HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY

REVIEWED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

Hanoi - August 2026

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STATEMENT OF THE EXECUTIVE BOARD

The Executive Board of HUDLAND Real Estate Investment and Development Joint Stock Company presents this report together with the Company's reviewed interim financial statements for the period ended 30th June 2026.

THE COMPANY

HUDLAND Real Estate Investment and Development Joint Stock Company (hereinafter referred to as the "Company") was established under the Enterprise Registration Certificate for Joint Stock Company No. 0102340326, initially issued by the Department of Planning and Investment of Hanoi (now the Department of Finance of Hanoi) on 10 August 2007, as amended from time to time, with the 9th amendment dated 23 July 2025 being made in relation to an increase in the Company's charter capital.

The Company's English name is HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY. Its abbreviated name is HUDLAND., JSC.

According to the 9th amended Enterprise Registration Certificate dated 23 July 2025, the Company's charter capital is VND 549,999,610,000 *(In words: Five hundred and forty-nine billion, nine hundred and ninety-nine million, six hundred and ten thousand Vietnamese dong)*.

The Company's shares are currently listed on the Hanoi Stock Exchange, with the stock code HLD.

The Company's head office is located at: 12th Floor, HUDLAND TOWER Building, Lot ACC7, Linh Dam General Service Area, Dinh Cong Ward, Hanoi, Vietnam.

BOARD OF MANAGEMENT, AUDIT COMMITTEE AND BOARD OF DIRECTORS

Members of the Board of Management, Audit Committee and the Board of Directors who held the Company during the period and at the date of this report are as follows:

Board of Management	
Mr. Pham Cao Son	Chairman
Mr. Nguyen Thanh Tu	Member
Mr. Vu Tuan Linh	Member
Mrs. Dong Thi Cuc	Independent Member of the Board of Management
Mrs. Tran Thi Hai Ly	Member
Audit Committee	
Mrs. Dong Thi Cuc	Chairwoman
Mrs. Tran Thi Hai Ly	Member
Board of Directors	
Mr. Vu Tuan Linh	Director
Mr. Nguyen Nam Cuong	Deputy Director
Mr. Tran Dung Sy	Deputy Director

SUBSEQUENT EVENTS

According to the Executive Board, in all material respects, there have been no other significant events occurring after the balance sheet date, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the interim financial statements for the period ended 30th June 2026.

AUDITORS

The Company's interim financial statements for the period ended 30th June 2026 have been reviewed by CPA VIETNAM Auditing Company limited - A Member Firm of INPACT.

STATEMENT OF THE EXECUTIVE BOARD (CONTINUED)

RESPONSIBILITY OF THE EXECUTIVE BOARD

The Company's Executive Board is responsible for preparing the interim financial statements, which give a true and fair view of the financial position of the Company as at 30/6/2026 as well as of its interim income and cash flows statements for the period then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of interim financial statements. In preparing these interim financial statements, the Executive Board is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Corporation are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Financial Statements;
- Design and implement effectively the internal control system in order to ensure that the preparation and presentation of the Interim Financial Statements are free from material misstatements due to frauds or errors.
- Prepare the Interim Financial Statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate.

The Executive Board is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the interim financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the interim financial statements. The Executive Board is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Executive Board confirms that the Company has complied with the above requirements in preparing the Interim Financial Statements.

For and on behalf of the Executive Board,

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN HUDLAND

Pham Cao Son
Chairman
Hanoi, 10 August 2026

CPA VIETNAM
CPA VIETNAM AUDITING COMPANY LIMITED
Head Office in Hanoi:
8th floor, VG Building, No. 235 Nguyen Trai Str.,
Thanh Xuan Dist., Hanoi, Vietnam
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INPACT MEMBER

No. 144/2026/BCSX-CPA VIETNAM-NV3

REVIEW REPORT OF THE INTERIM FINANCIAL STATEMENTS

To: **Shareholders**
Board of Management, Audit Committee and Board of Directors
HUDLAND Real Estate Investment and Development Joint Stock Company

We have reviewed the accompanying financial statements of HUDLAND Real Estate Investment and Development Joint Stock Company as set out on page 05 to page 35, prepared on 10th August 2026 including the Interim Statement of Financial Position as at 30th June 2026, and the Interim Income Statement, and Interim Cash flows Statement for the period then ended, and Notes to the Interim Financial Statements.

