

DN - FINANCIAL STATEMENT REPORT

Target	Indicator code	Explanation	Final number	First issue of the year
ASSET			0	0
A - SHORT-TERM ASSETS	100		7,837,886,904	7,093,989,850
I. Cash and cash equivalents	110		183,356,107	463,457,816
1. Money	111		183,356,107	463,457,816
2. Cash equivalents	112		-	-
II. Short-term financial investments	120		-	-
1. Trading securities	121		-	-
2. Provision for impairment of trading securities (*)	122		-	-
3. Short-term investments held until maturity.	123		-	-
4. Provision for short-term investments held until maturity (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provision for losses on other short-term investments (*)	126		-	-
III. Short-term receivables	130		6,919,719,999	6,193,756,997
1. Short-term receivables from customers	131		7,010,938,025	6,861,634,623
2. Prepayment to short-term suppliers	132		15,351,166,313	17,750,911,947
3. Short-term intercompany receivables	133		-	-
4. Payments due according to the construction contract schedule	134		-	-
5. Other short-term receivables	135		3,509,246,835	5,532,841,600
6. Provision for doubtful short-term receivables (*)	136		(18,951,631,174)	(23,951,631,174)
7. Assets awaiting processing	137			
IV. Inventory	140		-	-
1. Inventory	141		4,084,879,869	4,954,487,069
2. Provision for inventory devaluation (*)	142		(4,084,879,869)	(4,954,487,069)
V. Short-term biological assets	150			
1. Livestock raised for short-term, one-time production.	151		-	-
2. Crops grown seasonally or for short-term, single-harvest	152			
3. Provision for short-term losses of biological assets (*)	153		-	-
VI. Other short-term assets	160		734,810,798	436,775,037
1. Short-term deferred costs	161		-	-
2. Deductible VAT	162		734,483,198	436,775,037
3. Taxes and other amounts due to the State	163		327,600	-
4. Government bond repurchase transactions	164		-	-
5. Other current assets	165		-	-
B. LONG-TERM ASSETS	200		171,388,859,320	172,504,428,038
I. Long-term receivables	210		39,847,490,000	39,847,490,000
1. Long-term receivables from customers	211		-	-
2. Long-term upfront payment to the seller.	212		-	-
3. Business capital in subsidiary units	213		-	-
4. Long-term intercompany receivables	214		-	-
5. Other long-term receivables	215		39,847,490,000	39,847,490,000
6. Provision for long-term doubtful receivables (*)	216		-	
II. Fixed Assets	220		408,644,658	716,498,112
1. Tangible fixed assets	221		399,357,560	694,651,514
- Original price	222		6,054,553,818	6,054,553,818

- Accumulated depreciation value (*)	223	(5,655,196,258)	(5,359,902,304)
2. Fixed assets under finance lease	224	-	-
- Original price	225	-	-
- Accumulated depreciation value (*)	226	-	-
3. Intangible fixed assets	227	9,287,098	21,846,598
- Original price	228	167,460,000	167,460,000
- Accumulated depreciation value (*)	229	(158,172,902)	(145,613,402)
III. Long-term biological assets	230		
1. Regularly raise livestock for product production.	231		
a) Livestock raised for periodic production that have not yet	232		
b) Livestock raised for regular production until they reach n	233	-	-
- Original price	234	-	-
- Accumulated depreciation value (*)	235	-	-
2. Livestock raised for a single, long-term product.	236	-	-
3. Crops grown seasonally or for long-term, single-product	237	-	-
4. Provision for long-term losses of biological assets (*)	238	-	-
IV. Investment Properties	240	46,434,897,726	47,242,612,989
- Original price	241	59,209,177,206	59,209,177,206
- Accumulated depreciation value (*)	242	(12,774,279,480)	(11,966,564,217)
V. Long-term work-in-progress assets	250	79,453,592,845	79,453,592,845
1. Long-term work-in-progress production and business cos	251	79,453,592,845	79,453,592,845
2. Construction in progress costs	252		
VI. Long-term financial investment	260	-	
1. Investing in subsidiaries	261	-	
2. Investing in joint ventures and affiliated companies.	262	-	-
3. Investing capital in other entities.	263	-	-
4. Provision for long-term investment losses in other entities	264	-	-
5. Long-term investment holding until maturity.	265	-	-
6. Provision for long-term investments held to maturity (*)	266	-	-
VII. Other long-term assets	270	5,244,234,091	5,244,234,092
1. Long-term deferred costs	271	5,244,234,091	5,244,234,092
2. Deferred income tax assets	272	-	-
3. Long-term equipment, supplies, and spare parts.	273	-	-
4. Other long-term assets	274	-	-
TOTAL ASSETS	280	179,226,746,224	179,598,417,887
FUNDING		-	-
C. LIABILITIES	300	71,458,514,907	72,985,448,289
I. Short-term debt	310	50,724,235,877	47,251,169,259
1. Short-term payables to suppliers.	311	2,982,740,999	1,266,779,165
2. Short-term advance payment by the buyer	312	2,906,123,523	2,759,608,836
3. Dividends and profits must be paid.	313	-	-
4. Taxes and short-term payments to the State	314	12,428,375,616	12,855,242,058
5. Workers must be paid.	315	-	-
6. Short-term payables	316	15,643,860,620	13,060,274,912
7. Short-term internal payments required.	317	-	-
8. Payment must be made according to the progress of the st	318	-	-
9. Short-term deferred revenue	319		
10. Other short-term payables	320	8,049,119,690	8,595,248,859
11. Short-term loans and financial leases	321	8,713,530,429	8,713,530,429
12. Short-term provisions for liabilities	322	-	
13. Reward and Welfare Fund	323	485,000	485,000
14. Price Stabilization Fund	324	-	-
15. Government bond repurchase transactions	325	-	-
II. Long-term debt	330	20,734,279,030	25,734,279,030

1. Long-term payment to the seller.	331		-	-
2. Buyers pay in advance for a long term.	332		-	-
3. Taxes and other long-term payments to the State.	333		-	-
4. Long-term costs	334		-	-
5. Internal payments for working capital.	335		-	-
6. Long-term internal payment required.	336		-	-
7. Revenue awaiting long-term allocation	337		-	-
8. Other long-term payables	338		-	-
9. Long-term loans and financial leases	339		20,734,279,030	25,734,279,030
10. Convertible bonds	340		-	-
11. Preferred stock	341		-	-
12. Deferred income tax payable	342		-	-
13. Long-term provisions for liabilities	343		-	-
14. Science and Technology Development Fund	344		-	-
D. EQUITY	400		107,768,231,317	106,612,969,598
1. Owner's equity contribution	411		200,000,000,000	200,000,000,000
- Common stock with voting rights	411a		200,000,000,000	200,000,000,000
- Preferred stock	411b		-	-
2. Capital surplus	412		89,952,229	89,952,229
3. Bond conversion option	413		-	-
4. Other owner's equity	414		-	-
5. Shares repurchased from oneself (*)	415		-	-
6. Revaluation difference of assets	416		-	-
7. Exchange rate differences	417		-	-
8. Development Investment Fund	418		21,265,468	21,265,468
9. Other funds belonging to equity capital	419		-	-
10. Undistributed after-tax profit	420		(92,342,986,380)	(93,498,248,099)
- Undistributed net profit accumulated up to the end of the	420a		(93,498,248,099)	(85,808,422,730)
- Undistributed net profit for this period	420b		1,155,261,719	(7,689,825,369)
TOTAL FUNDING	440		179,226,746,224	179,598,417,887

Schedule maker
(Signature, full name)



Nguyen Thi Phuong

Chief Accountant
(Signature, full name)



