,171,137,717	12,595,823,744	8,687,100,395
30	**11. Net profit from operating activities**		**10,179,885,078**	**4,228,552,935**	(16,122,331,651)	18,122,528,080
31	12. Other income	32	342,475,726	5,771,606,034	3,767,582,032	12,806,683,051
32	13. Other expenses	33	1,979,504,537	1,700,845,270	4,747,826,172	22,813,098,216
40	**14. Other profit**		**(1,637,028,811)**	**4,070,760,764**	(980,244,140)	(10,006,415,165)

50	**15. Total net profit before tax**		**8,542,856,267**	**8,299,313,699**	**(17,102,575,791)**	**8,116,112,915**
					-	-
51	16. Current corporate income tax expense	34	1,630,600	-	1,630,600	-
					-	-
60	**18 Profit after corporate income tax**		**8,541,225,667**	**8,299,313,699**	(17,104,206,391)	**8,116,112,915**

Phan Huy Thuan
Preparer

Phan Huy Thuan
Chief Accountant

M.S.D.N:3700146225-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
P.LÁI THIÊU-TP.HỒ CHÍ MINH

Nguyen The Phi
Legal Representative
Approved, 29 October 2026

SEPARATE STATEMENT OF CASH FLOWS

Quarter 3rd of Year 2026

(Indirect method)

Code	ITEMS	Note	Cumulative to the end of the third quarter This period	Previous Quarter 3rd
			VND	VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	*1. Profit before tax*		*(17,102,575,791)*	*8,116,112,915*
	2. Adjustments for			
02	- Depreciation and amortization of fixed assets and investment properties		9,038,079,191	9,799,184,756
03	- Allowances and provisions		35,868,206,018	(4,579,716,117)
05	- Gains/losses from investing, financing activities		(1,142,793,590)	(11,730,764,058)
06	- Interest expenses		10,142,407,297	6,491,039,055
07	- Other adjustments		1,850,000,000	-
08	*3. Operating profit before changes in working capital*		*38,653,323,125*	*8,095,856,551*
09	- Increase/Decrease in receivables		37,022,624,193	25,183,064,235
10	- Increase/Decrease in inventories		(37,294,507,260)	(33,980,341,087)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		5,330,152,558	11,761,799,809
12	- Increase/Decrease in deferred expenses		1,712,690,879	854,336,723
13	- Increase/Decrease in trading securities		11,585,973,332	5,165,579,905
14	- Interest paid		(10,301,853,909)	(6,558,955,831)
16	- Other receipts from operating activities		-	13,311,739,144
17	- Other payments on operating activities		(1,264,550,685)	(2,300,659,941)
20	*Net cash flow from operating activities*		*45,443,852,233*	*21,532,419,508*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(3,716,783,836)	(3,064,523,058)
22	2. Proceeds from disposals of fixed assets and other long-term assets		1,177,454,123	3,839,707,636
23	3. Loans and purchase of debt instruments from other entities		(58,127,751,157)	16,000,000,000
24	4. Collection of loans and resale of debt instrument of other entities		43,000,000,000	(500,000,000)
27	5. Interest and dividend received		3,749,709,598	8,704,462,959
30	*Net cash flow from investing activities*		*(13,917,371,272)*	*24,979,647,537*
	III CASH FLOWS FROM FINANCING ACTIVITIES			
33	1. Proceeds from borrowings		267,485,837,483	301,205,639,556
34	2. Repayment of principal		(344,616,613,933)	(332,890,293,327)
36	3. Dividends or profits paid to owners		(9,017,487,000)	-
40	*Net cash flow from financing activities*		*(86,148,263,450)*	*(31,684,653,771)*

SEPARATE STATEMENT OF CASH FLOWS

Quarter 3rd of Year 2026

(Indirect method)

Code	ITEMS	Note	Cumulative to the end of the third quarter This period	Previous Quarter 3rd
			VND	VND
50	**Net cash flows in the period**		**(54,621,782,489)**	**14,827,413,274**
60	**Cash and cash equivalents at the beginning of the year**		**83,077,412,938**	**49,013,903,388**
70	Cash and cash equivalents at the end of the period	03	28,455,630,449	63,841,316,662

M.S.D.N:3700146225-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
P.LÁI THIÊU-TP.HỒ CHÍ MINH

Phan Huy Thuan	**Phan Huy Thuan**	**Nguyen The Phi**
Preparer	Chief Accountant	Legal Representative
		Approved, 29 October 2026

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

Quarter 3rd of Year 2026

1 . GENERAL INFORMATION

1.1 . Forms of ownership

3-2 Investment and Construction Joint Stock Company was established and operates under the Business Registration Certificate of a joint stock company No. 3700146225 issued by the Department of Finance of Binh Duong Province (now the Department of Finance of Ho Chi Minh City) for the first time on 24 December 2008, amended for the sixteenth (16) time on 11 February 2026.

The Company's head office is located at: 45A Nguyen Van Tiet Street, Lai Thieu Ward, Ho Chi Minh City.

The Company's Charter capital: VND 300,592,900,000; the actual contributed capital as at 30/06/2026 was VND 300,592,900,000; equivalent to 30,059,290 shares, par value is VND 10,000 per share.

The number of employees of the Company as at 30/09/2026 is 187 (as at 01/01/2026: 161).

1.2 . Business field

Manufacturing, constructing, trading, real estate trading and servicing.

1.3 . Business activities

Main business activities of the Company include:

- Manufacturing stone, concrete and bricks;
- Constructing works;
- Trading construction materials;
- Trading real estate;
- Leasing cars, construction tools.

1.4 . The Company's operation in the Quarter 3rd that affects the Separate Financial Statements

The Company's total accounting profit before tax for the first nine months of 2026 was 8,542,856,267 VND, a slight increase compared to the same period last year, primarily due to:

- Net revenue from sales and services increased by VND 8,053,339,797 (an increase of 6.49%), while the cost of goods sold decreased by VND 20,177,587 (a decrease of 0.02%), resulting in a slight increase of VND 8,073,517,384 (an increase of 43.01%) in gross profit from sales and services compared to the same period last year.
- Financial operating revenue decreased by 1,302,990,967 VND (representing a 52.39% change) compared to the same period last year, primarily due to a decline in dividend income and profits from investment entrustment contracts during the current period.
- Financial expenses increased by 1,648,079,720 VND (an increase of 51.07%) compared to the same period last year, primarily due to a 2.3 billion VND rise in provisions for the devaluation of trading securities, and a 2.2 billion VND increase in interest expenses resulting from rising interest rates in the financial market.
- Selling expenses decreased by 1,170,454,413 VND (a reduction of 12.15%) compared to the same period last year, primarily because the company effectively controlled selling expenses at the Thanh Phuoc concrete pipe plant—specifically, through a reduction in vehicle rental costs for transportation.
- General and administrative expenses increased by 341,568,967 VND (an 8.19% increase) compared to the same period last year, primarily due to higher management personnel costs during the current period.
- Other income decreased by 5,429,130,308 VND (a decline of 94.07%) because the Company liquidated a significant number of assets during the previous period, resulting in higher income from asset disposals compared to the current period.
- Other expenses increased by VND 278,659,267 (an increase of 16.38%) due to the reallocation of depreciation expenses incurred during the production suspension period at the Concrete Brick plant.

In summary, the above-mentioned key factors resulted in a significant decrease in the Company's total net profit before tax for the current period compared to the previous period.

1.5 . Corporate structure

The Company's member entities are as follows:

Name	Address	Main business activities
Branch of 3-2 Investment And Construction JSC - Construction Stone Factory	Tan Dong Hiep Ward, Ho Chi Minh City	Manufacturing Construction Stone
Branch of 3-2 Investment And Construction JSC - Concrete Pipe Factory	Tan Khanh Ward, Ho Chi Minh City	Manufacturing Concrete Pipes
Branch of 3-2 Investment And Construction JSC - Concrete Brick Factory	Thuan Giao Ward, Ho Chi Minh City	Manufacturing Concrete Bricks
Branch of 3-2 Investment And Construction JSC - Construction Factory	Lai Thieu Ward, Ho Chi Minh City	Construction of civil and traffic works
Business location of 3-2 Investment And Construction JSC - Long Nguyen Concrete Workshop	Long Nguyen Ward, Ho Chi Minh City	Trading of Concrete Pipes
Business location of 3-2 Investment And Construction JSC - Material Trading Center	Lai Thieu Ward, Ho Chi Minh City	Trading of Construction Materials

Information of subsidiaries, associates of the Company is provided in Note No. 4.

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 VND.

2.2 . Standards and Applicable Accounting Policies

Applicable Accounting Policies
The Company applies Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated 27/10/2025 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 27/10/2025, 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 22/12/2014 and Circular No. 53/2016/TT-BTC dated 21/03/2016 amending and supplementing some articles of Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 01/01/2026.

The Company has adopted the applicable requirements of Circular No. 99/2025/TT-BTC effective from 01/01/2026 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 No. 42 of the Interim Separate Financial Statements.

2.4 . Basis for preparation of Separate Financial Statements

Separate Financial Statements are presented based on historical cost principle.

Users of these separate financial statements should read them in conjunction with the consolidated financial statements of the Company and its subsidiaries for the third quarter of the financial year ending 31 December 2026, in order to obtain sufficient information regarding the financial position, results of operations, and cash flows of the Company as a whole.

2.5 . Accounting estimates

The preparation of the 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 end of the fiscal year and the reported amounts of revenues and expenses during the fiscal year.

The estimates and assumptions that have a material impact in the Separate Financial Statements include:

- Allowance for doubtful debts;
- Allowance for devaluation of inventory;
- Provision for payables;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and allowanceof 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 the Company and that are assessed by the Board of Management to be reasonable under the circumstances.

2.6 . Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company include cash and cash equivalents, trade receivables and other receivables, lendings, 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 and other payables, accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expense 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 Quarter 3rd 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 . Cash and cash equivalents

Cash comprises cash on hand, demand deposits

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

2.8 . Financial investments

Trading securities are initially recognized at fair value of the payments at the time the transaction occurs. Costs incurred in purchasing trading securities (if any) such as brokerage, transaction fee, cost of information allowance, taxes, bank's fees and charges,... are recognized in the financial expenses in the period. After initial recognition, trading securities are measured at original cost less provision for diminution in value of trading

Investments held to maturity comprise term deposits held to maturity to earn profits periodically .

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

Investments in other entities comprise investments in equity instruments of other entities without having control, joint control, or significant influence on the investee. These investments are initially stated at original cost. After initial recognition, these investments are measured at original cost less allowance for devaluation of investments.