Responsibility of the Executive Board

The Company's Executive Board is responsible for the true and fair preparation and presentation of these Interim Financial Statements in compliance with Vietnamese Accounting Standards, Vietnamese Accounting System and the statutory requirements relevant to the preparation and presentation of the Interim Financial Statements, and for the internal control as the Executive Board determines is necessary to enable the preparation of Interim Financial Statements that are free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the Interim Financial Statements based on our review. We conducted our review in accordance with Vietnam Standards on Review Engagements No. 2410 - Review of Interim Financial Information performed by the Independent Auditor of the Entity.

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

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Statements, in all material respects, does not give a true and fair view of the financial position of the Company as at 30 June 2026 and the results of operations and its cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

M.S.D.N: 0101917917
CÔNG TY TNHH KIỂM TOÁN CPA VIETNAM
THÀNH PHỐ HÀ NỘI - VIỆT NAM

Bui Thi Thuy
Deputy General Director
Audit Practising Registration Certificate
No: 0580-2023-137-1
Authorised paper No. 04/2026/UQ-CPA VIETNAM dated 02 June 2026 of Chairman
For and on behalf of
CPA VIETNAM AUDITING COMPANY LIMITED
A Member Firm of INPACT
Hanoi, 10 August 2026

HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY
12th Floor, HUDLAND TOWER Building, Lot ACC7,
Linh Dam General Service Area, Dinh Cong Ward, Hanoi

Form B01a - DN
Issued under Circular No. 99/2025/TT- BTC
October 27, 2025 of the Ministry of Finance

INTERIM STATEMENT OF FINANCIAL POSITION
As at 30/6/2026

ASSETS		Code	Note	30/06/2026 VND	01/01/2026 VND
A -	**CURRENT ASSETS (100=110+120+130+140+150+160)**	**100**		**2,561,024,179,433**	**2,620,396,136,861**
	Cash and cash equivalents	**110**	5.1	**293,822,838,757**	**269,858,567,219**
1.	Cash	111		167,722,838,757	261,858,567,219
2.	Cash equivalents	112		126,100,000,000	8,000,000,000
II.	**Short - term financial investments**	**120**		-	**9,601,000,000**
3.	Short-term Held-to-maturity investments	123	5.2	-	9,601,000,000
III.	**Short- term receivables**	**130**		**101,038,253,569**	**160,309,940,412**
1.	Short-term receivables from customers	131	5.3	73,482,195,806	112,408,885,015
2.	Prepayments to sellers in short-term	132	5.4	25,794,995,468	46,002,956,046
5.	Other short-term receivables	135	5.5	1,761,062,295	1,898,099,351
IV.	**Inventories**	**140**		**2,163,097,234,006**	**2,168,533,248,057**
1.	Inventories	141	5.6	2,163,097,234,006	2,168,533,248,057
V.	**Short-term biological assets**	**150**		-	-
VI.	**Other current assets**	**160**		**3,065,853,101**	**12,093,381,173**
2.	Deductible value added tax	162		3,065,853,101	12,093,381,173
B -	**NON-CURRENT ASSETS (200=210+220+230+240+250+260+270)**	**200**		**80,565,470,316**	**87,415,099,674**
I.	**Long-term receivables**	**210**		-	-
II.	**Fixed assets**	**220**		**23,919,263,382**	**25,350,697,134**
1.	Tangible fixed assets	221	5.7	23,919,263,382	25,350,697,134
	- Historical costs	*222*		*74,058,854,366*	*73,907,516,426*
	- Accumulated depreciation	*223*		*(50,139,590,984)*	*(48,556,819,292)*
3.	Intangible fixed assets	227	5.8	-	-
	- Historical costs	*228*		*200,000,000*	*200,000,000*
	- Accumulated amortization	*229*		*(200,000,000)*	*(200,000,000)*
III.	**Long-term biological assets**	**230**		-	-
III.	**Investment properties**	**240**	5.9	**53,033,160,454**	**54,822,866,506**
1.	Historical costs	241		96,055,631,848	96,055,631,848
2.	Accumulated depreciation	242		(43,022,471,394)	(41,232,765,342)
IV.	**Long-term assets in progress**	**250**		**2,844,877,337**	**6,348,244,739**
2.	Construction in progress	252	5.10	2,844,877,337	6,348,244,739
V.	**Long-term financial investments**	**260**		-	-
VI.	**Other non-current assets**	**270**		**768,169,143**	**893,291,295**
1.	Long-term deferred expenses	271	5.11	768,169,143	893,291,295
	TOTAL ASSETS (280 = 100 + 200)	270		**2,641,589,649,749**	**2,707,811,236,535**