Nguyen Ngoc Hai



October 19, 2026

Manager
(Signature, full name)



Dao Van Chien

HA TAY TRADING JOINT STOCK COMPANY
Address: 2nd Floor, HTT Tower, 89 Phung Hung Street, Ha Dong
Ward, Hanoi

MID-YEAR BUSINESS PERFORMANCE REPORT

From July 1st, 2026 to September 30th, 2026

Unit of measurement: VND

Target	Indicator code	Explanation	This quarter of this year	This time last year	Cumulative figures from the beginning of the year to the end of	Cumulative figures from the beginning of the year to the end of
1. Revenue from sales and provision of services (1)	01		1,831,772,762	2,140,633,301	4,873,779,916	5,908,285,150
2. Revenue deductions	02		-	-	-	
3. Net revenue from sales and services (10 = 01 - 02)	10		1,831,772,762	2,140,633,301	4,873,779,916	5,908,285,150
4. Cost of goods sold	11		659,028,891	1,849,190,093	2,432,708,240	4,831,700,084
5. Gross profit from sales and services (20=10-11)	20		1,172,743,871	291,443,208	2,441,071,676	1,076,585,066
6. Profit/loss from the sale and liquidation of investment properties.	21		-	-	-	
7. Financial operating revenue	22		14,140	13,942	46,910	36,404
8. Financial costs	23		861,195,236	563,493,832	2,583,585,708	2,089,256,931
- Borrowing costs	24		861,195,236	563,493,832	2,583,585,708	2,089,256,931
9. Cost of goods sold	25		-	-	-	-
10. Business management costs	26		1,195,781,407	1,303,488,343	3,653,965,881	3,650,050,227
11. Net profit from business operations {30=20+21+22-(23+25+26)}	30		(884,218,632)	(1,575,525,025)	(3,796,433,003)	(4,662,685,688)
12. Other income	31		5,000,000,000	12,720,000	5,000,000,000	12,720,000
13. Other expenses	32		27,862,189	491,858,000	48,305,278	1,082,405,845
14. Other profit (40=31-32)	40		4,972,137,811	(479,138,000)	4,951,694,722	(1,069,685,845)
15. Total accounting profit before tax (50 = 30 + 40)	50		4,087,919,179	(2,054,663,025)	1,155,261,719	(5,732,371,533)
16. Current Corporate Income Tax Expense	51		-	-	-	-
17. Deferred Corporate Income Tax Expense	52		-	-	-	-
18. Profit after corporate income tax (60 = 50 - 51 - 52)	60		4,087,919,179	(2,054,663,025)	1,155,261,719	(5,732,371,533)
19. Basic earnings per share(*)	70		398		58	(100)
20. Declining earnings per share(*)	71		0	0	0	

Schedule maker
(Signature, full name)



Nguyen Thi Phuong

Chief Accountant
(Signature, full name)



Nguyen Ngoc Hai



Dao Van Chien

CASH FLOW STATEMENT

(Using the indirect method) From July 1, 2026 to September 30, 2026

Unit of measurement: VND

Target	Indicator code	Explanation	Cumulative figures from the beginning of the year to the end of this quarter (this year)	Cumulative figures from the beginning of the year to the end of this quarter (Previous year)
I. Cash flow from operating activities			0	0
1. Profit before tax	01		1,155,261,719	(5,732,371,533)
2. Adjustments for the amounts				
- Depreciation of fixed assets	02		1,115,568,717	1,554,451,218
- Provisions	03		(869,607,236)	(588,440,690)
- Gains and losses from exchange rate differences resulting from	04		-	-
- Profit and loss from investment and financial activities	05		(46,910)	(36,404)
- Borrowing costs	06		2,583,585,708	2,089,256,931
- Other adjustments	07		-	-
3. Profit from business operations before changes in working capital	08		3,984,761,998	(2,677,140,478)
- Increase or decrease in accounts receivable	09		(1,023,998,764)	3,593,141,325
- Increase or decrease in inventory	10		869,607,200	1,430,893,153
- Increases and decreases in liabilities (excluding interest payable)	11		889,480,910	(1,941,346,983)
- Increase or decrease in deferred expenses.	12		-	4,840,522
- Increase or decrease in trading securities	13		-	-
- Borrowing costs paid	14		-	-
- Corporate income tax already paid	15		-	-
- Other income from business operations	16		-	-
- Other expenses for business operations	17		-	-
Net cash flow from operating activities	20		4,719,851,344	410,387,539
II. Cash flow from investing activities				
1. Expenditures for the purchase and construction of fixed assets	21		-	-
2. Proceeds from the liquidation and sale of fixed assets and other long-term assets	22		-	-
3. Cash disbursed for loans and purchases of debt instruments	23		-	-
4. Proceeds from loan repayments and resale of debt instruments	24		-	-
5. Investment funds contributed to other entities.	25		-	-
6. Recovered investment capital contributed to other entities.	26		-	-
7. Interest income from loans, dividends, and distributed profits	27		46,910	36,404
Net cash flow from investing activities	30		46,910	36,404
III. Cash flow from financing activities				
1. Proceeds from issuing shares and receiving capital contributions	31		-	-
2. Repayment of capital contributions to owners, repurchase of shares	32		-	-
3. Money received from borrowing	33		-	-
4. Loan principal repayment	34		(5,000,000,000)	-
5. Principal repayment of financial lease	35		-	-
6. Dividends and profits paid to owners	36		-	-
Net cash flow from financing activities	40		(5,000,000,000)	-
Net cash flow during the period (50 = 20+30+40)	50		(280,101,746)	410,423,943
Cash and cash equivalents at the beginning of the period	60		463,457,816	128,941,963
The impact of changes in foreign exchange rates	61		-	-
Cash and cash equivalents at the end of the period (70 = 50+60)	70		183,356,070	539,365,906

Schedule maker
(Signature, full name)


Nguyen Thi Phuong

Chief Accountant
(Signature, full name)


Nguyen Ngoc Hai

October 19, 2026
Manager
(Signature, full name)

Dao Van Chien

BAN THUYẾT MINH BÁO CÁO TÀI CHÍNH CHỌN LỌC

Cho kỳ kế toán quý 3 năm 2026

Đơn vị tính: Đồng Việt Nam

I. CHARACTERISTICS OF BUSINESS OPERATIONS**I.1. Company Information**

Công ty Cổ phần Thương mại Hà Tây ("Công ty") tiền thân là Công ty vật liệu Điện máy và Chất đốt Hà Tây, được thành lập tháng 10 năm 1991. Đến tháng 10 năm 2003, Công ty Vật liệu Điện máy và Chất đốt Hà Tây được cổ phần hóa và đổi tên thành Công ty Cổ phần Thương mại Hà Tây được thành lập và hoạt động theo Giấy chứng nhận đăng ký kinh doanh cấp lần đầu số 0303000111 ngày 23/10/2003 và được thay đổi số 0500443384 ngày 16/12/2009 do Sở Kế hoạch và Đầu tư thành phố Hà Nội cấp. Công ty hoạt động theo Giấy chứng nhận ĐKKD điều chỉnh lần 16 ngày 11/03/2025

Abbreviation: CÔNG TY CỔ PHẦN THƯƠNG MẠI HÀ TÂY

Stock ticker symbol: HTT

Headquarters: Tầng 2, Tòa nhà HTT Tower, Số 89 đường Phùng Hưng, Phường Hà Đông, TP. Hà Nội

I.2. Forms of capital ownership

Công ty cổ phần

I.3. Business field

The business areas include trading in construction materials, real estate, commercial activities, and other related ventures.