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

- Investments in trading securities: allowance shall be made on the basis of the excess of original cost of the investments recorded in the accounting book over their market value at the allowance date.
- Investments in subsidiaries, joint ventures or associates: allowance shall be made based on the Financial Statements of subsidiaries, joint ventures or associates at the allowance date.
- Long-term investments (other than trading securities) without significant influence on the investee: If the investment in listed shares or the fair value of the investment is determined reliably, allowances shall be made on the basis of the market value of the shares; if the fair value of the investment is not determined at the reporting date, allowance shall be made based on the Financial Statements at the allowance date of the investee.
- 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.

2.9 . Receivables

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

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

2.10 . Inventories

#NAME?

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

The cost of inventory is calculated using weighted average method.

Method for valuation of work in process at the end of the Quarter 3rd:

- For construction activities: The value of work in progress is recorded for each construction project which is incomplete or revenue is unrecognised, corresponding to the amount of work in progress at the end of the period.
- For production activities: The value of work in progress is recorded based on actual cost incurred for each for each unfinished product.

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.

2.11 . Construction contract

Construction contract is a contract agreed for acquisition of an asset or combined assets closely relevant or mutually dependent on their design, technology, function or basic using purpose.

When the outcome of the construction contracts is reliably estimated and the contractors are paid according to the planned progress, revenue and costs associated with the construction contract are recognized in accordance with the percentage of completion method, based on the customer's acceptance of completed work.

When the results of the contract implementation cannot be reliably estimated, contract revenue is recognized only to the extent that contract costs incurred are expected to be reliably recoverable, contract costs are only recognized as actually incurred.

2.12 . 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 the 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.

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

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

- Buildings, structures	05 - 22	years
- Machinery, equipment	05 - 18	years
- Vehicles, transportation equipments	06 - 10	years
- Office equipments and furnitures	03 - 04	years
- Land use rights	30 - 47	years
- Managerment softwares	03 - 05	years

2.13 . Invesment properties

Investment properties are initially recognised at historical cost.

Investment properties held for capital appreciation prior to 01/01/2015 are depreciated on a straight-line basis similar to other assets, but from 01/01/2015 they are not depreciated.

Investment properties held for operating lease are recorded at cost, accumulated depreciation and carrying amount. In which, depreciation is calculated on a straight-line basis with expected useful lives as follows:

- Buildings, structures	15 - 19	years
- Infrastructure	06	years
- Land use rights	15 - 47	years

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

2.14 . Construction in progress

Construction in progress includes fixed assets which are being purchased and constructed but incomplete as at the end of the accounting period and is recognised in historical cost. This includes costs of construction, installation of machinery and equipment and other direct costs.

2.15 . Operating lease

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

2.16 . 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 accounting period should be based on the nature and level of those expenses to select a reasonable allocation method and criteria.

Types of deferred expenses of the Company include:

- Deferred land rental expenses include prepaid land rental, including those related to leased land for which the Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with current regulations. These expenses are recognized in the Interim Separate Statement of Income on a straight-line basis according to the lease term of the land lease contract.
- Tools and supplies include assets which are possessed by the Company to use in an ordinary course of business, with historical cost of each asset less than 30 million dongs and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis over a period from 03 to 84 months.
- Repair expenses are recorded at their original costs and allocated on the straight-line basis from 03 to 36 months.
- Other deferred expenses are recorded at their original costs and allocated on the straight-line basis over their expected useful lives from 06 to 36 months.

2.17 . Payables

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

2.18 . 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 investee has no unconditional right to avoid the distribution of dividends: after the announcement of dividend payment from the Board of Directors of the Company and the announcement of the record date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.19 . Borrowings

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

2.20 . 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".

2.21 . Accrued expenses

Accrued expenses of the Company include payables to goods or services received from the suppliers or provided for the buyers during the reporting period, but the payments for such goods or services have not been made and other payables such as: accrued construction expenses, interest expenses... These payables are recorded as operating expenses of the reporting period.

2.22 . 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.

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

Provision for warranty obligation of construction project is estimated from 0.19% to 0.45% on value of the project based on the specification of each project and evaluation made by the Board of Management on actual time and expenses for warranty.

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

2.23 . Owner's equity

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

Share premium is recorded at the difference between the par value, costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing repurchased own 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

Repurchased own shares bought by the Company before the effective date of the Securities Law No. 54/2019/QH14 (01/01/2021) have not been cancelled and may be re-issued subsequently in accordance with the Law on Securities. Repurchased own shares bought by the Company after 01/01/2021 will be cancelled and adjusted to reduce owner's equity of the Company.

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.

2.24 . Revenues

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. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discounts, sales discounts, 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 provision of services

- The percentage of completion of the transaction at the Interim Separate Statement of Financial Position date can be measured reliably.

Revenue from construction contracts

Revenue from construction contracts comprises the initial amount of revenue agreed in the contract; plus any variations in contract work; incentive payments; claims that the Company receives from customers or other parties to compensate for expenses not included in the contract price, claims that customers will agree to compensate, and other payments if these are likely to result in revenue and are capable of being reliably measured. The principles for recognizing revenue from construction contracts are presented in Note 2.11.

Financial income

Financial income include income from assets yielding interest, dividends, profits 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;
- The amount of the revenue can be measured reliably.

Dividend and profit income shall be recognised when the Company's right to receive dividend or profit from capital contribution is established.

2.25 . Revenue deductions

Revenue deductions from sales of goods and provision of services arising in the period is sales returns.

Sales return incurred in the same period of sale of products, goods and provision of services are recorded as a decrease in revenue in the incurring period. In case products, 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 the 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 the Interim Separate Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.26 . Cost of goods sold and provision of services

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

2.27 . Financial expenses

Items recorded into financial expenses comprise:

- Expenses or losses relating to financial investment activities;
- Borrowing costs;
- Losses from the disposal and transfer of short-term securities, transaction cost of selling securities;
- Allowance for diminution in value of trading securities, allowance for losses from investment in other

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

2.28 . 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.

2.29 . Corporate income tax

a) Current corporate income tax expenses

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

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

b) Current corporate income tax rate

For the period from 01/01/2026 to 30/06/2026, the Company applies the corporate income tax rate of 20% for business and production activities generating taxable corporate income.

2.30 . Related parties

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

- Organizations, directly or indirectly through one or more intermediaries, having control the Company, are controlled by 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 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.

2.31 . Segment report

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.

2.32 . Other accounting principles and methods

Characteristics of the Investment Trust Contracts arising at the Company:

- Purpose: Individuals receive advances to carry out the transfer of land use rights as designated by the Company.
- Land use right certificates of individuals receiving advances formed from the Company's trusted funds will be handed over to the Company for management. Individuals are not allowed to transfer, donate, or inherit without the Company's approval. When the Company has a demand, the individual must immediately transfer the land use rights (which the Company has trusted for investment) back to the Company or the entity designated by the Company.
- All profits arising from transfer transactions belong to the Company.

3 . CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	330,607,696	326,907,118
Demand deposits	28,125,022,753	62,717,971,574
Cash equivalents	-	20,032,534,246
	28,455,630,449	**83,077,412,938**

Detailed information on demand deposits and cash equivalents as follows:

Demand deposits

	Currency	Ending balance	Beginning balance
		VND	VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Binh Duong Branch	VND	14,743,240,461	20,193,831,006
Vietnam Bank for Agriculture and Rural Development - Tan Binh Branch	VND	1,092,382,316	30,223,222,240
Others	VND	12,289,399,976	12,300,918,328
		28,125,022,753	**62,717,971,574**

Cash equivalents

	Currency	Term	Interest rate	Ending balance	Beginning balance
				VND	VND
Vietnam International Commercial Joint Stock Bank - Binh Duong Branch	VND	03 months	4.75%	-	5,000,000,000
Vietnam Bank for Agriculture and Rural Development - Tan Binh Branch	VND	03 months	4.75%	-	15,000,000,000
Accrued interest income	VND			-	32,534,246
				-	**20,032,534,246**

4 . FINANCIAL INVESTMENTS

i) Trading securities

	Stock Code	Ending balance			Beginning balance		
		Original cost	Fair value	Allowance	Original cost	Fair value	Allowance
		VND	VND	VND	VND	VND	VND
Total value of shares		**38,799,169,596**	**31,512,111,351**	**(7,287,058,245)**	**50,385,142,928**	**46,150,650,400**	**(5,167,503,610)**
Can Don Hyydro Power Joint Stock Company [1]	SJD	16,829,375,620	14,244,720,000	(2,584,655,620)	16,829,375,620	14,398,440,000	(2,430,935,620)
Petrolimex Gas Corporation [1]	PGC	3,633,686,670	2,252,120,000	(1,381,566,670)	3,633,686,670	2,133,170,000	(1,500,516,670)
Vingal Industrial Calvanizing Joint Stock Company - VNSTEEL [2]	VGL	-	-	-	15,822,791,067	16,321,236,500	-
Vietnam Engine and Agricultural Machinery Corporation [2]	VEA	5,552,314,220	5,032,000,000	(520,314,220)	5,159,922,220	4,296,600,000	(863,322,220)
Tan Cang Warehousing Joint Stock Company [2]	TCW	4,871,271,651	4,871,271,651	-	5,019,594,351	5,454,160,000	-
Airports Corporation of Viet Nam [2]	ACV	526,025,500	323,399,700	(202,625,800)	526,025,500	404,043,900	(121,981,600)
Hoa Sen Group [1]	HSG	1,203,202,000	910,000,000	(293,202,000)	388,388,000	315,000,000	(73,388,000)
Kinh Bac City Development Holding Corporation [1]	KBC	3,005,364,000	2,032,000,000	(973,364,000)	3,005,359,500	2,828,000,000	(177,359,500)
VIX Securities Joint Stock Company [1]	VIX	787,481,875	516,600,000	(270,881,875)	-	-	-
Phat Dat Real Estate Development Corp. [1]	PDR	888,948,060	562,500,000	(326,448,060)	-	-	-
Khang Dien House Trading and Investment Joint Stock Company [1]	KDH	1,501,500,000	767,500,000	(734,000,000)	-	-	-
		38,799,169,596	**31,512,111,351**	**(7,287,058,245)**	**50,385,142,928**	**46,150,650,400**	**(5,167,503,610)**

c) Trading securities (continued)

(1) The fair value of trading securities are closing price listed on HNX, HOSE on 31/12/2026 and 30/09/2026.