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

As at 30/6/2026

RESOURCES		Code	Note	30/06/2026 VND	01/01/2026 VND
C-	**LIABILITIES (300=310+330)**	**300**		**1,988,621,961,240**	**2,029,362,498,830**
I.	**Short-term liabilities**	**310**		**946,690,341,223**	**1,094,911,667,496**
1.	Short-term trade payables	311	5.12	19,103,958,337	16,255,782,698
2.	Short-term prepayments from customers	312	5.13	239,445,564,939	39,686,648,996
3.	Dividends and profits payable	313	5.14	27,767,559,520	222,499,500
4.	Short-term Taxes and other payables to the State budget	314	5.15	8,846,636,786	60,558,953,707
5.	Payables to employees	315		2,189,322,458	10,855,304,250
6.	Short-term accrued expenses	316	5.16	84,551,922,959	49,545,223,929
9.	Short-term deferred revenue	319	5.17	1,324,528,876	1,418,397,188
10.	Other short-term payables	320	5.18	8,905,311,806	90,597,946,487
11.	Short-term borrowings and finance lease liabilities	321	5.19	540,210,404,119	810,150,924,658
13.	Bonus and welfare funds	323		14,345,131,423	15,619,986,083
II.	**Long-term liabilities**	**330**		**1,041,931,620,017**	**934,450,831,334**
9.	Long-term borrowings and finance lease liabilities	339	5.19	1,041,931,620,017	934,450,831,334
D-	**OWNERS' EQUITY**	**400**	**5.20**	**652,967,688,509**	**678,448,737,705**
1.	Contributed capital	411		549,999,610,000	549,999,610,000
	- *Ordinary shares with voting rights*	*411a*		*549,999,610,000*	*549,999,610,000*
2.	Capital surplus	412		(378,200,000)	(378,200,000)
8.	Development and investment funds	418		80,832,092,113	80,832,092,113
10.	Undistributed profit after tax	420		22,514,186,396	47,995,235,592
	- *Undistributed profit after tax brought forward*	*420a*		*3,585,254,117*	*29,024,927,410*
	- *Undistributed profit after tax for the current period*	*420b*		*18,928,932,279*	*18,970,308,182*
TOTAL RESOURCES (440 = 300 + 400)		**440**		**2,641,589,649,749**	**2,707,811,236,535**

Hanoi, 10 August 2026

Preparer	Person in charge of accounting	Chairman
Nguyen Anh Tu	Nguyen Hong Nhung	Pham Cao Son

M.S.D.N:0102340326-C.T.C.P. CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN HUDLAND P.ĐỊNH CÔNG - T.P HÀ NỘI

HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY
12th Floor, HUDLAND TOWER Building, Lot ACC7,
Linh Dam General Service Area, Dinh Cong Ward, Hanoi

Form B02a - DN
Issued under Circular No. 99/2025/TT- BTC
October 27, 2025 of the Ministry of Finance

INTERIM INCOME STATEMENT

For the period ended 30 June 2026

	ITEMS	Code	Note	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
1.	Revenues from sales and services rendered	01	6.1	279,005,373,095	13,334,388,799
2.	Revenue deductions	02		-	-
3.	Net revenue from sales and services rendered (10 = 01-02)	10	6.1	279,005,373,095	13,334,388,799
4.	Cost of goods and services	11	6.2	189,650,070,038	8,163,983,656
5.	**Gross revenue from sales and services rendered (20 = 10-11)**	**20**		**89,355,303,057**	**5,170,405,143**
	Gain/(loss) on sale and disposal of investment properties	21		-	-
6.	Financial income	22	6.3	3,975,696,223	295,285,944
7.	Financial expenses	23	6.4	29,235,373,588	750,202,646
	In which: Interest expenses	*24*		*29,235,373,588*	*750,202,646*
8.	Selling expenses	26	6.5	2,210,941,131	399,371,819
9.	General and administrative expenses	27	6.5	25,619,361,950	851,429,274
10.	**Net profits from operating activities {30 = 20+21+22-(23+25+26)}**	**30**		**36,265,322,611**	**3,464,687,348**
11.	Other income	31	6.6	136,393,480	81,534,964
12.	Other expenses	32	6.6	9,966,580,034	2,544,891
13.	**Other profits (40 = 31-32)**	**40**	**6.6**	**(9,830,186,554)**	**78,990,073**
14.	**Total net profit before tax (50 = 30 + 40)**	**50**		**26,435,136,057**	**3,543,677,421**
15.	Current corporate income tax expenses	51	6.7	7,506,203,778	620,384,186
16.	Deferred corporate income tax expenses	52		-	-
17.	**Profits after corporate income tax (60 = 50-51-52)**	**60**		**18,928,932,279**	**2,923,293,235**
19.	**Basic earnings per share**	**70**	6.8	344	57