I.4. Main business activities

- Real estate business, land use rights owned, used or leased (Details: Real estate business, housing, house rental, office rental); - Completion of construction projects; -

I.5. Normal production and business cycle

The company's production and business cycle lasts for 12 months, following a standard fiscal year that runs from January 1st to December 31st.

I.6. Number of employees at the end of the period

Total number of employees as of June 30, 2026: 40 people.

I.7. Statement regarding the comparability of information in financial statements.

For the accounting period ending June 30, 2026, the Company transitioned its financial statement preparation and presentation from Circular 200/2014/TT-BTC to Circular 99/2025/TT-BTC, effective January 1, 2026. Due to differences in recognition, measurement, and presentation principles between the two accounting systems, some figures in this period's financial statements are not entirely comparable to the corresponding figures of the previous period. The Company did not make any retrospective adjustments to the previous period's figures. The material impacts of the change in accounting system have been presented in the relevant notes.

II. ACCOUNTING YEAR AND CURRENCY USED IN ACCOUNTING

II.1. Accounting period

fiscal year of The company operates from January 1st to December 31st each year.

II.2. Currency used in accounting

The currency used in the Company's accounting is the Vietnamese Dong (VND). During the fiscal year, the Company did not change the currency used in its accounting compared to the previous year.

III. APPLICABLE ACCOUNTING STANDARDS AND REGULATIONS

III.1. Accounting system applied

The company applies Vietnamese Accounting Standards, the Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance ("Circular 99"), and related regulations in the preparation and presentation of financial statements.

III.2. Statement regarding compliance with accounting standards and accounting regulations.

The Company commits that the financial statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the Corporate Accounting System, and relevant legal regulations. The financial statements fairly and accurately reflect the Company's financial position, business performance, and cash flow.

IV. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES, AND RELEVANT LEGAL REGULATIONS APPLY

IV.1. Principles for recognizing cash and cash equivalents

Money This includes cash and demand deposits.

Amounts are recorded at their actual value; amounts denominated in foreign currencies are converted and revalued at the actual exchange rate in accordance with current regulations.

For cash and cash equivalents that the business has limited access to, they should not be presented under this item but should be presented under Other Current Assets.

IV.4. Accounting principles for financial investments

IV.4.2. Investments held to maturity

Investments held until maturity include: time deposits in banks with the purpose of earning periodic interest.

Investments held to maturity are initially recognized at cost (purchase price and transaction costs), adjusted for discounts, premiums, or accrued interest at the time of purchase.

Interest income is recognized as financial income on an accrual basis, taking into account the holding period and the effective interest rate. Interest received in advance is amortized gradually; interest received later/periodically is recognized on a case-by-case basis. Upon maturity or early liquidation, the difference between the recoverable value and the book value (after deducting provisions and related expenses) is recognized in the financial results for the period.

At the time of preparing the financial statements, if there are indications or evidence that part or all of the company's investments held to maturity are likely to be unrecoverable, the Company shall make provisions for impairment losses in accordance with current regulations. The provision shall be recognized as financial expense in the period and presented in the asset impairment loss provision account.

IV.5. Accounting principles for accounts receivable

Accounts receivableReceivables reflect the Company's right to claim money or economic benefits from parties arising from completed transactions. Receivables are determined at their original value, tracked in detail by party and term. At the end of the accounting period, receivables are presented at their original value after deducting any provision for doubtful receivables (if any) that has been established.

Accounts receivable are classified as short-term or long-term based on the nature of the receivable and the expected collection period, which is no more than 12 months from the end of the accounting period.

The company's accounts receivable include:

Accounts receivable from customersThese are liabilities arising from revenue generated from the sale of products, goods, investment properties, fixed assets, financial investments, provision of services, and other transactions with customers.

Other receivablesThis includes receivables arising outside of sales, service provision, and internal relationships, such as assets awaiting processing, dividends, cash profits or interest on time deposits, compensation, payments made on behalf of others, collections made on behalf of others, and other receivables as stipulated. For other receivables of significant value, the Company monitors and provides detailed disclosures regarding the nature of the transaction, value, time of occurrence, repayment/recovery deadline, overdue status (if any), and related terms in accordance with current regulations.

Provision for doubtful receivables:The company assesses the recoverability of accounts receivable based on objective evidence such as: the status of overdue debts, the financial capacity of the debtor, and other signs of declining solvency. Provisions are made for overdue debts or debts that are not yet due but for which there is evidence suggesting that part or all of the value may be uncollectible. The amount of provision is determined based on the overdue period or the estimated unrecoverable loss for each account receivable according to current regulations. The provision is recorded as a business management expense for the period. Reversal is made when the required provision is lower than the existing provision balance in the accounting books.

IV.6. Principles of inventory accounting

Inventory includes assets purchased for production or sale in the normal course of business, including: raw materials, materials, tools, equipment.

Principles for recording inventory:Inventory is recorded at cost, including the purchase cost, processing costs, non-refundable taxes, and other directly related costs to bring the inventory to its current location and condition, after deducting any discounts and rebates. At the end of the accounting period, inventory is presented at the lower of its cost and net realizable value.

Raw materials It is recorded at cost, including the purchase price and any directly related costs incurred to bring the materials to the warehouse.

Tools and equipmentThe cost of equipment is recorded at its original cost, including the purchase price and any directly related expenses incurred to bring the equipment to the location and ensure it is ready for use. For low-value equipment, the company records the full cost as an expense in the period in which it is issued for use. For high-value equipment, the cost is amortized gradually over the periods corresponding to its useful life.

Methods for calculating inventory value:Inventory values are determined using the weighted average method. This method is applied consistently across accounting periods.

Inventory accounting methods:Inventory is accounted for using the perpetual inventory method, whereby transactions involving the receipt, issuance, and balance of inventory are reflected regularly and continuously in the accounting records.

Methods for creating provisions for inventory devaluation:Provisions for inventory devaluation are established when there is evidence that the net realizable value of inventory is lower than its original cost. The net realizable value is determined based on the estimated selling price under normal business conditions minus the estimated costs to complete the product and the estimated costs necessary for sales. The provision is recognized in the cost of goods sold for the period. The creation and reversal of the provision are based on a comparison between the required provision and the recorded provision balance.

Principles for recognizing and depreciating fixed assets, investment properties, and work-in-progress capital

IV.7. construction costs.

IV.7.1. Principles of accounting for tangible fixed assets

Tangible fixed assets are assets with a physical form held by the Company for use in its production and business activities, satisfying all the recognition criteria according to current regulations, including: certain to generate future economic benefits, reliably determined original cost, useful life of more than one year, and meeting the value criteria as prescribed by current regulations.

Tangible fixed assets are recognized at their original cost minus accumulated depreciation. Original cost is the total cost incurred by the enterprise to acquire the fixed asset up to the point it is ready for use as intended. Costs incurred after initial recognition are only added to the original cost of the fixed asset if these costs are certain to increase future economic benefits from the use of the asset. Costs that do not meet this condition are recognized as expenses in the current period.

When fixed assets are sold or disposed of, the original cost and accumulated depreciation are written off, and any gains or losses arising from the disposal are recognized as income or expense in the period.

Depending on the source of acquisition, the original cost of tangible fixed assets is determined as follows:

Original cost of purchased tangible fixed assets This includes the purchase price after deducting trade discounts, rebates, non-refundable taxes incurred on the purchase of fixed assets, and directly related costs to bring the asset to the required location and condition so that it can operate as intended by the business, such as site preparation costs, transportation costs, loading and unloading costs, installation costs, commissioning costs, and other related costs. For real estate assets, the value of land use rights and assets on the land are determined and recorded separately according to the provisions of the law.