(2) Listed trading securities on the UpCom exchange which fluctuate regularly according to market value and whose value can be reliably determined are measured at fair value which is the closing market price at the end of the Interim Separate Financial reporting period (on 31/12/2025 and 30/09/2026).

d) Held to maturity investments

	Ending balance			Beginning balance		
	Value	Recoverable value	Allowance	Value	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Short-term	**59,840,285,404**	**59,840,285,404**	**-**	**43,340,479,452**	**43,340,479,452**	**-**
Term deposits	59,840,285,404	59,840,285,404	-	43,340,479,452	43,340,479,452	-
	59,840,285,404	**59,840,285,404**	**-**	**43,340,479,452**	**43,340,479,452**	**-**

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

Term deposits

	Currency	Term	Interest rate	Ending balance	Beginning balance
				VND	VND
Vietnam International Commercial Joint Stock Bank - Binh Duong Branch	VND	06 months	8.5%	15,000,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade - Binh Duong Branch	VND	06 months	8.0%	40,000,000,000	-
Vietnam International Commercial Joint Stock Bank - Binh Duong Branch	VND	06 months	6.3%	-	20,000,000,000
Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch	VND	06 months	From 6.5% to 6.6%	-	23,000,000,000
Military Commercial Joint Stock Bank - Binh Duong Branch	VND	06 months	From 6.8% to 8.2%	3,127,751,157	-
Accrued interest income	VND			1,712,534,247	340,479,452
				59,840,285,404	**43,340,479,452**

:) **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		**37,750,000,000**	**37,541,482,809**	**(208,517,191)**	**37,750,000,000**	**37,544,890,214**	**(205,109,786)**
Tien Phuoc Construction Minerals JSC		37,250,000,000	37,053,872,669	(196,127,331)	37,250,000,000	37,055,924,877	(194,075,123)
C32 Land One Member Limited Liability Company		500,000,000	487,610,140	(12,389,860)	500,000,000	488,965,337	(11,034,663)
Investments in associates		**136,907,156,453**	**190,941,034,084**	**(35,311,702,661)**	**136,907,156,453**	**188,090,344,245**	**-**
Mien Dong JSC (*)	MDC	42,218,832,208	131,564,412,500	-	42,218,832,208	93,402,020,000	-
Thu Duc - Long An Centrifugal Concrete JSC		94,688,324,245	59,376,621,584	(35,311,702,661)	94,688,324,245	94,688,324,245	-
Investments in other entities		**22,700,887,800**	**8,684,094,000**	**(14,016,793,800)**	**22,700,887,800**	**8,684,094,000**	**(14,016,793,800)**
Dong Phu - Binh Duong Highway Building Operation Transfer JSC (**)		22,500,000,000	8,684,094,000	(13,815,906,000)	22,500,000,000	8,684,094,000	(13,815,906,000)
Binh Duong General Consulting and Construction JSC		200,887,800	-	(200,887,800)	200,887,800	-	(200,887,800)
		197,358,044,253	**237,166,610,893**	**(49,537,013,652)**	**197,358,044,253**	**234,319,328,459**	**(14,221,903,586)**

(*) The recoverable value of the investment is determined based on the closing price on the HOSE at 31/12/2025 and 30/06/2026

(**) Based on the findings in the qualified conclusion of State Audit Office Region XII, as stated in Notice No. 34/TB-KVXII dated 12/09/2025, the Company recognized an allowance for impairment of its investment in Dong Phu - Binh Duong Highway Building Operation Transfer Joint Stock Company amounting to VND 13,815,906,000, corresponding to the Company's proportion of contributed capital in this entity.

Detailed information about financial investments during the Quarter 3rd:

Name of financial investments	Place of establishment and	Rate of interest	Rate of voting rights	Principle activities
Subsidiaries				
Tien Phuoc Construction Minerals JSC	Dong Nai Province	94.90%	94.90%	Stone mining and processing
C32 Land One Member Limited Liability Company	Ho Chi Minh City	100.00%	100.00%	Architectural activities and technical
Associates				
Mien Dong Joint Stock Company	Dong Nai Province	33.76%	33.76%	Stone mining and production, real estate business, and construction activities
Thu Duc - Long An Centrifugal Concrete JSC	Tay Ninh Province	42.50%	42.50%	Building materials business
Other entities				
Dong Phu - Binh Duong Highway Building Operation Transfer Joint Stock Company (i)	Dong Nai Province	25.97%	10.00%	BOT transportation infrastructure business
Binh Duong General Consulting and Construction JSC	Ho Chi Minh City	3.52%	3.52%	Management consulting and specialized design activities

(i) The ownership interest based on the actual contributed capital is 25.97%, while the voting rights based on the committed capital contribution are 10%.

5 . SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	**24,085,779,500**	**(24,085,779,500)**	**24,085,869,759**	**(24,085,779,500)**
Mien Dong Joint Stock Company (*)	24,085,779,500	(24,085,779,500)	24,085,779,500	(24,085,779,500)
Thai Son An Security Service Company Limited	-	-	90,259	-
Other parties	**48,706,284,807**	**(3,927,050,475)**	**78,651,529,375**	**(4,399,740,937)**
Ban Thach Binh Duong Construction Only Member Company Limited	5,218,193,079	-	9,475,304,739	-
Construction Joint Stock Company No. 5	4,187,186,757	-	10,010,490,976	-
Negen Construction Investment Joint Stock Company	10,650,158,822	-	10,581,905,000	-
Others	28,650,746,149	(3,927,050,475)	48,583,828,660	(4,399,740,937)
	72,792,064,307	**(52,098,609,475)**	**102,737,399,134**	**(28,485,520,437)**

6 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	**-**	**-**	**87,079,104**	**-**
HPC Mechanical - Construction - Trading Company Limited	-	-	87,079,104	-
Other parties	**8,920,859,366**	**(67,199,140)**	**17,713,424,593**	**(67,199,140)**
Vo Anh Kiet Trading Construction Company Limited	2,211,212,632	-	2,726,707,760	-
Nguyen Truong Construction and Trading Company Limited	-	-	3,355,161,845	-
BMT Construction Investment Joint Stock Company	-	-	3,637,381,194	-
Others	6,709,646,734	(67,199,140)	7,994,173,794	(67,199,140)
	8,920,859,366	**(67,199,140)**	**17,800,503,697**	**(67,199,140)**

7 . OTHER RECEIVABLES

		Ending balance		Beginning balance	
		Book value	Allowance	Book value	Allowance
		VND	VND	VND	VND
a)	**Short-term**				
	Dividends and profits receivables	-	-	-	-
	Interest receivable on late payments	-	(163,378,430)	815,418,576	(116,698,879)
	Receivables from social insurance	8,690,684	-	11,392,364	-
	Advances	1,728,820,000	-	8,897,940,519	-
	Deposits	565,224,835	-	564,733,725	-
	Others	587,653,122	-	13,943,365	-
		2,890,388,641	**(163,378,430)**	**10,303,428,549**	**(116,698,879)**
b)	**Long-term**				
	Receivables from entrusted investment [(i)]	50,039,188,055	-	50,039,188,055	-
		50,039,188,055	**-**	**50,039,188,055**	**-**
c)	**In which: Other receivables from related parties**				
	Thu Duc - Long An Centrifugal Concrete JSC	233,397,757	(163,378,430)	233,397,757	(116,698,879)
	Mien Dong JSC [(ii)]	582,020,819	-	582,020,819	-
		815,418,576	**(163,378,430)**	**815,418,576**	**(116,698,879)**

[(i)] These represent entrusted investment arrangements with individuals to carry out the acquisition of land use rights in Long Nguyen Ward, Tan Uyen Ward and Phu Giao Commune, Ho Chi Minh City, as designated by the Company for the purpose of implementing its investment policy. Details of these entrusted investments are as follows:

Entrusted investment counterparty	Contract	Entrusted investment location	Balance as at 30/06/2026
			VND
Mr. Lu Minh Quan	Contract No. 08/02/HĐUT dated 28/02/2012	Long Nguyen Commune, Ben Cat District, Binh Duong Province (now Long Nguyen Ward, Ho Chi Minh City)	4,419,100,000
Mr. Pham Tan Loc	Contract No. 14/1/HĐUT dated 31/01/2020	Tan My Commune, Bac Tan Uyen District, Binh Duong Province (now Tan Uyen Ward, Ho Chi Minh City)	26,119,548,055
Mr. Tran Van Binh	Contract No. 06/3/HĐUT dated 28/03/2015	Tam Lap Commune, Phu Giao District, Binh Duong Province (now Phu Giao Commune, Ho Chi Minh City)	5,380,540,000
Mr. Ho Que Phuong	Contract No. 15/2025/CIC39-HQP dated 19/06/2025	Tan My Commune, Bac Tan Uyen District, Binh Duong Province (now Tan Uyen Ward, Ho Chi Minh City)	14,120,000,000
			50,039,188,055

8 . DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Total value of receivables that are overdue or not due but difficult to be recovered				
Trade receivables	**29,023,586,781**	**1,241,334,376**	**28,758,627,893**	**273,107,456**
Mien Dong JSC	24,085,779,500	-	24,085,779,500	-
Thien Bao Thanh Construction Co., Ltd	1,328,429,946	-	1,328,429,946	-
Others	3,609,377,335	1,241,334,376	3,344,418,447	273,107,456
Prepayments to suppliers	**67,199,140**	-	**67,199,140**	-
Hoang Trung Quan Construction Mechanics JSC	67,199,140	-	67,199,140	-
Other receivables	**233,397,757**	**70,019,327**	**233,397,757**	**116,698,878**
Thu Duc - Long An Centrifugal Concrete JSC	233,397,757	70,019,327	233,397,757	116,698,878
	29,324,183,678	**1,311,353,703**	**29,059,224,790**	**389,806,334**

9 . INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Raw materials and supplies	11,941,884,143	(67,151,976)	7,029,499,186	-
Work in progress expenses (1)	94,544,850,028	(6,161,776,442)	11,953,613,690	(6,161,776,442)
Finished goods	17,774,944,970	(2,468,877,776)	68,260,361,485	(3,019,505,477)
Merchandise	-	-	1,158,551	-
Real estate (2)	33,811,591,681	-	33,534,130,650	-
	158,073,270,822	**(8,697,806,194)**	**120,778,763,562**	**(9,181,281,919)**

(1) Details of work in progress expenses

	30/09/2026		01/01/2026	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Construction of structural works, basic finishing and MEP for adjacent social housing units under the Hoa Phu Social	700,000,000	-	2,087,456,312	-
Lai Thieu PKV-28 Road construction	-	-	3,106,679,188	-
Construction of Ho Chi Minh City Cadre Training Center	6,161,776,442	(6,161,776,442)	6,161,776,442	(6,161,776,442)
Townhouse Project at Nguyen Van Tiet (*)	65,232,946,772	-	-	-
Tan Dinh Road 016 Upgrade and Expansion Project	2,156,967,373	-	-	-
Others	1,094,894,276	-	597,701,748	-
	75,346,584,863	(6,161,776,442)	11,953,613,690	(6,161,776,442)

(*) Detailed information on the Nguyen Van Tiet Residential Area Adjacent Townhouse Project:
Pursuant to Resolution No. 14/NQ-HĐQT dated 16/04/2025 and Resolution No. 16/NQ-HĐQT dated 03/03/2026, the Company's Board of Directors approved the investment policy for the construction of adjacent townhouses at the Nguyen Van Tiet Residential Area, Lai Thieu Ward, Thuan An City, Binh Duong Province (now Lai Thieu Ward, Ho Chi Minh City), with the following details:

- Total number of lots: 45 three-storey adjacent townhouse lots;
- Total land area: approximately 5,475 m². Total construction floor area: approximately 12,599 m²;
- Total investment cost for the construction of the structural works and completion of the facades: VND 84,016,659,000;
- Project status as at 30/09/2026: The structural frames of the unfinished houses are currently under construction;

(2) Real estate inventories represent the value of four commercial townhouses bearing Nos. G9a1.180, G9a1.181, G9a1.182 and G9a1.183 under the Ngan Ha Commercial Townhouse Project (Uni Galaxy), with the trade name "Artisan Park", located in Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province (now Binh Duong Ward, Ho Chi Minh City).