Hanoi, 10 August 2026

Preparer	Person in charge of accounting	Chairman
Nguyen Anh Tu	Nguyen Hong Nhung	Pham Cao Son

M.S.D.N: 0102340326-C.T.C.P * CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN HUDLAND * P. ĐỊNH CÔNG - T.P HÀ N

HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY
12th Floor, HUDLAND TOWER Building, Lot ACC7,
Linh Dam General Service Area, Dinh Cong Ward, Hanoi

Form B03a - DN
Issued under Circular No. 99/2025/TT- BTC
October 27, 2025 of the Ministry of Finance

INTERIM CASH FLOW STATEMENT

(Direct method)

For the period ended 30 June 2026

ITEMS	Code	Note	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
I. Cash flows from operating activities				
1. Proceeds from sales and services rendered and other revenues	01		460,428,365,424	17,323,380,571
2. Expenditures paid to suppliers	02		(112,621,910,195)	(173,474,138,756)
3. Expenditures paid to employees	03		(18,641,007,233)	(14,166,352,512)
4. Borrowing costs paid	04		(67,618,711,756)	(29,174,006,032)
5. Paid corporate income tax	05		(5,898,057,680)	(782,072,333)
6. Other proceeds from operating activities	06		22,046,795,605	45,300,654,483
7. Other expenditures on operating activities	07		(88,735,281,401)	(832,976,752,103)
Net cash flows from operating activities	***20***		***188,960,192,764***	***(987,949,286,682)***
II. Cash flows from investing activities				
1. Proceeds from disposal or transfer of fixed assets and other long-term assets	21		(1,525,435,486)	-
4. Proceeds from lending or repurchase of debt instruments from other entities	24		9,601,000,000	-
7. Proceeds from interests, dividends and distributed profits	27		3,985,866,086	123,712,992
Net cash flows from investing activities	***30***		***12,061,430,600***	***123,712,992***
III. Cash flows from financial activities				
1. Proceeds from issuance of shares and receipt of contributed capital	31		-	234,000,000,000
3. Proceeds from borrowings	33		160,224,162,580	925,879,030,406
4. Repayment of principal	34		(322,683,894,436)	(10,431,621,950)
6. Dividends and profits paid to owners	36		(14,597,619,970)	-
Net cash flows from financial activities	***40***		***(177,057,351,826)***	***1,149,447,408,456***
Net cash flows during the period (50 = 20+30+40)	**50**		**23,964,271,538**	**161,621,834,766**
Cash and cash equivalents at the beginning of the period	**60**	**5.1**	**269,858,567,219**	**28,483,991,638**
Effect of exchange rate fluctuations	61		-	-
Cash and cash equivalents at the end of the period (70 = 50+60+61)	**70**	**5.1**	**293,822,838,757**	**190,105,826,404**

Hanoi, 10 August 2026

Preparer	Person in charge of accounting	Chairman
Nguyen Anh Tu	Nguyen Hong Nhung	Pham Cao Son

M.S.D.N: 0102340326-C.T.C.P. CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN HUDLAND P. ĐỊNH CÔNG - T.P HÀ NỘI

NOTES TO THE INTERIM FINANCIAL STATEMENTS
For the period ended 30 June 2026

1. COMPANY INFORMATION

1.1 Structure of ownership

HUDLAND Real Estate Investment and Development Joint Stock Company (hereinafter referred to as the "Company") was established under the Enterprise Registration Certificate for Joint Stock Company No. 0102340326, initially issued by the Department of Planning and Investment of Hanoi (now the Department of Finance of Hanoi) on 10 August 2007, as amended from time to time, with the 9th amendment dated 23 July 2025 being made in relation to an increase in the Company's charter capital.

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The Company's shares are currently listed on the Hanoi Stock Exchange, with the stock code HLD.

The Company's head office is located at: 12th Floor, HUDLAND TOWER Building, Lot ACC7, Linh Dam General Service Area, Dinh Cong Ward, Hanoi, Vietnam.

The total number of the Company's employees as at 30/6/2026 is 58 people (as at 31/12/2025 is 56 people).