IV.7.2. Principles of accounting for intangible fixed assets

Intangible assets are assets that do not have a physical form, held by the Company for use in its production, business, service provision, or leasing activities, and which meet the recognition criteria as stipulated by current regulations.

Intangible assets are recognized at their original cost minus (-) accumulated depreciation. The original cost of an intangible asset is the total cost incurred by the enterprise to acquire the intangible asset up to the point when the asset is put into a state capable of operating as intended by the enterprise. Costs incurred after initial recognition are recognized as expenses in the period, unless they increase future economic benefits and can be reliably determined to be capitalized into the original cost.

Original cost of intangible assets purchased separately including the purchase price minus (-) any trade discounts or rebates, taxes (excluding refundable taxes) and costs directly related to bringing the asset into a state capable of operating in the manner intended by the Company;

IV.7.3. Principles of accounting for investment properties

Investment properties This includes the right to use land, buildings, parts of buildings or both buildings and land, and infrastructure held by the Company for the purpose of leasing or awaiting appreciation, not for use in production, business, management or for sale in the ordinary course of business.

Investment properties are initially recognized at cost, including all actual costs or fair value of the assets exchanged to acquire the property up to the point of commissioning. The cost is determined as follows: Each case applies to: purchase (including purchase price and directly related costs), self-construction (including actual cost and related expenses), or financial leasing as per current regulations. Unnecessary costs to bring the asset into operation, costs incurred before the asset becomes operational, and extraordinary costs are not included in the cost basis. Costs incurred after initial recognition are recognized as expenses in the period, unless they increase future economic benefits, in which case they increase the asset's cost basis.

IV.7.4. Accounting principles for work-in-progress capital construction investment costs.

Costs of implementing capital construction investment projects (This includes the purchase, new construction, repair, maintenance, upgrading, and renovation of fixed assets, as well as the settlement of investment costs. Capital construction investment activities can be carried out through contracting or self-execution; in the case of self-execution, this account reflects all costs incurred during construction and repair in accordance with current laws. Costs incurred after initial recognition that increase the capacity or extend the useful life of fixed assets are added to the asset's original cost.

Only costs directly related to and necessary for the investment in construction, incurred during the construction of an unfinished asset without unusual interruptions, are capitalized into the value of the fixed asset or investment property. Borrowing costs are capitalized when they meet the conditions of Vietnamese Accounting Standard No. 16. During the construction investment phase, exchange rate differences are not capitalized.

In cases where a project has been completed and put into use but has not yet been finalized, the company records the fixed asset at a provisional price and depreciates it, then adjusts it according to the approved final price. If the project is canceled or losses are incurred, the enterprise liquidates the asset and recovers the costs; the difference is recorded as other expenses or the liability for compensation is determined to recover the losses.

IV.7.5. Principles of accounting for depreciation of fixed assets, Real estate investment, unfinished construction investment costs

Fixed assets and investment properties related to production, business, or leasing activities must be depreciated according to current regulations. Depreciation expenses are recorded as production and business expenses in the period; in the case of assets used for capital construction investment activities, they are included in capital construction investment expenses.

The company applies depreciation methods for fixed assets and investment properties in accordance with current regulations, using the straight-line method to evenly allocate the asset value over its useful life. The depreciation period is determined in accordance with the framework stipulated by the Ministry of Finance and the company's actual usage conditions.

The estimated useful life of fixed assets and leased investment properties is as follows:

Houses, buildings	50 years
Machinery and equipment	3 - 20 years
Management equipment and tools	3 - 10 years
Other fixed assets	3 years
Software of all kinds	10 years

IV.8. Accounting principles for deferred expenses

Pending costs This includes expenses incurred to support production and business activities over multiple periods, such as asset leases, insurance, tools and equipment, reusable packaging, repair and periodic maintenance costs of fixed assets, goodwill, and other expenses that do not meet the criteria for recognition as fixed assets.

Pending expenses are allocated to production and business costs. The allocation method is applied over the estimated benefit period of each expense item. The allocation period is determined based on the nature of the expense, the contract term, or the useful life.

IV.9. Accounting principles for liabilities

Liabilities are recognized when a company has a current obligation arising from transactions or events that have occurred, and settling this obligation is expected to reduce the company's economic resources. Liabilities are recognized when the obligation is likely to arise and its value can be reliably determined.

At the end of the accounting period, liabilities are classified as short-term or long-term based on the remaining term of the payment obligation as stipulated by current accounting standards and regulations.

Accounts payable must be tracked in detail by individual debtor, payment due date, currency type, and other factors as required by the business's management, following these principles:

IV.9. Accounting principles for liabilities (continued)

Payment to the seller This reflects the Company's payment obligations to suppliers of goods and services and related parties under the contract. These amounts are tracked in detail for each party, including advances to suppliers. Discounts and rebates (if any) are accounted for separately according to regulations.

Other payables This reflects liabilities and payables that are not of a normal commercial nature and do not arise directly from the buying and selling of goods or provision of services, including: social insurance, health insurance, unemployment insurance, and trade union fees; surplus assets awaiting disposal; deposits and collateral received; revenue awaiting allocation; and amounts collected on behalf of others. These amounts are tracked in detail according to each payer and payment item.

IV.10. Employee benefits

Employee benefits are salaries, wages, bonuses, mandatory insurance contributions, and other benefits that the Company is obligated to pay to employees in accordance with the law, employment contracts, collective bargaining agreements, or Company regulations in exchange for services provided by the employees. Employee benefits are recognized as expenses in the period when the employee has provided services that give rise to the Company's current obligation. Unpaid amounts at the end of the accounting period are recognized as payables to employees or related payables and liabilities as stipulated.

Salaries, wages, and other payments of a salary nature payable to employees are recognized as expenses in the period based on working time or volume of work completed as stipulated in the employment contract and relevant regulations of the Company.

Mandatory insurance contributions, including social insurance, health insurance, unemployment insurance, and other contributions as prescribed by law, are recognized as expenses in the period as prescribed by law and are recorded as payables until payment is made to the competent authority.

Deductions from employees' wages, as stipulated by law or by agreement, are recognized as payables or liabilities to the relevant parties until they are settled.

Bonuses and other benefits (if any) are recognized when the Company has a present obligation arising from events that have occurred, are likely to generate cash outflows, and the value of the obligation can be reliably determined.

IV.11. Accounting principles for dividend and profit payments.

Dividends and profits must be paid. This reflects the amount of dividends and profits that the company is obligated to pay to shareholders and capital contributors in cash or other assets according to resolutions, profit distribution decisions, and current legal regulations. The payable amount is recognized when the company incurs a payment obligation and no longer has the right to refuse payment to shareholders.

IV.12. Principles for recognizing payable expenses

Costs payable This reflects actual expenses incurred or certain to be incurred related to production and business activities during the period, but which, at the time of preparing the financial statements, lack sufficient documentation, have not been paid, or are not yet due for payment. These expenses are recorded on a matching basis between revenue and expenses, ensuring that expenses are recognized in the correct accounting period in which they are incurred. The accrual of expenses must be based on reasonable and reliable grounds and calculated appropriately in line with the actual expenses expected to be incurred.

Costs payable This includes items such as interest expenses payable and other payable expenses related to the business operations of the enterprise, excluding provisions for liabilities.

IV.13. Principles for recognizing revenue awaiting allocation.

Revenue awaiting allocation This reflects revenue that a business has received in advance but is not yet eligible for immediate recognition as revenue in the period, including customer prepayments for one or more accounting periods for property leases and other income that needs to be allocated appropriately according to the time or extent of fulfillment of related obligations.

Pending revenue is initially recognized at the actual amount received and it is gradually allocated to revenue or other income over accounting periods in accordance with the matching principle between revenue and expenses.