0 . TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Management equipment	Perennial plants, working	Others	Total
	VND	VND	VND	VND	VND	VND	VND
Historical cost							
Beginning balance	77,069,183,338	135,218,781,244	36,249,112,263	1,409,304,907	-	-	249,946,381,752
- Dismantlement (*)	(135,296,696)	(466,400,000)	-	-	-	-	(601,696,696)
Ending balance	**76,933,886,642**	**134,752,381,244**	**36,249,112,263**	**1,409,304,907**	**-**	**-**	**249,344,685,056**
Accumulated depreciation							
Beginning balance	51,363,781,552	90,138,494,166	31,960,166,709	1,374,260,490	-	-	174,836,702,917
- Depreciation in the period	1,449,377,038	3,179,135,997	1,596,596,415	20,130,517	-	-	6,245,239,967
- Dismantlement (*)	135,296,696	440,460,731	-	-	-	-	575,757,427
Ending balance	**52,948,455,286**	**93,758,090,894**	**33,556,763,124**	**1,394,391,007**	**-**	**-**	**181,657,700,311**
Net carrying amount							
Beginning balance	25,705,401,786	45,080,287,078	4,288,945,554	35,044,417	-	-	75,109,678,835
Ending balance	**23,985,431,356**	**40,994,290,350**	**2,692,349,139**	**14,913,900**	**-**	**-**	**67,686,984,745**

(*) During the period, the Company dismantled assets as part of the site restoration process following the State's recovery of land use rights. (Details in Note 38.(2)). The tangible fixed assets dismantlement during the period are as follows:

Asset name	Status during the Quarter 3rd	Historical cost	Recoverable amount	Amount received from dismantlement
		VND	VND	VND
1 x 20' office container	Dismantlement	36,400,000	-	-
Grade-4 house	Dismantlement	135,296,696	-	-
	Transfer	430,000,000	-	-

- The carrying amount of tangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 3,840,663,429.
- Perennial bearer plants and working animals:
- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: VND 46,745,255,384.

11 . INTANGIBLE FIXED ASSETS

	Land use rights	Computer software	**Total**
	VND	VND	**VND**
Historical cost			
Beginning balance	95,939,125,904	1,142,992,000	97,082,117,904
- Handed over to the State (*)	(1,850,000,000)	-	(1,850,000,000)
Ending balance	**94,089,125,904**	**1,142,992,000**	**95,232,117,904**
Accumulated amortization			
Beginning balance	46,012,651,449	1,139,227,138	47,151,878,587
- Amortization in the period	1,240,580,808	3,764,862	1,244,345,670
Ending balance	**47,253,232,257**	**1,142,992,000**	**48,396,224,257**
Net carrying amount			
Beginning balance	49,926,474,455	3,764,862	49,930,239,317
Ending balance	**46,835,893,647**	-	**46,835,893,647**

(*) Detailed as in Note No. 38 (2)

- Carrying amount of intangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 44,799,244,687.
- Cost of fully amortized intangible fixed assets but still in use at the end of the period: VND 26,010,885,735.

Details of intangible fixed assets accounting for 10% or more of the total value of intangible fixed assets at the end of the period are as follows:

Assets name	Historical cost	Accumulated amortization	Net carrying amount
	VND	VND	VND
Land use rights of the 3/2 Mechanical Workshop site	15,109,379,790	6,260,975,014	8,848,404,776
Land use rights of the Company's Office site	21,432,015,933	9,103,733,753	12,328,282,180
Land use rights of the 3/2 Stone Enterprise site	23,248,361,084	23,248,361,084	-
Minh Land use rights in Thuong Tan Commune, Ho Chi Minh City	21,922,935,834	4,064,149,534	17,858,786,300

12 . INVESTMENT PROPERTIES

Investment properties held for lease

	Land use rights	Buildings, structures	Others	**Total**
	VND	VND	VND	**VND**
Historical cost				
Beginning balance	4,565,777,357	9,999,412,111	957,092,617	15,522,282,085
Ending balance	**4,565,777,357**	**9,999,412,111**	**957,092,617**	**15,522,282,085**
Accumulated depreciation				
Beginning balance	1,262,927,814	5,080,926,840	957,092,617	7,300,947,271
- Depreciation in the period	69,884,343	541,131,102	-	611,015,445
Ending balance	**1,332,812,157**	**5,622,057,942**	**957,092,617**	**7,911,962,716**
Carrying amount				
Beginning balance	3,302,849,543	4,918,485,271	-	8,221,334,814
Ending balance	**3,232,965,200**	**4,377,354,169**	-	**7,610,319,369**

In which:

- Carrying amount of investment properties pledged as collaterals for borrowings at the end of the period: VND 6,481,214,084.
- Cost of fully depreciated investment properties but still held to earn rentalor for capital appreciation: VND 957,092,617.
- During the period, rental income from investment properties is VND 1,765,836,368 (Previous period is VND 1,095,606,069).
- Rental revenue for each period in future is presented in Note 24.

Fair value of investment properties has not been appraised and determined exactly as at 30 september 2026. However, based on leasing activities and market price of these assets, the Board of Management believed that fair value of investment properties is higher than their carry amount at the end of period.

13 . DEFERRED EXPENSES

		Ending balance	Beginning balance
		VND	VND
a)	**Short-term**		
	Dispatched tools and supplies	175,154,604	251,856,128
	Repair expenses	366,005,652	329,289,366
	Other short-term deferred expenses	286,433,265	22,949,498
		827,593,521	**604,094,992**
b)	**Long-term**		
	Dispatched tools and supplies	1,387,416,746	1,973,679,264
	Thanh Phuoc Land use right (*)	40,692,756,886	41,462,157,751
	- Cost of land use right transfer	*35,728,295,986*	*36,403,830,991*
	- One-time land lease payment	*4,964,460,900*	*5,058,326,760*
	Land lease expenses (**)	12,440,668,572	12,608,745,816
	Repair expenses	560,021,433	1,912,948,945
	Other long-term deferred expenses	402,586,902	399,586,280
		55,483,450,539	**58,357,118,056**

(*) The value of land use rights for the development of the Thanh Phuoc Concrete Plant project, an area of 45,161.7 m^2 plot of land transferred under Land Use Right Certificate No. CĐ 621056 dated 15/07/2016 (now changed to Land Use Right Certificate No. DA 931879 dated 04/05/2022) in Tan Khanh ward, Ho Chi Minh City. In which, the transfer value is VND 44.885 billion and the one-time land lease payment is VND 6.195 billion. The land use term is until 03/06/2066 according to Decision No. 2583/QĐ-UBND dated 30/09/2016 of the People's Committee of Binh Duong province regarding the permission for 3-2 Investment Construction JSC (now 3-2 Investment And Construction JSC) to convert from annual land lease to one-time land lease for the entire lease term.

(**) Detailed information regarding land lease plots is presented in Note No. 24b

As at 30/09/2026, prepaid land lease expenses relating to Land Plot No. 650, Map Sheet No. 12, located in Thuan Giao Ward, Ho Chi Minh City, with an area of 1,236.2 m^2; and Land Plot No. 1146, Map Sheet No. 91, also located in Thuan Giao Ward, Ho Chi Minh City, with an area of 816.1 m^2, both having a lease term up to 13/08/2068, had a net carrying amount of VND 6,947,842,113 (as at 01/01/2026: VND 7,030,227,591). These amounts have been pledged as collateral for borrowings from Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Binh Duong Branch (Details in Note 22).

14 . CONSTRUCTION IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Industrial wastewater treatment tank construction project - Thanh Phuoc Concrete	1,657,577,180	1,657,577,180	1,657,577,180	1,657,577,180
Construction Project for the Kindergarten in the Nguyen Van Tiet Residential	3,762,632,348	3,762,632,348	-	-
Others	2,949,851,236	2,949,851,236	2,995,699,748	2,995,699,748
	8,370,060,764	**8,370,060,764**	**4,653,276,928**	**4,653,276,928**

(*) Detailed information on the Kindergarten Construction Project in the Nguyen Van Tiet Residential Area:

Pursuant to Resolution No. 14/NQ-HĐQT dated 16/04/2025, the Company's Board of Directors approved the investment policy for the construction of a kindergarten in the Nguyen Van Tiet Residential Area, Lai Thieu Ward, Thuan An City, Binh Duong Province (now Lai Thieu Ward, Ho Chi Minh City), as follows:

- Project scale: 2 storeys (1 ground floor and 1 upper floor), comprising 8 classrooms;
- Total construction floor area: approximately 1,204 m²;
- Estimated total investment cost: approximately VND 18 billion;
- Expected implementation period: Quarter III/2025;
- Project status as at 30/09/2026: The structural works of the project are currently under construction.