1.2 Operating industries and principal activities

- Real estate business, involving the ownership, use or lease of real estate and land use rights;
  Details: Real estate business.
- Architectural and related technical consultancy activities;
  Details: Consultancy on investment in the construction of residential buildings and urban technical infrastructure works; project management of construction works.
- Other specialized construction activities;
- Installation of other construction systems;
- Building completion and finishing;
- Demolition;
- Site preparation;
- Electrical installation;
- Wholesale of other machinery, equipment and machinery parts;
- Restaurants and mobile food service activities;
- Beverage service activities;
- Rental of sports and recreational equipment;
- Other business support service activities not elsewhere classified;
- Construction of residential buildings;
- Construction of non-residential buildings;
- Activities of amusement parks and theme parks;
- Construction of other civil engineering works;
- Construction of utility projects;
- Construction of water supply and sewerage works;
- Construction of telecommunications and communication works;

1.2 Operating industries and principal activities (Continued)

- Construction of other public utility works;
- Installation of water supply and drainage systems, heating and air-conditioning systems;
- Other food service activities;
- Sports and recreation education;
- Activities of sports clubs;
- Retail sale of sports equipment and sporting goods;
- Retail intermediary service activities;
- Other amusement and recreation activities;;
- Wholesale of other construction materials and installation equipment;
- Retail sale of beverages;
- Spa and sauna services;
- Landscape service activities;
- Hotels and similar accommodation./.

The Company's main activities during the period were investment in and development of real estate projects and real estate business in the form of sales and leasing, etc.

1.3 Normal operating cycle

The Company's normal operating cycle is 12 months.

1.4 Statement of information comparability on the Interim Financial Statements

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the enterprise accounting regime. This Circular supersedes the enterprise accounting regime issued under Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance. Circular No. 99/2025/TT-BTC applies to financial years beginning on or after 1 January 2026.

The Company has applied the guidance of Circular No. 99/2025/TT-BTC from 1 January 2026. Where the application of this Circular results in changes to the presentation of the financial statements, the Company will restate or reclassify the comparative figures in accordance with the applicable regulations. Accordingly, the accounting information and figures presented in the interim separate financial statements are comparable, as they have been calculated and presented consistently.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

2.1 Fiscal year

The Company's fiscal year applicable for the preparation of its financial statements starts on 1st January and ends on 31st December of solar year.

The Company's financial statements are prepared for the 6-month period from 1 January to 30 June.

2.2 Accounting currency

The accompanying interim financial statements are expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting System

The Company applies the Vietnamese Accounting Standards for Enterprises promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Minister of Finance.

3.2 Statements for the compliance with Accounting Standards and System

The Executive Board ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued to guide the preparation and presentation of the Interim Financial Statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Below are the major accounting policies adopted by the Company in the preparation of the Interim Financial Statements:

Basis of preparation of the Interim Financial Statements

The attached interim financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of interim financial statements.

The accompanying interim financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdiction other than Vietnam.

Accounting estimates

The preparation of the financial statements in compliance with Vietnamese Accounting Standards, the prevailing Vietnamese accounting regime and relevant statutory regulations relating to the preparation and presentation of financial statements requires the Executive Board to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the reporting date, as well as the reported amounts of revenue and expenses throughout the reporting period. Actual results may differ from these estimates and assumptions.

Cash and cash equivalents

Cash: Comprises cash on hand and demand deposits.

<u>Cash equivalents</u>

These comprise short-term investments and term deposits with a recovery or maturity period of no more than three months from the date of investment, which are readily convertible into a known amount of cash and are subject to an insignificant risk of changes in value at the reporting date.

Held-to-maturity investments

Held to maturity investments are those that the Company has intention and ability to hold until maturity. Held to maturity investments includes: term bank deposits with original maturities of more than 3 months, Valuable papers (including treasury bills and promissory notes), held-to-maturity loans for the purpose of earning periodic interest and other held-to-maturity investments.

Held-to-maturity investments are recognized from the date of purchase and initially measured at purchase price and transaction costs directly attributable to the acquisition of the investments. Subsequent to initial recognition, held-to-maturity investments are measured at their carrying amounts, comprising principal and accrued interest up to the reporting date, less any allowance for impairment losses.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Held-to-maturity investments (Continued)

Interest income from held-to-maturity investments after the date of purchase is recognized in the Statement of Income on an accrual basis. Interest accrued before the Company acquired the investments is deducted from the purchase price at the date of purchase.

Allowance for held-to-maturity investments is recognized in accordance with prevailing accounting regulations.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions.

The cost of inventories is determined using the specific identification method..

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling and distribution.

The Company's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the historical cost of inventories.