IV.14. Principles for recording loans and financial lease liabilities.

The Company's loans and financial leases include short-term loans, long-term loans, bank loans, and loans from related parties to finance the Company's production, business, and investment activities. These loans and financial leases are recorded at their actual value, excluding borrowing costs, and are tracked in detail by lender, loan agreement, loan term, and currency.

Loans and financial leases with a remaining repayment term of more than 12 months from the end of the accounting period are classified as long-term loans and financial leases. Loans with a remaining repayment term of 12 months or less, or The company does not have the unconditional right to defer payments for at least 12 months from the end of the accounting period classified as short-term loans and financial lease liabilities.

IV.15. Principles for recognizing equity

Owner's investment capital It is recorded based on the actual capital contributed and not on the committed capital or amounts receivable from shareholders.

Owner's investment capital includes: Initial capital contributions and additional capital contributions from shareholders; additional funds from undistributed after-tax profits and equity funds; and other amounts permitted by competent authorities to increase equity capital in accordance with current regulations.

Capital surplus It reflects the difference between the par value and the issue price of shares (including cases of reissuing shares repurchased by the company itself) and can be a positive surplus (if the issue price is higher than the par value) or a negative surplus (if the issue price is lower than the par value).

Development Investment Fund The fund is set aside from undistributed after-tax profits and used for the purpose of expanding the scale of production and business or for in-depth investment of the Company in accordance with current regulations or the decision of the owner. The establishment and use of the development investment fund shall be carried out in accordance with the law and the Company's Articles of Association.

Principles for recognizing undistributed profits

Undistributed after-tax profit This reflects the company's business performance after corporate income tax and the situation regarding profit distribution or loss handling in accordance with the law and the company's charter.

Profit distribution is carried out on the basis of the Company's undistributed after-tax profits after considering the financial situation, cash flow, and limitations as stipulated by law, the Company's Articles of Association, and resolutions of the Board of Directors. General Shareholders' Meeting.

When distributing profits, the Company considers the impact of non-monetary items that may affect the ability to pay dividends or profits, including gains from the revaluation of contributed assets, revaluation of monetary items denominated in foreign currencies, revaluation of financial instruments, and other non-monetary items.

IV.16. Principles and methods for recognizing revenue and other income.

Record sales revenue when simultaneously satisfying the following 5 (five) conditions: 1. The enterprise has transferred the majority of risks and benefits associated with ownership of the product or goods to the buyer; 2. The enterprise no longer holds the right to manage the goods as the owner or the right to control the goods; 3. Revenue is determined with reasonable certainty; 4. The enterprise has or will obtain economic benefits from the sales transaction; 5. The costs related to the sales transaction can be determined.

Record revenue from providing services. When all four of the following conditions are met simultaneously: 1. Revenue is determined with reasonable certainty. When the contract stipulates that the buyer has the right to return the purchased service under specific conditions, the business may only recognize revenue when those specific conditions no longer exist and the buyer no longer has the right to return the service provided; 2. The business has or will obtain economic benefits from the service provision transaction; 3. The portion of work completed at the reporting date can be determined; 4. The costs incurred for the transaction and the costs to complete the service provision transaction can be determined.

Record sales revenue and service provision revenue in foreign currency. Revenue must be converted to the accounting currency at the actual exchange rate at the time the transaction occurs. In the case of receiving advance payments in foreign currency, the corresponding revenue is converted at the exchange rate at the time the advance payment is received.

Principles and methods for recognizing financial income.

Financial income is recognized when two conditions are met simultaneously: 1. There is a likelihood of obtaining a benefit from the transaction; 2. The income is determined with reasonable certainty.

Financial income includes: Interest income, royalties, dividends, distributed profits, and other financial income of the enterprise (investment in securities trading, liquidation of joint venture capital contributions, investment in associated companies, subsidiaries, other capital investments; exchange rate gains; capital transfer gains)...

Interest It is recorded on an accrual basis, determined by the balances of deposit accounts and the actual interest rate for each

Dividends and profit sharing Dividends are recorded when the Company is entitled to receive dividends or profits from capital contributions. Dividends received in the form of shares are only tracked by the increased number of shares, not the value of the shares received/recorded at par value.

When an amount previously recorded as revenue cannot be recovered, the unrecoverable or uncertain amount must be accounted for as an expense incurred in the period, not as a reduction in revenue.

IV.17. Principles of cost of goods sold accounting

Cost of goods sold reflects the cost value of products, goods, services, biological assets (excluding perennial plants for periodic production and working animals, which are accounted for as fixed assets), investment properties; the production cost of construction products (for construction enterprises) sold during the period; expenses related to investment property business activities and other expenses recognized in the cost of goods sold or reduced in the cost of goods sold during the reporting period. Cost of goods sold is recognized at the time the transaction occurs or when there is a relatively certain likelihood that it will occur in the future, regardless of whether the money has been paid or not. Cost of goods sold and revenue are recognized simultaneously according to the matching principle.

IV.18. Principles of accounting for financial expenses

Financial costs include: Financial expenses include costs and losses arising from financial activities, including: borrowing costs not capitalized as required; losses from the transfer of financial investments; costs of securities sales transactions; provisions for financial investment losses; losses arising from the sale of foreign currency; exchange rate losses; and other financial expenses.

Financial expenses are recorded in detail for each expense item as they actually occur during the period and are reliably determined when sufficient evidence of these expenses is available.

IV.19. Accounting principles for selling expenses and administrative expenses.

Cost of goods sold: This reflects the actual costs incurred in the process of selling the Company's products, goods, and providing services. Selling expenses include sales staff costs; material and packaging costs; tool and equipment costs; depreciation costs of fixed assets belonging to the sales department; product, goods, and project warranty costs; outsourced service costs (advertising, marketing, transportation, sales commissions); and other cash expenses.

Business management costs: This reflects the general management costs of the entire business. Business management costs include the cost of management staff (salaries, payroll deductions, insurance); office supplies; tools and equipment; depreciation of fixed assets used for management; taxes, fees and charges (business license tax, land rent not eligible for capitalization); provisions for doubtful receivables; outsourced services and other cash expenses belonging to the office department.

Recording principles: Selling expenses and administrative expenses are recognized in the Income Statement according to the matching and accrual principles at the time they are incurred, regardless of when the money is actually paid. Expenses that are not considered reasonable or valid expenses under the Corporate Income Tax Law, but have complete invoices and accounting documents, are still fully recognized as accounting expenses in the period and are adjusted for exclusion when calculating Corporate Income Tax.

IV.20. Principles and methods for recognizing current corporate income tax expense and deferred corporate income tax expense

Corporate income tax expense includes current corporate income tax expense and deferred corporate income tax expense incurred during the year, which serves as the basis for determining the after-tax business results. The company in the current fiscal year.

Current income tax Current income tax is the amount of corporate income tax payable (or refundable) determined based on taxable income and the applicable corporate income tax rate for the year. Taxable income is determined based on accounting profit after adjusting for differences as stipulated by corporate income tax law, including non-deductible expenses, tax-exempt or non-taxable income, losses carried forward as prescribed, and other adjustments.

IV.21. Principles for recognizing earnings per share

Earnings per share are calculated by taking the profit or loss attributable to shareholders who own common stock. The company, after deducting the portion of the Bonus and Welfare Fund set aside during the period, divides the proceeds by the weighted average number of outstanding common shares during the period.

Dilutive earnings per share are calculated by dividing the after-tax profit or loss attributable to shareholders holding common stock of the Company (after adjusting for dividends on convertible preferred stock) by the weighted average number of common shares outstanding during the period and the weighted average number of common shares that would be issued if all potentially dilutive common shares were converted into common stock.