15 . SHORT-TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Other parties	**17,269,123,687**	**14,272,160,543**
Hop Nhan Mechanical Construction and Transportation Trading JSC	1,892,447,200	2,028,779,250
Hoa Phat Construction Investment Transport Co., Ltd.	1,462,514,357	2,654,581,894
Gamuda Land Binh Duong Company Limited	1,772,544,116	1,772,544,116
Quang Tien Steel Joint Stock Company	4,176,140,012	560,975,008
Others	7,965,478,002	7,255,280,275
	17,269,123,687	**14,272,160,543**

16 . SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning balance
	VND	VND
Other parties	**46,845,590,361**	**16,767,749,054**
Ben Cat City Construction Investment Project Management Board	3,682,471,000	5,483,538,000
Mr. Bien Thanh Nhan	3,496,416,000	3,496,416,000
Advances from customers for the Nguyen Van Tiet Residential Area Project	26,292,500,150	-
Others	13,374,203,211	7,787,795,054
	46,845,590,361	**16,767,749,054**

17 . DIVIDEND AND PROFIT PAYABLES

	Ending balance	Beginning balance
	VND	VND
Dividend and profit payables	27,417,315	27,342,075
	27,417,315	**27,342,075**

The dividends mainly relate to shareholders who have not completed the procedures for registration of securities depository and/or have not provided or updated sufficient information necessary to receive the dividends. The Company will make the payment after the shareholders have completed the required procedures and provided sufficient information in accordance with regulations.

18 . SHORT-TERM TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivables	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables	Tax payable at the end of the Quarter 3rd
	VND	VND	VND	VND	VND	VND	VND
Value-added tax	323,436,669	-	18,739,734	4,045,301,293	4,349,998,228	-	-
Corporate income tax	1,172,010,774	-	1,630,600	-	1,170,380,174	-	-
Personal income tax	-	538,071,924	768,803,588	1,078,087,312	-	228,788,200	228,788,200
Other taxes	-	-	2,000,000	2,000,000	-	-	-
	1,495,447,443	**538,071,924**	**791,173,922**	**5,125,388,605**	**5,520,378,402**	**228,788,200**	**228,788,200**

19 . SHORT-TERM ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
Accrued construction costs		
+ Construction project for upgrading and expanding N7 Road, Lot F Residential Area	-	1,888,463,506
+ Construction project for investment in the drainage system, sidewalks, landscaping and street lighting on	533,335,404	3,819,083,656
+ Construction project for renovation and repair of sidewalks on Vo Thi Sau Street	-	4,233,101,764
+ Construction project for upgrading Phu An Road	-	9,117,038,246
+ Construction project for upgrading and expanding To	-	1,539,961,858
+ Le Hong Phong Road construction project	17,783,352	2,784,206,735
+ Other construction projects	78,455,480	835,544,290
Other accrued expenses	108,301,381	151,152,778
	737,875,617	**24,368,552,833**

20 . OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
Trade union fund	70,708,880	73,843,460
Short-term deposits, collateral received	1,030,000,000	-
+ Eximrs Real Estate Corporation	*1,000,000,000*	-
+ Others	*30,000,000*	-
Interest payables	-	159,446,612
Payment obligation for construction project retention money held for contractors and subcontractors.	-	3,409,948,524
Others	2,525,645,861	73,696,111
	3,626,354,741	**3,716,934,707**
Long-term		
Long-term deposits, collateral received	891,000,000	-
+ Dai Loc Phat Construction Trading Services JSC	*261,000,000*	-
+ Vietnam Vaccine Joint Stock Company – Binh Duong Branch	*285,000,000*	-
+ Phu Vinh Dien Company Limited	*210,000,000*	-
+ Others	*135,000,000*	-
	891,000,000	-

21 . PROVISION FOR SHORT-TERM PAYABLES

		During the Quarter 3rd		
	Beginning balance	Increase	Decrease	Ending balance
	VND	VND	VND	VND
Provision for construction warranty	681,158,758	34,516,842	460,911,319	254,764,281
	681,158,758	**34,516,842**	**460,911,319**	**254,764,281**

22 . SHORT-TERM BORROWINGS

		During the Quarter 3rd		
	Beginning balance	Increase	Decrease	Ending balance
	VND	VND	VND	VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Binh Duong	138,804,598,658	156,245,783,644	255,346,388,520	39,703,993,782
Vietnam Bank for Agriculture and Rural Development -	56,546,149,948	68,900,736,677	87,217,908,803	38,228,977,822
Corporate credit card	13,751,890	17,717,194	31,469,084	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	-	22,481,503,125	2,020,847,526	20,460,655,599

VietinBank (Vietnam Joint Stock Commercial	-	19,840,096,843	-	19,840,096,843
Current portion of long-term finance	-	-	-	-
	195,364,500,496	**267,485,837,483**	**344,616,613,933**	**118,233,724,046**

Detailed information on Short-term borrowings:

Contract No.	Currency	Interest Rate	Maturity	Loan purpose	Guarantee	Ending balance	Beginning balance
						VND	VND
JSC Bank for Investment and Development of Vietnam - Nam Binh Duong Branch							
Credit contract No. 0041/2025/87982/HĐTD dated 30/06/2025	VND	Determined at the time of each disbursement under the respective Credit Agreement, in accordance with the bank's applicable interest rate policy from time to time	Until 15/07/2027	To supplement working capital and issue guarantees for business and production activities	- Land use rights and assets attached to land at Land Plot No. 104, Map Sheet No. 121, Thuan Giao Ward, Ho Chi Minh City, with a total area of 10,018.3 m², together with the constructed facilities, including Factory No. 1, Factory No. 2 and the centrifugal concrete factory; - Land use rights at Land Plot No. 399, Map Sheet No. 57, Long Nguyen Ward, Ho Chi Minh City, with a total area of 36,347.5 m²; - Land use rights at Land Plot No. 776, Map Sheet No. 111, Lai Thieu Ward, Ho Chi Minh City, with a total area of 3,841 m²; - Land use rights at Land Plot No. 650, Map Sheet No. 12, Thuan Giao Ward, Ho Chi Minh City, with a total area of 1,236.2 m², and land use rights at Land Plot No. 1,146, Map Sheet No. 91, Thuan Giao Ward, Ho Chi Minh City, with a total area of 816.1 m²; - Land use rights at Land Plot No. 927, Map Sheet No. 121, Thuan Giao Ward, Ho Chi Minh City, with a total area of 2,682 m²; - Receivables arising from economic contracts with related parties/customers, funded by BIDV loans; - The entire value of inventories and goods circulating in the course of production and business activities, originating from and/or formed from BIDV loan proceeds.	39,703,993,782	138,804,598,658

Detailed information on Short-term borrowings:

Contract No.	Currency	Interest Rate	Maturity	Loan purpose	Guarantee	Ending balance	Beginning balance
						VND	VND
Vietnam Bank for Agriculture and Rural Development - Tan Binh Branch							
Credit Agreement No. 6360-LAV-2025/01980 dated 14/11/2025	VND	Under each specific Debt Acknowledgment Letter;	Until 29/10/2026	To supplement working capital for the production and trading of construction materials.	- Land use rights and assets attached to land at Land Plot No. 438, Map Sheet No. 181, Lai Thieu Ward, Ho Chi Minh City, with a total area of 415.6 m²; - Land use rights and assets attached to land at Land Plot No. 127, Map Sheet No. 4, Tan Khanh Ward, Ho Chi Minh City (formerly Thanh Phuoc Ward, Tan Uyen City, Binh Duong Province), with a total area of 45,167.7 m².	38,228,977,822	56,546,149,948
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)							
Credit Agreement No. 042/C32-VCB/CTD/2025	VND	Under each specific Debt Acknowledgment Letter;	Until 13/09/2026	To supplement working capital for the production and trading of construction materials.	- Land parcel no. 1534, map sheet no. 30, area: 3,102.3 m², Tan Dong Hiep Ward, Di An City. Certificate no.: CT80353 - Land parcel no. 432, map sheet no. 51, with an area of 65,577.4 m², located in Tan My Commune, Bac Tan Uyen District. Certificate of Land Use Rights (GCN) no.: CT46178	20,460,655,599	
VietinBank (Vietnam Joint Stock Commercial Bank for Industry and Trade)							
Credit Agreement No.: 260023/2026-HDCVHM/NHCT640-3700146225	VND	Under each specific Debt Acknowledgment Letter;	Until 26/08/2027	To supplement working capital for the production and trading of construction materials.	Deposit Agreement No. 640/2026/12464 dated June 9, 2026	19,840,096,843	
Corporate credit card						-	13,751,890
						118,233,724,046	**195,364,500,496**

Borrowings from banks other credit institutions are secured by mortgage/pledge/guarantee contracts with the lenders and have been fully registered as secured transactions.

23 . OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Repurchased own shares	Development and investment funds	Retained earnings	Total
	VND	VND	VND	VND	VND	VND
Beginning balance of previous year	**150,301,450,000**	**2,190,000,000**	**(20,100,000)**	**216,217,666,135**	**164,590,925,387**	**533,279,941,522**
Loss for previous period	-	-	-	-	8,299,313,699	8,299,313,699
Appropriation to Development and investment funds	-	-	-	849,313,900	(849,313,900)	-
Appropriation to Bonus and welfare fund	-	-	-	-	(283,104,633)	(283,104,633)
Appropriation to Bonus fund for the Board of Management	-	-	-	-	(141,552,317)	(141,552,317)
Apropriation for remuneration of the Board of Directors, Audit Committee and Corporate Governance	-	-	-	-	(360,000,000)	(360,000,000)
Ending balance of previous Quarter 3rd	**150,301,450,000**	**2,190,000,000**	**(20,100,000)**	**217,066,980,035**	**171,256,268,236**	**540,794,598,271**
Beginning balance of current year	**300,592,900,000**	**2,190,000,000**	**(20,100,000)**	**117,066,980,035**	**127,516,166,891**	**547,345,946,926**
Loss for this Quarter 3rd	-	-	-	-	8,541,225,667	8,541,225,667
Appropriation to Development and investment funds	-	-	-	891,039,741	(891,039,741)	-
Appropriation to Bonus and welfare fund	-	-	-	-	(742,533,118)	(742,533,118)
Appropriation to Bonus fund for the Board of Management	-	-	-	-	(371,266,559)	(371,266,559)
Apropriation for remuneration of the Board of Directors, Audit Committee and Corporate Governance	-	-	-	-	(360,000,000)	(360,000,000)
Other decrease	-	-	-	-	(9,017,487,000)	**(9,017,487,000)**
Other decrease	-	-	-	-	(25,645,432,058)	**(25,645,432,058)**
Ending balance of this period	**300,592,900,000**	**2,190,000,000**	**(20,100,000)**	**117,958,019,776**	**99,029,634,082**	**519,750,453,858**

According to Resolution No. 01/NQ-DHĐCĐ dated 21/04/2026 issued by the General Meeting of Shareholders, the Company announced its profit distribution for 2025 as follows:

	Rate (%)	Amount VND
- Net profit after tax	100.00	14,850,662,354
- Appropriation to Development and investment fund	6.00	891,039,741
- Appropriation to Bonus and welfare fund	5.00	742,533,118
- Appropriation to Bonus fund for the Board of Management	2.50	371,266,559
- Apropriation for remuneration of the Board of Directors, Audit Committee and Corporate Governance	2.42	360,000,000
- Dividend payment (*) *(equivalent to VND 300 per share)*	60.73	9,018,087,000
Retained earnings	23.35	3,467,735,936