Tangible fixed assets and Depreciation

Tangible fixed assets are stated at history cost less accumulated depreciation. The historical costs of tangible fixed assets include all the expenses paid by the Company to acquire the assets up to the date when the assets are ready for use and capable of operating in the manner intended by the Company.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful lives are as follows:

	Depreciation period (Years)
Buildings, structures	07 - 25
Machinery and equipment	05 - 07
Office equipment	05
Motor vehicles	07

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Intangible fixed assets and Amortization

The Company's intangible fixed assets comprise accounting software, which is stated at cost less accumulated amortization.

The historical cost of intangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date when the assets are ready for use and capable of operating in the manner intended by the Company.

Computer software is amortized using the straight-line method over its estimated useful life of 3 years.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investment properties

Investment properties include land use rights and buildings, structures held by the Company for the purpose of earning rentals or awaiting higher price, which is stated at cost less accumulated depreciation. The cost of self-constructed investment properties is the final construction cost or the directly attributable costs of the investment properties.

Leased investment properties are depreciated using the straight-line method over their estimated useful lives. The depreciation periods are as follows:

	Depreciation period
	Years
Buildings, structures	10 - 25

Disposal: Gains or losses arising from the disposal of investment properties are determined as the difference between the net proceeds from disposal and the carrying amount of the investment properties, and are recognized as income or expenses in the Income Statement.

Deferred expenses

Deferred expenses comprise costs actually incurred that relate to the business operations of multiple accounting periods and are subsequently allocated to the operating expenses of the relevant accounting periods.

Deferred expenses are recognized at cost and classified as current and non-current in the Statement of Financial Position based on the allocation period of each expense item.

Deferred expenses are allocated using the straight-line method over their estimated useful lives, but for no longer than three years.

Construction in progress

Assets under construction for production, rental, administrative or other purposes are recognized at cost. Such cost comprises service costs and related borrowing costs in accordance with the Company's accounting policies. Depreciation of these assets is applied on the same basis as for other assets, commencing when the assets are in the location and condition necessary for them to be capable of operating in the manner intended by the Company.

Payables

The account payables are monitored in details by payable terms, payable parties and other factors depending on the Company's management requirement.

The account payables include payables as trade payables, loans payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than amount to be paid. They are classified as follows:

- Trade payables: reflect payables of commercial nature arising from the purchase of goods, services, or assets of which the seller is an independent entity with the Company.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

Dividends and profit payables

Dividends are recognized as liabilities in the interim Statement of Financial Position upon approval by the General Meeting of Shareholders.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Borrowings and finance lease liabilities

Borrowings and finance lease liabilities include borrowings, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.
The Company monitors borrowings amounts and financial liabilities in details by each type and classifies them into short-term and long-term according to repayment term.
Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a separate loan for investment, construction or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Recognition and capitalization of Borrowing costs

All other borrowing costs are recognised in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period but not actually paid to ensure that when these expenses actually occur, they will not have a significant influence on operating expenses based on matching principle between income and expenses.
The Company recognizes Accrued expenses as follows: Labour costs, materials and fuel: Accrued based on estimated costs according to the budget, on the basis of the completed work volume.

Deferred revenue

Deferred revenue comprises revenue received in advance, such as amounts received in advance from customers for one or more accounting periods in respect of property rentals.
Deferred revenue is determined and recognized as revenue in each accounting period in accordance with the rental period.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.
Undistributed profit is determined based on the Company's profit after corporate income tax and the Company's profit distribution.
The Company's profit after tax is appropriated for dividends to shareholders upon approval by the General Meeting of Shareholders at the Company's Annual General Meeting and after the appropriation of reserve funds in accordance with the Company's Charter.

Revenue and other income

Revenue from services

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) The amount of revenue can be measured reliably;

(b) It is probable that the economic benefits associated with the transaction will flow to the Company;

(c) Identify the completed work as at the balance sheet date; and

(d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Interest income from bank deposits is recognized on an accrual basis, based on the balances of the deposit accounts and the applicable interest rates.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue from the sale of real estate

The Company's revenue from sale of real estate is recognized when it satisfies all following conditions:

- The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer.
- The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate.
- The amount of revenue can be measured reliably.
- It is probable that the economic benefits associated with the transaction will flow to the Company.
- The costs incurred in respect of the transaction can be measured reliably.

Revenue of operating lease

Revenue of operating lease is recognized on a straight-line basis over the lease term. Rental payments received in advance of many periods are recognized to revenue in accordance with the lease term.

Cost of goods sold

Cost of sales comprises the cost of services and investment properties sold during the period (including depreciation expenses, repair and maintenance expenses, operating lease expenses for investment properties, and expenses related to the sale or disposal of investment properties), which are recognized in accordance with the revenue recognized during the period.