IV.22. Stakeholders

According to accounting standard No. 26 - Information on related parties in a company is as follows:

- (i) Enterprises that control, or are controlled directly or indirectly through one or more intermediaries, or are under the common control of the reporting enterprise (including parent company, subsidiary, and group subsidiaries);
- (ii) Associate companies (as defined in Accounting Standard No. 07 “Accounting for Investments in Associate Companies”);

(iii) Individuals who have direct or indirect voting rights in reporting enterprises that result in significant influence over those enterprises, including close family members of those individuals. Close family members of an individual are those who can influence or be influenced by that individual when dealing with the enterprise, such as: parents, spouse, children, siblings;

(iv) Key management personnel with authority and responsibility for planning, managing and controlling the reporting enterprise's operations, including company leaders, management personnel and close family members of these individuals;

(v) Enterprises in which individuals referred to in case (iii) or case (iv) hold a significant voting stake directly or indirectly, or through which they may exert a substantial influence over the enterprise. This includes enterprises owned by the leaders or principal shareholders of the reporting enterprise and enterprises that share a key management member with the reporting enterprise.

When considering each relationship between the parties involved, attention should be paid to the nature of the relationship, not just its legal form.

IV.23. Principles for presenting assets, revenue, and business results by segment.

The business unit is divided into sections based on business areas.

A business unit is a distinguishable part of a company is involved in the production or supply of individual products or services, a group of related products or services, where this segment has risks and economic benefits different from other business segments.

IV.24. Accounting estimates

The preparation of separate financial statements complies with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and relevant legal regulations concerning the preparation and presentation of separate financial statements. This requires the Board of Directors to make estimates and assumptions affecting the figures for assets, liabilities, and the presentation of contingent liabilities and assets at the end of the financial year, as well as the figures for revenue and expenses throughout the financial year. These estimates and assumptions are regularly assessed based on past experience and other factors, including future assumptions that materially affect the Company's separate financial statements and are deemed reasonable by the Board of Directors.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

V.1. Cash and cash equivalents

Cash and cash equivalents held by the business, but not restricted from use.	30/09/2026	01/01/2026
Cash	113,125,209	260,853,196
Bank deposits	70,230,898	202,604,620
Add	183,356,107	463,457,816

V.2. Accounts receivable from customers

	30/09/2026		01/01/2026	
	Book value	Reserve value	Book value	Reserve value
a. Short-term accounts receivable from customers	7,010,938,025	(6,061,515,384)	7,010,938,025	(6,061,515,384)
Customers buying houses at HTT Tran Phu	1,372,000,100	(1,372,000,100)	1,372,000,100	(1,372,000,100)
Mr. Dao Van Chien (*)	4,053,300,000	(4,053,300,000)	4,053,300,000	(4,053,300,000)
Other customers	1,585,637,925	(636,215,284)	1,585,637,925	(636,215,284)
Add	7,010,938,025	(6,061,515,384)	7,010,938,025	(6,061,515,384)

b. Accounts receivable from related parties

		30/09/2026	01/01/2026
Mr. Dao Van Chien	General Director	4,053,300,000	4,053,300,000
Add		4,053,300,000	4,053,300,000

V.3. Pay the seller in advance.

	30/09/2026		01/01/2026	
	Book value	Reserve value	Book value	Reserve value
a. Prepayment to short-term suppliers	15,351,166,313	(18,951,631,174)	16,566,970,074	(23,890,040,176)
Southern Hanoi Construction Joint Stock Company	1,215,803,761	(1,215,803,761)	1,215,803,761	(1,215,803,761)
Mr. Dao Van Chien (*)	12,370,589,366	(12,370,589,366)	12,370,589,366	(12,370,589,366)
Nhat Minh Investment, Trading and Tourism Joint Stock Company			6,672,904,366	(6,672,904,366)
Other suppliers	1,764,773,186	(3,642,457,683)	(3,692,327,419)	(3,630,742,688)
Add	15,351,166,313	(18,951,631,174)	16,566,970,074	(23,890,040,176)

b. Prepayment to the seller is a related party.

		30/09/2026	01/01/2026
Mr. Dao Van Chien	General Director	Book value	Book value
Add		12,370,589,366	12,370,589,366

V.4. Other receivables

	30/09/2026		01/01/2026	
	Book value	Reserve value	Book value	Reserve value
a. Other short-term receivables	3,509,246,835	(3,276,030,943)	5,532,841,600	(672,979,981)
Advance payment	1,414,231,415	(475,391,421)	1,814,231,415	(372,077,425)
Other receivables	2,095,015,420	(2,800,639,522)	3,718,610,185	(300,902,556)

b. Other long-term receivabl	39,847,490,000	-	39,847,490,000	-
Other receivables (2)	39,847,490,000		39,847,490,000	-
Add	43,356,736,835	(3,276,030,943)	45,380,331,600	(672,979,981)

c. Stakeholders

		30/09/2026	01/01/2026
Mr. Dao Van Chien	General Director	2,095,015,420	2,095,015,420
Add		2,095,015,420	2,095,015,420
			-

(2): Chien Thang Forest Development Co., Ltd. was renamed Phong Minh Construction Co., Ltd. on June 23, 2020. According to the business cooperation contract between Ha Tay Trading Joint Stock Company and Chien Thang Forest Development Co., Ltd. (now renamed Phong Minh Construction Co., Ltd.): Ha Tay Trading Joint Stock Company agrees to contribute to Chien Thang Forest Development Co., Ltd. the amount of 65 billion VND to carry out coordinated forestry planting. Phong Minh Construction Co., Ltd. is headquartered in Nam Danh village, Nam So commune, Lai Chau province."

V.5. Bad debt - Provision for doubtful receivables(See detailed presentation on pages 34-35)

V.6. Inventory

	30/09/2026		01/01/2026	
	Original price	Preventive	Original price	Preventive
Goods	4,084,879,869	(4,084,879,869)	4,954,487,069	(4,954,487,069)
Add	4,084,879,869	(4,084,879,869)	4,954,487,069	(4,954,487,069)

- Value of obsolete, substandard, or unsaleable inventory at the end of the period: VND 4,084,879,869.

The value of inventory used as collateral to secure liabilities at the end of the period: 0 VND.

V.7. Pending costs

	30/09/2026	01/01/2026
Long-term deferred costs	5,244,234,091	5,244,234,091
Costs of repairing fixed assets	5,244,234,091	5,244,234,091
Add	5,244,234,091	5,244,234,091

V.8. Increase or decrease in tangible fixed assets

	VND			
Item	Machinery and equipment	Management device	Other fixed assets	Total
Original price				
Beginning balance	5,965,617,818	50,000,000	38,936,000	6,054,553,818
Ending balance	5,965,617,818	50,000,000	38,936,000	6,054,553,818
Accumulated depreciation				
Beginning balance	5,273,345,728	50,000,000	38,936,000	5,362,281,728
Increase during the period	292,914,530	-	-	292,914,530
Depreciation during the period	292,914,530			292,914,530
Ending balance	5,566,260,258	50,000,000	38,936,000	5,655,196,258
Remaining value				
Beginning balance	692,272,090	-	-	692,272,090
Ending balance	399,357,560	-	-	399,357,560

- The remaining value of tangible fixed assets used as collateral for loans: 0 VND

V.9. Increase or decrease in intangible fixed assets

VND

Item			Management software	Total
Original price				
Beginning balance			167,460,000	167,460,000
Ending balance	-	-	167,460,000	167,460,000
Accumulated depreciation				
Beginning balance			145,613,402	145,613,402
Increase during the period	-	-	12,559,500	12,559,500
Depreciation during the period			12,559,500	12,559,500
Ending balance	-	-	158,172,902	158,172,902
Remaining value				
Beginning balance	-	-	21,846,598	21,846,598
Ending balance	-	-	9,287,098	9,287,098

- The remaining value of the intangible asset pledged as collateral is: 0 VND.