(*) The record date is 15/07/2026, the ex-dividend date is 14/07/2026, and the dividend payment date is

b) Details of owner's contributed capital

	Rate (%)	Ending balance VND	Rate (%)	Beginning balance VND
Mrs. Bui Thu Huyen	24.35	73,206,440,000	24.35	73,206,440,000
Mrs. Pham Thi Thu Thuy	11.04	33,180,000,000	10.98	33,000,000,000
Mrs. Pham Thi Thu Hang	10.98	33,000,000,000	0.01	34,000,000
Mr. Tu Vinh Trung	9.98	29,994,540,000	9.98	29,994,540,000
Phuc Tai Cooperative	4.69	14,102,160,000	4.69	14,102,160,000
Others	38.96	117,099,760,000	49.99	150,245,760,000
Repurchased own shares	0.00	10,000,000	0.00	10,000,000
	100	**300,592,900,000**	**100**	**300,592,900,000**

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

	This period VND	Previous Quarter VND
Owner's contributed capital		
- *At the beginning of the year*	*300,592,900,000*	*150,301,450,000*
- *At the end of the Quarter 3rd*	*300,592,900,000*	*150,301,450,000*
Dividend, profit		
- *Dividend, profit payable at the beginning of the year*	*27,342,075*	*27,342,075*
- *Dividend, profit payable in the Quarter 3rd*		
+ From the previous year profit	9,017,487,000	-
+ From the current year profit	-	-
- *Dividend, profit paid in cash during the Quarter 3rd*		
+ From the previous year profit	(9,017,487,000)	-
+ From the current year profit	-	-
- *Dividend, profit paid in shares during the Quarter 3rd*		
+ From the previous year profit	-	-
+ From the current year profit	75,240	-
- *Dividend, profit payable at the end of the period*	***27,417,315***	***27,342,075***

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	30,059,290	30,059,290
Quantity of issued shares	30,059,290	30,059,290
- *Common shares*	*30,059,290*	*30,059,290*
Quantity of shares repurchased	1,000	1,000
- *Common shares*	*1,000*	*1,000*
Quantity of outstanding shares in circulation	30,058,290	30,058,290
- *Common shares*	*30,058,290*	*30,058,290*

Par value per share: VND 10,000

e) Company's reserves

	Ending balance	Beginning balance
	VND	VND
Development and investment funds	117,958,019,776	117,066,980,035
	117,958,019,776	**117,066,980,035**

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

a) Operating asset for leasing

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

	Ending balance	Beginning balance
	VND	VND
Under 1 year	3,434,990,909	3,465,081,818
From 1 year to 5 years	5,783,830,909	7,508,485,455

b) Operating leased assets

The Company has leased land from the government for its manufactoring and business operations. According to these lease agreements, the Company is obligated to pay the entire land lease fee in advance for the entire lease term, as stipulated by current government regulations. Details of the leased land parcels are as follows:

The Company signed land lease contracts as follows:

No.	Location	Area (m^2)	Lease term
1	**Concrete Pipe Factory** Tan Khanh Ward, Ho Chi Minh City	45,161.7	Until 2066
2	**Long Nguyen Concrete Workshop** Long Nguyen Ward, Ho Chi Minh City	34,409.3	Until 2058
3	**Thuan An brick factory** Thuan Giao Ward, Ho Chi Minh City	2,198.6	Until 2054
4	**Construction stone factory** Tan Dong Hiep Ward, Ho Chi Minh City	2,151.3	Until 2062
5	**Binh Chuan factory and warehouse** Thuan Giao Ward, Ho Chi Minh City	2,052.3	Until 2068
6	**Long-term crop land** Thuong Tan Commune, Ho Chi Minh City	1,352.4	Until 2070

c) Doubtful debts written-off

	Ending balance	Beginning balance
	VND	VND
Tien Phat Iron and Steel Construction Company Limited	660,504,913	660,504,913
Van Hai Construction Company Limited	484,735,894	484,735,894
Le Phuc Vinh Company Limited	363,348,930	363,348,930
Hoang Minh Tam Trading Construction Company Limited	211,738,124	211,738,124
	1,720,327,861	**1,720,327,861**

25 . TOTAL REVENUE FROM SALE OF GOODS AND PROVISION OF SERVICES

	This period	Previous Quarter
	VND	VND
Revenue from sales of finished goods	69,870,411,207	67,646,650,596
Revenue from sales of goods	56,807,815,300	42,627,048,617
Revenue from construction contracts	4,472,024,113	12,903,328,665
Revenue from real estate rental	1,002,463,639	731,363,640
Revenue from provision of service	31,818,182	117,025,500
Others	43,190,992	148,966,618
	132,227,723,433	**124,174,383,636**
In which: Revenue from related parties *(Detailed in Note 41)*	**14,020,000**	**451,105,616**

26 REVENUE DEDUCTIONS

	This period	Previous Quarter
	VND	VND
Sales returns	-	-
	-	-

27 . COST OF GOODS SOLD

	This period	Previous period (Restatement)
	VND	VND
Cost of finished goods sold	46,838,897,805	47,251,102,690
Cost of goods sold	55,218,169,770	41,616,846,030
Cost of construction activities	3,558,034,925	14,774,821,912
Cost of real estate rental	208,633,374	208,633,374
Cost of provision of services	41,990,689	236,546,043
Others	-	111,373,585
(Reversal of)/Allowance for devaluation of inventories	(483,475,725)	1,203,104,791
	105,382,250,838	**105,402,428,425**
In which: Purchase from related parties *(Detailed in Note 41)*	**1,521,407,901**	**443,219,688**

28 . FINANCIAL INCOME

	This period	Previous Quarter
	VND	VND
Interest income from demand deposits	41,331,827	168,181,020
Interest income from term deposits	1,142,793,590	2,318,935,364
Interest from trading of securities	-	-
Dividends, profits earned	-	-
	1,184,125,417	**2,487,116,384**
In which: Financial income from related parties *(Detailed in Note 41)*	-	-

29 . FINANCIAL EXPENSES

	This period	Previous Quarter
	VND	VND
Interest expenses	4,075,346,943	1,843,132,418
Securities selling expense	-	547,433,987
Allowance for/(Reversal of) diminution in value of trading securities	799,024,649	827,028,698
Allowance for impairment of investments in other entities	1,016,546	264,720
Others	-	9,448,595
	4,875,388,138	**3,227,308,418**

30 . SELLING EXPENSES

	This period	Previous Quarter
	VND	VND
Labour expenses	43,819,993	179,688,392
Depreciation expenses	-	16,477,783
Expenses of outsourcing services	7,243,769,056	8,338,050,554
Other expenses in cash	1,174,029,063	1,097,855,796
(Reversal of) warranty expense	-	-
	8,461,618,112	**9,632,072,525**

31 . GENERAL AND ADMINISTRATIVE EXPENSES

	This period	Previous Quarter
	VND	VND
Raw materials	-	34,333,242
Labour expenses	2,467,893,894	2,724,002,352
Depreciation expenses	437,200,746	465,157,362
(Reversal of) allowance for doubtful debts	**(20,900,985)**	**(511,852,171)**
Tax, Charge, Fee	15,829,081	15,827,565
Expenses of outsourcing services	308,119,662	230,409,423
Other expenses in cash	1,304,564,286	1,213,259,944
	4,512,706,684	**4,171,137,717**
In which: Expenses purchased from related parties *(Detailed in Note 41)*	**61,488,000**	**304,447,500**

32 . OTHER INCOME

	This period	Previous Quarter
	VND	VND
Liquidation, disposal of fixed assets	92,592,593	175,162,181
Receipt of compensation for site clearance (*)	-	-
Gain from liquidation of tools, scraps	116,763,636	719,848,202
Collected fines	-	228,500,000
Others	133,119,497	4,648,095,651
	342,475,726	**5,771,606,034**
In which: Other income from related parties *(Detailed in Note 41)*	-	-

(*) Details in Note 38.(2).

33 . OTHER EXPENSES

	This period	Previous Quarter
	VND	VND
Value of land use rights handed over for site clearance (*)	-	-
Additional mineral exploitation right fees for the Tan Dong Hiep construction stone quarry (**)	-	-
Depreciation expense during production suspension	1,792,868,813	-
Expenses from disposal of materials and scrap	25,939,269	1,628,975,414
Others	160,696,455	71,869,856
	1,979,504,537	**1,700,845,270**

(*) Details in Note 38.(2).

(**) Detailed information related to the additional fee for mineral mining rights at Tan Dong Hiep construction stone quarry is presented in Note 38.(1).

34 . CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous Quarter
	VND	VND
Total profit before tax	**(17,104,206,391)**	**8,116,112,915**
Increase	8,466,409,722	363,764,308
- *Ineligible expenses*	*160,696,253*	*319,614,628*
- *Non-deductible interest expenses under Decree No. 132/2020/NĐ-CP*	*6,939,544,188*	-
- *Depreciation expenses incurred during the non-production period*	*1,366,169,281*	*44,149,680*
Decrease	(2,666,660,000)	(8,479,877,223)
- **Dividend, profit payment**	**(2,666,660,000)**	**(7,540,534,000)**
- *Previous years' losses carried forward*	-	*(939,343,223)*
Taxable income	(11,304,456,669)	-
Income tax rate	20%	20%
Corporate income tax exemptions, reductions	-	-
Current corporate income tax expense (Tax rate 20%)	-	-
Corporate income tax payable at the beginning of the third quarter.	(1,172,010,774)	(1,172,010,774)
Tax paid in the period	-	-
Corporate income tax payable at the period-end	**(1,172,010,774)**	**(1,172,010,774)**

The portion of loan interest cost which is non-deductible under Decree No. 132/2020/NĐ-CP dated 05/11/2020 issued by the Government, amended and supplemented by Decree No. 20/2025/NĐ-CP dated 10/02/2025, is carried forward to the next taxable period for the determination of total loan interest cost deductible if total loan interest cost deductible in the next taxable period is lower than the amount prescribed.

The loan interest costs may be carried forward for a maximum consecutive period of 05 years, counting from the year following the year in which non-deductible loan interest costs arise.