Direct material costs consumed in excess of normal levels, and fixed labour and production overhead costs that are not allocated to the cost of products are recognized immediately as cost of sales (after deducting any compensation received, if any), even when the products or goods have not yet been determined to have been sold.

Current corporate income tax expense

Corporate income tax expenses (or corporate income tax income): is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a period.

Current income tax expenses: are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period.

Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.

The Company applies a corporate income tax rate of 20% to income from real estate business activities and ordinary production and business activities, and a rate of 10% to income from low-income housing projects.

The determination of the Company's income tax is based on current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the examination results of the competent tax authorities.

Basic earnings per share

Basic earnings per share is calculated by dividing net profit loss) after tax for the year attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Related parties

A party is considered a related party of the Corporation in case that party is able to control the Corporation or to cause material effects on the financial decisions as well as the operations of the Corporation. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of relationship is focused more than its legal form.

Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Executive Board considers that the Company operates in a single business segment, namely investment in and development of real estate projects. Accordingly, all revenue, expenses, assets and liabilities of the Company relate solely to this business segment. The Company also operates in a single geographical segment, namely Vietnam. Therefore, the Company does not prepare segment reporting.

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE INTERIM STATEMENT OF FINANCIAL POSITION

5.1 Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND
Cash on hand	717,597,044	590,514,282
Demand deposits (*)	167,005,241,713	261,268,052,937
Cash equivalents (**)	126,100,000,000	8,000,000,000
Total	**293,822,838,757**	**269,858,567,219**

(*) Details of demand deposits:

	30/06/2026 VND	01/01/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch	140,400,533,544	261,037,634,907
Vietnam Public Joint Stock Commercial Bank – Hanoi Branch	26,593,064,739	218,052,444
Other banks	11,643,430	12,365,586
Total	**167,005,241,713**	**261,268,052,937**

(*) Details of cash equivalents:

	30/06/2026 VND	01/01/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch	126,100,000,000	8,000,000,000
Total	**126,100,000,000**	**8,000,000,000**

One-month term deposits bearing interest at 4.75% per annum.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.2 Financial investments

a. Held-to-maturity investments

	30/06/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Allowances	Original cost	Recoverable amount	Allowances
Short-term	-	-	-	**9,601,000,000**	**9,601,000,000**	-
Term deposits	-	-	-	***9,601,000,000***	***9,601,000,000***	-
Vietnam Public Joint Stock Commercial Bank – Hanoi Branch	-	-	-	9,601,000,000	9,601,000,000	-
Total	-	-	-	9,601,000,000	9,601,000,000	-

5.3 Receivables from customers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowances	Book value	Allowances
Short-term	**73,482,195,806**	-	**112,408,885,015**	-
Customers purchasing land under the Binh Giang – Hai Duong Project	66,682,357,913	-	104,873,644,820	-
Customers leasing office space at Lot A-CC7, Linh Dam	124,425,677	-	267,031,628	-
Customers purchasing houses under the Bac Ninh Low-income Housing Project	2,104,739,693	-	2,518,060,265	-
Customers purchasing houses under the CT17 Viet Hung Project	1,939,546,145	-	2,266,907,627	-
Customers purchasing houses under the Bac Ninh Area B Project	2,029,404,640	-	2,031,693,726	-
Other customers	601,721,738	-	451,546,949	-
Total	73,482,195,806	-	112,408,885,015	-
In which: Receivables from related parties *(Details in Note 7.1)*	*13,431,672,029*	-	*183,420,889*	-

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.4 Repayments to suppliers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowances**	**Book value**	**Allowances**
Short-term	**25,794,995,468**	-	**46,002,956,046**	-
Housing and Urban Development Corporation	5,689,129,276	-	5,689,129,276	-
Xuan My Joint Stock Company	1,536,792,881	-	23,496,133,343	-
Phuong Hoang Construction and Trading Joint Stock Company	7,482,006,688	-	7,482,006,688	-
Hong Nam Joint Stock Company	3,638,994,367	-	-	-
SIC Electrical Construction and Investment Joint Stock Company	320,841,710	-	3,971,071,673	-
Other suppliers	7,127,230,546	-	5,364,615,066	-
Total	**25,794,995,468**	-	**46,002,956,046**	-
In which: Repayments to related parties (Details in Note 7.1)	***5,689,129,276***	-	***5,689,129,276***	-