- The original cost of intangible fixed assets at the end of the period, fully depreciated but still in use, is: 0 VND.

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V.10. Increase or decrease in investment properties

Unit of measurement:
VND

Item	Total
Original price	
Beginning balance	59,209,177,206
Ending balance	59,209,177,206
Accumulated depreciation	
Beginning balance	11,966,564,217
Increase during the period	807,715,263
Depreciation during the period	807,715,263
Ending balance	12,774,279,480
Remaining value	
Beginning balance	47,242,612,989
Ending balance	46,434,897,726

- The remaining value at the end of the period of investment properties mortgaged to secure loans: VND 28,496,041,327
- The original cost of investment properties at the end of the period, fully depreciated but still leased or held awaiting appreciation

V.11. Long-term work-in-progress assets

	30/09/2026		01/01/2026	
	Original price	Recoverable value	Original price	Recoverable value
a. Long-term work-in-progress production and business costs				
Trung Van New Urban Area Expansion Project (*)	79,453,592,845	-	79,453,592,845	-
Add	79,453,592,845	-	79,453,592,845	-

(*) The Trung Van New Urban Area Expansion Project in Trung Van Ward, Nam Tu Liem District, Hanoi City, is a joint venture between Hanoi Investment and Construction Joint Stock Company, Ha Tay Trading Joint Stock Company, and Phuc Hung Investment and Construction Joint Stock Company, under Business Cooperation Agreement No. 69/2015/HĐHTĐT dated July 20, 2015. The total investment for the project is VND 2,174,505,000,000, of which Ha Tay Trading Joint Stock Company contributed VND 126 billion. The project's unfinished production and business costs include compensation and land clearance costs. The project has been temporarily suspended since December 31, 2021. However, the company has not yet completed a meeting with the investor to determine the compensation amount it is entitled to, nor has it determined the contingency for losses related to the project.

V.12. Payment to the seller

	30/09/2026	01/01/2026
Hoang Gia Ngoc Security Services Co., Ltd.	352,400,000	352,400,000
Hyundai Thanh Cong Vietnam Elevator Co., Ltd.	835,497,000	835,497,000
You must pay another seller.	84,768,565	78,882,165
Add	1,272,665,565	1,266,779,165

V.13. Buyer pays in advance.

	30/09/2026	01/01/2026
Management Board No. 7 Tran Phu	1,632,100,702	1,562,670,494
Nguyen Van Nha	186,000,000	186,000,000
Other	1,088,022,821	1,010,938,342
Add	2,906,123,523	2,759,608,836

V.14. Taxes and other payments due to the State.

Target	01/01/2026	Amount payable during the period	Amount actually paid during the period	30/09/2026
Add	14,550,960,616	-	2,122,912,600	12,428,048,016

V.15. Costs payable

	30/09/2026	01/01/2026
Short term	15,643,860,620	13,060,274,912
Interest expense payable	15,643,860,620	13,060,274,912
Add	15,643,860,620	13,060,274,912

V.16. Other payments required.

	30/09/2026	01/01/2026
Other short-term payables	8,049,119,690	8,595,248,859
Social insurance	-	-
Accepting deposits/collateral	617,861,092	617,861,092
Other short-term payables	7,431,258,598	7,977,387,767
Management Board of 7 Tran Phu Street (Maintenance Fee)	1,557,144,242	1,557,144,242
Management Board of 89 Phung Hung Street (Maintenance Fee)	5,588,318,437	5,588,318,437
Vietnam Infrastructure Development Investment Company Limited	200,000,000	200,000,000
Other payables and liabilities	85,795,919	631,925,088
Add	8,049,119,690	8,595,248,859

V.17. Loans and financial leases

Item	30/09/2026	During the year		01/01/2026
		Increase	Reduce	
Short-term and long-term loans due to bank (32.2)	8,713,530,429	-	-	8,713,530,429
Orient Commercial Joint Stock Bank, Hanoi branch, Trang An Transaction Office (1)	8,713,530,429			8,713,530,429
Third-party long-term loans (32.3)	20,734,279,030	-	5,000,000,000	25,734,279,030
Ms. Nguyen Thi Nhu Hong (3)	4,121,616,262			4,121,616,262
Mr. Nguyen Duc Dinh - Related Party (2)	16,612,662,768		5,000,000,000	21,612,662,768
Add	29,447,809,459	-	5,000,000,000	34,447,809,459

(1) Orient Commercial Joint Stock Bank - Hanoi branch Credit Agreement No. 0001/2018/HĐTDHM dated January 8, 2018 - Credit limit: VND 15,000,000,000 - Loan term: 12 months - Loan interest rate: Base interest rate + Interest rate margin - Purpose of loan: To supplement capital for the implementation of the mixed-use building project (Commercial and Residential Center) at 89 Phung Hung Street, Ha Dong Ward, Hanoi City. This loan is secured by collateral: 2 individual real estate properties and 4 commercial and office spaces at 7 Tran Phu Street, Ha Dong, Hanoi; 5 commercial spaces belonging to the project at 89 Phung Hung Street, Ha Dong, Hanoi. The outstanding loan balance as of September 30, 2026 is: VND 8,713,530,429. As of September 30, 2026, this loan is overdue. The company is currently working with the bank to extend the payment period.

(2) Mr. Nguyen Duc Dinh This loan was transferred from the Vietnam Bank for Agriculture and Rural Development to Mr. Nguyen Duc Dinh under Debt Purchase Agreement No. 112025 dated November 7, 2025, between Mr. Nguyen Duc Dinh and the Vietnam Bank for Agriculture and Rural Development. The amount is 21,612,662,768 VND (of which the principal loan is 14,854,456,000 VND; the remaining interest payable is 6,758,206,768 VND). The loan to Mr. Dinh has a term of 3 years and an interest rate of 10% per year. The collateral consists of the land use rights for service and office spaces at addresses 201 - 2nd floor; 401, 402 - 4th floor; and 302 - 3rd floor - of the mixed-use commercial and residential building, No. 89 Phung Hung Street, Ha Dong District, Hanoi.

(3) Ms. Nguyen Thi Nhu Hong

Loan from Ms. Nguyen Thi Nhu Hong under Loan Agreement No. 01/01/2023/HDVV dated January 2, 2023: Loan amount: VND 12,224,888,662; Loan term: 2 years; Interest rate: 10%/year. Collateral: Building 3B-01, commercial center and transaction office, 624.7m², located in the multi-purpose commercial and residential building at plot No. 370, map sheet No. 51-57, at No. 7 Tran Phu Street, Ha Dong, Hanoi. - Outstanding loan balance as of September 30, 2026: VND 4,121,616,262

V.18. Equity (continued)

2. Capital transactions with owners and dividend distribution, profit sharing.

Owner's equity contribution

Initial capital contribution

Ending capital contribution

Dividends, distributed profits

3. Stocks

Number of shares registered for issuance

Number of shares sold to the public

Common stock

Number of outstanding shares

Common stock

Par value of outstanding shares: Vietnamese Dong/share.