The actual loan interest costs carried forward to subsequent years for tax purposes will depend on the examination and approval of the tax authorities and may differ from the amounts presented in the Interim Separate Financial Statements. The loan interest costs exceeding 30% of EBITDA under regulations of Decree No. 132/2020/NĐ-CP dated 05/11/2020 issued by the Government, amended and supplemented by Decree No. 20/2025/NĐ-CP dated 10/02/2025, are estimated to be offset against the Company's future taxable income as

The year in which non-deductible loan interest costs arise	Inspection status of tax authorities	Loan interest costs exceeding 30% of EBITDA which non-deductible in the following years	Non-deductible loan interest costs that have been used	Non-deductible loan interest costs will be carried forward to the next tax years
		VND	VND	VND
Year 2023	Non-inspection	7,716,027,026	6,487,484,319	1,228,542,707
Year 2024	Non-inspection	1,348,010,640	-	1,348,010,640
First 9 months of 2026	Non-inspection	6,939,544,188	-	6,939,544,188

The Board of Management assesses that the Company's ability to carry forward these non-deductible loan interest costs to subsequent years is uncertain. Therefore, no deferred tax assets related to these amounts have been recognized in the Statement of Financial Position of this period.

Tax losses can be carried forward to offset against future taxable income for a maximum consecutive period of 05 years, counting from the year following the year in which the tax losses arise. The actual tax losses carried forward to subsequent years for tax purposes will depend on the examination and approval of the tax authorities and may differ from the amounts presented in the Interim Separate Financial Statements.

The estimated tax losses that may be offset against the Company's future taxable income are as follows:

Year in which tax losses arise	Inspection status of tax authorities	Tax losses	Tax losses that have been used	Tax losses to be carried forward to subsequent years
		VND	VND	VND
Year 2023	Non-inspection	21,286,067,640	4,281,475,887	17,004,591,753
First 6 months of 2026	Non-inspection	11,304,456,669	-	11,304,456,669

The Board of Management assesses that the Company's ability to carry forward these taxable losses to subsequent years is uncertain. Therefore, no deferred tax assets related to these amounts have been recognized in the Separate Statement of Financial position of this period.

35 . BUSINESS AND PRODUCTIONS COST BY ITEMS

	This period	Previous Quarter
	VND	VND
Raw materials	78,912,979,111	47,809,604,414
Labour expenses	9,035,531,638	10,311,293,007
Depreciation expenses	2,579,693,760	3,038,602,870
Expenses of outsourcing services	30,060,011,190	19,028,135,975
Other expenses in cash	2,631,169,336	3,117,192,903
(Reversal of) provision for doubtful debts	(20,900,985)	-
	123,198,484,050	**83,304,829,169**

36 . 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. 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 with the market risk such as: changes in prices, exchange rates and interest rates.

Price risk

The Company bears price risk of equity instruments from short-term and long-term investments in securities due to the uncertainty of future prices of the securities. As regards, long-term securities held for long-term strategies, at the end of the period, the Company has no plan to sell these investments.

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/09/2026				
Short-term investments	31,512,111,351	-	-	31,512,111,351
	31,512,111,351	-	-	**31,512,111,351**
As at 01/01/2026				
Short-term investments	46,150,650,400	-	-	46,150,650,400
	46,150,650,400	-	-	**46,150,650,400**

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, borrowings and other financial instruments), detailed as follows:

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/09/2026				
Cash	28,125,022,753	-	-	28,125,022,753
Trade receivables, other receivables	47,736,822,113	50,039,188,055	-	97,776,010,168
Loans	59,840,285,404	-	-	59,840,285,404
	135,702,130,270	**50,039,188,055**	**-**	**185,741,318,325**
As at 01/01/2026				
Cash and cash equivalents	82,750,505,820	-	-	82,750,505,820
Trade receivables, other receivables	84,438,608,367	50,039,188,055	-	134,477,796,422
Loans	43,340,479,452	-	-	43,340,479,452
	210,529,593,639	**50,039,188,055**	**-**	**260,568,781,694**

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 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30/09/2026				
Borrowings and debts	118,233,724,046	-	-	118,233,724,046
Trade payables, other payables	20,922,895,743	891,000,000	-	21,813,895,743
Accrued expenses	737,875,617	-	-	737,875,617
	139,894,495,406	**891,000,000**	**-**	**140,785,495,406**

	Under 1 year	From 1 year to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 01/01/2026				
Borrowings and debts	195,364,500,496	-	-	195,364,500,496
Trade payables, other payables	18,016,437,325	-	-	18,016,437,325
Accrued expenses	24,368,552,833	-	-	24,368,552,833
	237,749,490,654	-	-	**237,749,490,654**

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

37 . ADDITIONAL INFORMATION FOR THE ITEMS OF THE SEPARATE STATEMENT OF CASH FLOWS

		This period	Previous Quarter
		VND	VND
a)	**Proceeds from borrowings during the period**		
	Proceeds from ordinary contracts	267,485,837,483	301,205,639,556
b)	**Actual repayments on principal during the period**		
	Repayment on principal from ordinary contracts	344,616,613,933	332,890,293,327

38 . OTHER INFORMATION

(1) Detailed information relating to additional payment for mineral exploitation rights at Tan Dong Hiep construction stone quarry:

- On 05/06/2025, Binh Duong Provincial People's Committee (now Ho Chi Minh City People's Committee) issued Decision No. 1527/QĐ-UBND on approving the additional fee for granting mineral mining rights for the remaining reserves (reserves excluding protection pillars and safety zones in the mining design) at Tan Dong Hiep construction stone quarry, with the total additional amount the Company has to pay and has recognized in this year's operating results being VND 19,669,316,603. On 27/06/2025, the Regional Tax Branch XVI also issued Payment Notice No. 793/TB-CCTKV.XVI regarding the payment of the above additional fee for granting mineral mining rights, with the payment deadline being no later than 90 days from the issuance date of the notice by the Regional Tax Branch XVI.
- On 01/08/2025, the Company sent Official Letter No. 488/CTY-BĐT to relevant authorities petitioning the calculation of the additional fee for granting mineral mining rights at Tan Dong Hiep quarry. The Company requested the Department of Agriculture and Environment to consider, inspect, and review the recalculation of the mineral reserves subject to the additional mining right fee at Tan Dong Hiep quarry in order to submit to the Ho Chi Minh City People's Committee to adjust Decision No. 1527/QĐ-UBND dated 05/06/2025 in accordance with current regulations. Pending the completion of the inspection and review by the Department of Agriculture and Environment and its written response and conclusion, or until the Company's petitions are considered and resolved by competent authorities, the Company has made the payment to the State budget to ensure compliance with legal regulations.

(2) Detailed information relating to the State's recovery of land use rights in Lai Thieu Ward, Thuan An City, Binh Duong Province (currently Ho Chi Minh City)

- Pursuant to Decision No. 1385/QĐ-UBND dated 25/04/2022 issued by Thuan An City People's Committee on approving the compensation and support plan (phase 4) for site clearance of National Highway 13, the section from Tu Do junction to Le Hong Phong junction, Thuan Giao Ward; and
- Decision No. 8923/QĐ-UBND dated 27/12/2022 of the People's Committee of Thuan An City approving the compensation, support and resettlement plan (Phase 11) for the project of expansion of National Highway 13 (section from Tu Do junction to Le Hong Phong junction), Thuan Giao Ward, Thuan An City;

- The Company received compensation amounting to VND 3,289,630,440 for the State's recovery of land use rights in Lai Thieu Ward, Thuan An City, Binh Duong Province (currently Ho Chi Minh City). As at 30/09/2026, the Company had completed the procedures for site handover and concurrently derecognized the corresponding value of the recovered land use rights from intangible fixed assets.

38 . OTHER INFORMATION (CONTINUED):

(3) Lawsuit against Mien Dong Joint Stock Company

- On 30/07/2025, the Company filed a lawsuit against Mien Dong JSC ("MDG") with the People's Court of Region 1 - Dong Nai, requesting MDG to settle the outstanding principal and late payment interest in relation to Construction Contract No. 03/02/2019/HĐ for the 18.22-ha Residential Area Project (Viva Park). Accordingly, the case was accepted by the Court on 11/12/2025;
- On 25/03/2026, the Court issued Decision No. 20/2026/QĐST-KDTM on suspension of the resolution of the case. Pursuant to this Decision, the Court determined that MDG had not breached its payment obligations to the Company because, under the payment terms stipulated in the contract, the Company would only be entitled to payment after MDG received payment from the investor (LDG Investment JSC). At the time of the proceedings, LDG had not yet made payment to MDG, and MDG was also in the process of requesting the competent authorities to enforce the judgment in respect of the amount due from LDG. Therefore, MDG did not yet have an obligation to make immediate payment
- The Company's Board of Management continues to monitor the progress of MDG's judgment enforcement against LDG in order to take appropriate measures to recover the aforementioned outstanding principal and late payment interest.

39 . SEGMENT REPORTING

a) Under business fields

	Construction sector	Manufacturing	Other sectors	**Grand total**
	VND	VND	VND	**VND**
Net revenue from sales to external customers	4,472,024,113	69,870,411,207	57,885,288,113	132,227,723,433
Profit from business activities	**913,989,188**	**23,514,989,127**	**2,416,494,280**	**26,845,472,595**
The total cost of acquisition of fixed assets	-	-	**3,716,783,836**	**3,716,783,836**
Segment assets	54,736,330,300	77,995,999,659	148,143,444,220	280,875,774,179
Unallocated assets	-	-	-	436,303,037,386
Total assets	**54,736,330,300**	**77,995,999,659**	**148,143,444,220**	**717,178,811,565**
Segment liabilities	12,947,166,382	21,238,558,193	25,024,933,375	59,210,657,950
Unallocated liabilities	-	-	-	138,217,699,757
Total liabilities	**12,947,166,382**	**21,238,558,193**	**25,024,933,375**	**197,428,357,707**

b) Under geographical areas

Due to the Company's concentrated operations within Vietnam, the Company does not prepare segment reports by geographical segment.

40 . 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 these Interim Separate Financial Statements.

41 . TRANSACTIONS AND BALANCES WITH RELATED PARTIES

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

Related parties	Relation
Phuc Tai Cooperative	Major shareholder (*)
Mrs. Pham Thi Thu Thuy	Major shareholder
Tien Phuoc Construction Mineral JSC	Subsidiary
Mien Dong Joint - Stock Company	Associate
Thu Duc - Long An Centrifugal Concrete JSC	Associate
Dong Phu - Binh Duong Highway Building Operation Transfer JSC	Investee
Binh Duong General Construction and Consultation JSC	Investee
Indochina Saigon Co., Ltd (INDOCHINA)	A company that Mr. Tu Vinh Trung - Chairman, is the Director
Vietnam Creative Startup Investment Management JSC (ICM)	A Company that Mr. Nguyen Viet Duc - The member of the BoD, is the General Director
Khang Dinh Corp Corporation (KHADICO)	A Company that has same General Director - Mr. Dinh Van Trong
HPC Mechanical - Construction - Trading Co.,Ltd	A Company's Director is the younger sibling of Mr. Dinh Van Trong - General Director
Thai Son An Security Service Co., Ltd	A Company's Director is the brother-in-law of Mr. Dinh Van Trong - General Director
Members of the Board of Directors, Board of Management and Audit Committee	Key management personnel

(*) No longer a major shareholder as from 18/12/2025.