4. Corporate funds

Development Investment Fund

Add

	Quý 3 năm 2026	Đầu năm 2026
	200,000,000,000	200,000,000,000
	200,000,000,000	200,000,000,000
	30/09/2026	01/01/2026
	20,000,000	20,000,000
	20,000,000	20,000,000
	20,000,000	20,000,000
	20,000,000	20,000,000
	20,000,000	20,000,000
	10,000	10,000
	30/09/2026	01/01/2026
	21,265,468	21,265,468
	21,265,468	21,265,468

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF INCOME

VI.1 Total revenue from sales and services

Revenue from providing services

Add

	Quý 3 năm 2026	Đầu năm 2026
	4,873,779,916	3,755,047,765
	4,873,779,916	3,755,047,765

VI.2. Cost of goods sold

Cost of goods sold and services rendered

Add

	Quý 3 năm 2026	Đầu năm 2026
	2,432,708,240	2,915,369,456
	2,432,708,240	2,915,369,456

VI.3. Financial operating revenue

Interest on time deposits and demand deposits.

Add

	Quý 3 năm 2026	Đầu năm 2026
	46,910	19,175
	46,910	19,175

VI.4. Financial costs

	Quý 3 năm 2026	Đầu năm 2026
Borrowing costs	2,583,585,708	2,120,139,030
Add	2,583,585,708	2,120,139,030

VI.5. Business management costs

	Quý 3 năm 2026	Đầu năm 2026
Management staff costs	3,020,602,342	2,056,487,602
Material costs, management costs, tools and equipment.		
Office supplies costs		
Depreciation cost of fixed assets	307,853,454	211,725,970
Taxes, fees and charges	359,700	21,440,000
Provision for doubtful receivables		
Provision/(Reversal) of provision for business restructuring		
Provision/(Reversal) provision for high-risk contracts		
Provision/(Reversal) provision for severance pay		
Outsourced service costs	279,655,185	14,870,151
Other monetary expenses	44,800,000	202,614,317
Add	3,653,965,881	2,507,138,040

VI.6. Other income

	Quý 3 năm 2026	Đầu năm 2026
Other income		500,000,000
Add	-	500,000,000

VI.7. Other expenses

	Quý 3 năm 2026	Đầu năm 2026
Other expenses	48,305,278	590,547,845
Add	48,305,278	590,547,845

VI.8. Production and business costs by element

	Quý 3 năm 2026	Đầu năm 2026
Cost of raw materials and supplies	1,626,047,877	4,840,522
Labor costs	3,020,602,342	2,056,487,602
Depreciation cost of fixed assets	1,115,568,717	1,036,300,812
Outsourced service costs	279,655,185	31,469,629
Contingency costs	-	160,576,156
Other expenses in cash	44,800,000	42,038,161
Add	6,086,674,121	3,331,712,882

VI.9. Current corporate income tax expense

	Quý 3 năm 2026	Đầu năm 2026
Total accounting profit before corporate income tax	1,155,261,719	(3,878,127,431)
Taxable income under the Corporate Income Tax Law	1,155,261,719	-
Corporate income tax on business activities is subject to the standard tax rate of 20%.	231,052,344	-

VI.10. Earnings per share

	Quý 3 năm 2026	Đầu năm 2026
Accounting profit after corporate income tax	1,155,261,719	(3,880,676,231)
Upward or (downward) adjustments	-	-
Upward adjustments	-	-
Downward adjustments	-	-
Profits distributed to shareholders holding common stock.	1,155,261,719	(3,880,676,231)
Average number of outstanding common shares during the period	20,000,000	20,000,000
Earnings per share	57.8	(194.0)

VII. OBJECTIVES AND POLICIES FOR FINANCIAL RISK MANAGEMENT

The company is subject to financial risks arising from its business and investment activities, including market risk, credit risk, and liquidity risk. The Board of Directors regularly monitors and implements appropriate management measures to mitigate the adverse impacts of these risks.

VII.1. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate due to changes in market prices.

1.1. Interest Rate Risk

Interest rate risk arises primarily from the Company's loans and interest-bearing deposits. The Company manages this risk by monitoring market interest rate developments, balancing its capital structure, and maintaining appropriate solvency.

1.2. Foreign exchange risk

Foreign exchange risk arises from the Company's transactions and balances denominated in foreign currencies. Exchange rate fluctuations can affect the value of monetary items and the Company's business performance. and expenses, and controlling foreign currency-denominated items to limit the impact of exchange rate fluctuations on business operations.

As of the end of the accounting period, the Company did not use any derivative financial instruments to hedge against exchange

1.3. Stock Price Risk

Listed and unlisted stocks are managed byThe holding company is affected by market risks arising from uncertainty about the future value of the invested stock. The company manages the risk of stock price fluctuations by setting investment limits. The company's Board of Directors also reviews and approves investment decisions in the stock.

1.4. Real Estate Risks

The company has identified the following risks associated with its real estate portfolio: (i) potential increases in development project costs due to planning delays. The company employs consultants specializing in the specific planning requirements within the project scope to mitigate potential planning risks; (ii) risk to the fair value of the real estate portfolio due to market and buyer fundamentals.

VII. OBJECTIVES AND POLICIES FOR FINANCIAL RISK MANAGEMENT (continued)

VII.2. Credit risk

Credit risk arises from the possibility that customers, partners, or financial institutions may not fully fulfill their payment obligations as agreed. The company manages this risk by assessing the financial capacity of customers, regularly monitoring accounts receivable, and maintaining deposits at reputable credit institutions.

VII.3. Liquidity risk

Liquidity risk arises when the Company lacks sufficient financial resources to meet its payment obligations when due. This risk primarily relates to the timing mismatch between cash inflows from financial assets and payment obligations. The Company manages liquidity risk by maintaining adequate cash and cash equivalents, and by regularly monitoring cash flow and capital utilization plans to ensure the ability to meet financial obligations when due. The Board of Directors assesses that the Company has sufficient access to funding sources and maintains existing credit lines to meet future working capital needs and payment obligations.

VII.4. Legal and compliance risks:

The company manages legal and compliance risks by regularly updating its knowledge of legal regulations, reviewing compliance, and implementing appropriate control measures to mitigate potential risks.

IX. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF CASH FLOW

No additional information needs to be presented in the cash flow statement.

X. OTHER INFORMATION

X.1. Contingent liabilities, commitments, and other financial information.

As of September 30, 2026, the Company has no contingent liabilities or significant financial commitments that need to be disclosed.

X.2. Events occurring after the end date accounting period

No material events occurring after the end of the accounting year from June 30, 2026, until the date of approval of this Explanatory Notes require adjustments to the figures or disclosure of information in the Company's Financial Statements.

X.3. Transactions and balances with related parties

X.3. a. Income of key management members of the Company

Key management members include: members of the Board of Directors, the General Management Board, and the Chief Accountant. Individuals related to key management members are close family members of those key management members.

X.3. b.1 Transactions arising with related parties

Stakeholders	Position	Income characteristics	Amount	-
1. Board of Directors and Supervisory Board			363,359,084	-
Mr. Dao Van Chien	Chairman of the Board and CEO	Salary	159,392,751	
Mr. Nguyen Duc Dinh	Board Member and Deputy General	Salary	136,286,561	
Mr. Dong Van Toa	Board Member	Salary	12,796,875	
Ms. Nguyen Thi Nhu Hon	Board Member	Salary	13,422,670	
Nguyen Thi Phuong	Head of the Superviso	Salary	13,875,227	
Dong Quang Huy	Supervisory Board Me	Salary	14,788,125	
Tran Phan Quang	Supervisory Board Me	Salary	12,796,875	

X.5. 2. Applying retrospective changes to accounting policies/accounting estimates and errors.

The company has applied Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance guiding the accounting regime for enterprises. However, in the company's financial statements, there are no indicators that require classification, presentation, and explanation in the financial statements.

X.6. Information regarding ongoing operations: The company will continue to operate in the future.

Creator

Chief Accountant




Nguyen Thi Phuong

Nguyen Ngoc Hai



Manager

Dao Van Chien