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

	This period	Previous Quarter
	VND	VND
Revenue from sales of goods and provision of services	**14,020,000**	**451,105,616**
Thu Duc - Long An Centrifugal Concrete JSC	-	449,977,374
Thai Son An Security Service Co., LTD	-	1,128,242
Mien Dong Joint - Stock Company	14,020,000	-
Purchasing material, goods, services	**1,521,407,901**	**443,219,688**
HPC Mechanical - Construction - Trading Company Limited	-	443,219,688
Mien Dong Joint - Stock Company	1,521,407,901	-
General and administrative expenses	**61,488,000**	**304,447,500**
Thai Son An Security Service Co., LTD	61,488,000	304,447,500

Other transactions with related parties are as follows:

	Position	This period	Previous Quarter 3rd
		VND	VND
Key management personnel's income		**2,777,486,817**	**2,711,932,238**
Mr. Tu Vinh Trung	Chairman of BoD	117,000,000	92,000,000
Mrs. Bui Thu Huyen	Member of BoD	99,000,000	76,000,000
Mr. Nguyen Viet Duc	Member of BoD	97,333,000	76,000,000
Mr. Vo Van Lanh	Member of BoD *(Resigned on 06/11/2025)*	-	118,128,000
Mr. Le Hung Chien	Member of BoD *(Appointed on 21/04/2026; Resigned on 25/08/2026)*	15,767,000	-
Mr. Nguyen Trong Liem	- Member of BoD - Chair of the Audit Committee *(Appointed on 25/08/2026)*	*13,567,000*	-
Mr. Nguyen The Phi	General Director *(Appointed on 28/01/2026)*	1,048,023,030	-
Mr. Dinh Van Trong	General Director *(Resigned on 28/01/2026)*	265,140,000	1,205,400,000
Mr. Nguyen Van Sang	Member of BoD - cum - Deputy General Director	582,654,000	540,561,364
Mr. Phan Huy Thuan	Chief Accountant *(Appointed on 25/08/2026)*	313,989,455	-
Mrs. Nguyen Thi Cam Van	Chief Accountant *(Resigned on 30/10/2025)*	-	421,124,000
Mr. Lu Minh Quan	The Company's manager	225,013,332	182,718,874

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.

42 . COMPARATIVE FIGURES

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

The comparative figures in the Interim Separate Statement of Financial Position and related notes are those of the Separate Financial Statements for the fiscal year ended 31/12/2025. Comparative information in the Interim Separate Statement of Income, Interim Separate Statement of Cash flows, and related notes is that of the Interim Separate Financial Statements for the period from 01/01/2026 to 30/09/2025.

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 period from 01 January 2025 to 30 september 2026 have been reclassified to comply with the Financial statements presentation requirements under Circular No. 99/2025TT-BTC. Details are presented in Appendix No.01.

Phan Huy Thuan	**Phan Huy Thuan**	**Nguyen The Phi**
Preparer	Chief Accountant	Legal Representative
		Approved, 29 October 2026

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Separate Financial Statements for the fiscal year ended as at 31/12/2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		Items	Value	Code		Items	Value	Change
			VND				VND	
SEPARATE STATEMENT OF FINANCIAL POSITION				**SEPARATE STATEMENT OF FINANCIAL POSITION**				
		CURRENT ASSETS				**CURRENT ASSETS**		
110	**I.**	**Cash and cash equivalents**		**110**	**I.**	**Cash and cash equivalents**		
112	2.	Cash equivalents	20,000,000,000	112	2.	Cash equivalents	20,032,534,246	Restatement
120	**II.**	**Short-term investments**		**120**	**II.**	**Short-term investments**		
123	3.	Held-to-maturity investments	43,000,000,000	123	3.	Short-term held-to-maturity investments	43,340,479,452	Restatement, rename
130	**III.**	**Short-term receivables**		**130**	**III.**	**Short-term receivables**		
136	3.	Other short-term receivables	10,676,442,247	135	3.	Other short-term receivables	10,303,428,549	Restatement, code change
137	4.	Provision for short-term doubtful debts	(28,669,418,456)	136	4.	Allowance for short-term doubtful debts	(28,669,418,456)	Code change
150	**V.**	**Other short-term assets**	**2,099,542,435**	**160**	**V.**	**Other short-term assets**	**2,099,542,435**	**Code change**
151	1.	Short-term prepaid expenses	604,094,992	161	1.	Short-term deferred expenses	604,094,992	Code change, rename
153	2.	Taxes and other receivables from the State budget	1,495,447,443	163	2.	Taxes and other receivables from the State budget	1,495,447,443	Code change

Figures according to the Separate Financial Statements for the fiscal year ended as at 31/12/2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27/10/2025			
Code	Items	Value		Code	Items	Value	Change
		VND				VND	
SEPARATE STATEMENT OF FINANCIAL POSITION				**SEPARATE STATEMENT OF FINANCIAL POSITION**			
	NON-CURRENT ASSETS				**NON-CURRENT ASSETS**		
210	**I. Long-term receivables**			**210**	**I. Long-term receivables**		
216	1. Other long-term receivables	50,039,188,055		215	1. Other long-term receivables	50,039,188,055	Code change
230	**III. Investment properties**	**8,221,334,814**		**240**	**III. Investment properties**	**8,221,334,814**	**Code change**
231	- Historical cost	15,522,282,085		241	- Historical cost	15,522,282,085	Code change
232	- Accumulated depreciation	(7,300,947,271)		242	- Accumulated depreciation	(7,300,947,271)	Code change
240	**IV. Long-term assets in progress**	**4,653,276,928**		**250**	**IV. Long-term assets in progress**	**4,653,276,928**	**Code change**
242	1. Construction in progress	4,653,276,928		252	1. Construction in progress	4,653,276,928	Code change
250	**V. Long-term investments**	**183,136,140,667**		**260**	**V. Long-term investments**	**183,136,140,667**	**Code change**
251	1. Investments in subsidiaries	37,750,000,000		261	1. Investments in subsidiaries	37,750,000,000	Code change
252	2. Investments in joint ventures and associates	136,907,156,453		262	2. Investments in joint ventures and associates	136,907,156,453	Code change
253	3. Equity investments in other entities	22,700,887,800		263	3. Equity investments in other entities	22,700,887,800	Code change
254	4. Allowance for long-term impairment of other investments	(14,221,903,586)		264	4. Allowance for long-term impairment of other investments	(14,221,903,586)	Code change, rename
260	**VI. Other long-term assets**	**58,357,118,056**		**270**	**VI. Other long-term assets**	**58,357,118,056**	**Code change**
261	1. Long-term prepaid expenses	58,357,118,056		271	1. Long-term deferred expenses	58,357,118,056	Code change, rename

Figures according to the Separate Financial Statements for the fiscal year ended as at 31/12/2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		Items	Value	Code		Items	Value	Change
			VND				VND	
SEPARATE STATEMENT OF FINANCIAL POSITION				**SEPARATE STATEMENT OF FINANCIAL POSITION**				
	LIABILITIES				**LIABILITIES**			
310	**I.**	**Current liabilities**		**310**	**I.**	**Current liabilities**		
				313	2.	Dividend and profit payables	27,342,075	Add code
313	2.	Taxes and other payables to State budget	538,071,924	314	3.	Short-term taxes and other payables to State budget	538,071,924	Code change, rename
314	3.	Payables to employees	6,986,452,343	315	4.	Payables to employees	6,986,452,343	Code change
315	4.	Short-term accrued expenses	24,368,552,833	316	5.	Short-term accrued expenses	24,368,552,833	Code change
319	5.	Other short-term payables	3,744,276,782	320	6.	Other short-term payables	3,716,934,707	Code change, restatement
320	6.	Short-term borrowings and finance lease liabilities	195,364,500,496	321	7.	Short-term borrowings and finance lease liabilities	195,364,500,496	Code change
321	7.	Provisions for short-term payables	681,158,758	322	8.	Provisions for short-term payables	681,158,758	Code change
322	8.	Bonus and welfare fund	6,882,575,723	323	9.	Bonus and welfare fund	6,882,575,723	Code change
	OWNER'S EQUITY				**OWNER'S EQUITY**			
412	2.	Share Premium	2,190,000,000	412	2.	Share Premium	2,190,000,000	Rename
415	3.	Treasury shares	(20,100,000)	415	3.	Repurchased own shares	(20,100,000)	Rename
421	5.	Retained earnings	127,516,166,891	420	5.	Retained earnings	127,516,166,891	Code change
421a		*Retained earnings accumulated to previous year*	*112,665,504,537*	*420a*		*Retained earnings accumulated to previous year*	*112,665,504,537*	*Code change*
421b		*Retained earnings of the current period*	*14,850,662,354*	*420b*		*Retained earnings of the current period*	*14,850,662,354*	*Code change*

Figures according to the Ineterim Separate Financial Statements for the period from 01/01/2025 to 30/06/2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27/10/2025				
Code		Items	Value	Code		Items	Value	Change
			VND				VND	
SEPARATE STATEMENT OF INCOME				**SEPARATE STATEMENT OF INCOME**				
21	6.	Financial income	2,487,116,384	22	6.	Financial income	2,487,116,384	Code change
22	7.	Financial expense	3,227,308,418	23	7.	Financial expense	3,227,308,418	Code change
23		In which: Interest expense	1,843,132,418	24		In which: Interest expense	1,843,132,418	Code change, rename
25	8.	Selling expenses	9,632,072,525	25	8.	Selling expenses	9,632,072,525	Restatement
31	11.	Other income	5,771,606,034	31	11.	Other income	5,771,606,034	Restatement
SEPARATE STATEMENT OF CASH FLOWS				**SEPARATE STATEMENT OF CASH FLOWS**				
05	-	Gains / losses from investment activities	(11,730,764,058)	05	-	Gains / losses from investment and financial activities	(11,730,764,058)	Rename
06	-	Interest expense	6,491,039,055	06	-	Interest expense	6,491,039,055	Rename
12	-	Increase or decrease in prepaid expenses	854,336,723	12	-	Increase or decrease in deferred expenses	854,336,723	Rename
14	-	Interest paid	(6,558,955,831)	14	-	Interest paid	(6,558,955,831)	Rename