5.5 Other receivables

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	**Allowances**	**Book value**	**Allowances**
Short-term	**1,761,062,295**	-	**1,898,099,351**	-
- Deposits	-	-	49,366,796	-
- Other receivables	1,761,062,295	-	1,848,732,555	-
Customer service fees receivable	*209,347,751*	-	*257,250,001*	-
Land use right certificate fees pay	*384,310,516*	-	*311,780,361*	-
Maintenance costs	*422,020,620*	-	*422,020,620*	-
Advances	*688,327,672*	-	*826,501,274*	-
Others	*57,055,736*	-	*31,180,299*	-
Total	**1,761,062,295**	-	**1,898,099,351**	-

5.6 Inventories

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	Allowances	Original value	Allowances
Work in progress (i)	2,162,674,321,899	-	2,168,194,836,595	-
Goods	422,912,107	-	338,411,462	-
Total	**2,163,097,234,006**	**-**	**2,168,533,248,057**	**-**

(i) Details of work in progress	30/06/2026 VND	01/01/2026 VND
Binh Giang – Hai Duong Project	1,958,185,521,036	1,995,450,213,204
Dong Tam 1 New Urban Area Project, Yen Bai City	195,288,708,247	164,816,486,897
Other projects	9,200,092,616	7,928,136,494
Total	**2,162,674,321,899**	**2,168,194,836,595**

As at 30/6/2026, inventories of certain projects of the Company are pledged as collateral for the Company's loans (as detailed in Note 5.21).

5.7 Increases, decreases in tangible fixed assets

Unit: VND

	Buildings, architecture	Machinery, equipment	Motor vehicles	Office equipment	Total
HISTORICAL COST					
As at 01/01/2026	**65,776,677,320**	**282,827,273**	**6,609,387,370**	**1,238,624,463**	**73,907,516,426**
Purchase	-	36,300,000	-	115,037,940	151,337,940
As at 30/06/2026	**65,776,677,320**	**319,127,273**	**6,609,387,370**	**1,353,662,403**	**74,058,854,366**
ACCUMULATED DEPRECIATION					
As at 01/01/2026	**40,597,314,372**	**153,585,446**	**6,579,340,073**	**1,226,579,401**	**48,556,819,292**
Depreciation	1,559,643,402	15,555,462	3,055,554	4,517,274	1,582,771,692
As at 30/06/2026	**42,156,957,774**	**169,140,908**	**6,582,395,627**	**1,231,096,675**	**50,139,590,984**
NET BOOK VALUE					
As at 01/01/2026	**25,179,362,948**	**129,241,827**	**30,047,297**	**12,045,062**	**25,350,697,134**
As at 30/06/2026	**23,619,719,546**	**149,986,365**	**26,991,743**	**122,565,728**	**23,919,263,382**

The historical cost of tangible fixed assets which are fully depreciated but still in use as at 30/6/2026 is 30,049,300,085 (as at 01/01/2026 is VND 29,849,300,085).

Net book value of tangible fixed assets used to secure bank loans as at 30/6/2026 is VND 23,619,719,546 (as at 01/01/2026 is VND 25,350,697,134 VND).

5.7 Increases, decreases in tangible fixed assets (Continued)

Details of tangible fixed assets in use, each representing 10% or more of total tangible fixed assets:

	30/06/2026 (VND)			01/01/2026 (VND)		
Asset name	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Buildings, structures						
Office building interior at Lot ACC7, Linh Dam	65,776,677,320	42,156,957,774	23,619,719,546	65,776,677,320	40,597,314,372	25,179,362,948
Motor vehicles						
Toyota Land Cruiser XV URJ202L-GNTEK	3,966,400,000	3,966,400,000	-	3,966,400,000	3,966,400,000	-

5.8 Increases, decreases in intangible fixed assets

Unit: VND

	Computer software	Total
HISTORICAL COST		
As at 01/01/2026	**200,000,000**	**200,000,000**
As at 30/06/2026	**200,000,000**	**200,000,000**
ACCUMULATED AMORTIZATION		
As at 01/01/2026	**200,000,000**	**200,000,000**
As at 30/06/2026	**200,000,000**	**200,000,000**
NET BOOK VALUE		
As at 01/01/2026	-	-
As at 30/06/2026	-	-

The historical cost of tangible fixed assets which are fully amortized but still in use as at 30/6/2026 is VND 200,000,000 (as at 01/01/2026 is VND 200,000,000).

Details of intangible fixed assets in use, each representing 10% or more of total intangible fixed assets:

	30/06/2026 (VND)			01/01/2026 (VND)		
Asset name	Historical cost	Accumulated amortization	Net book value	Historical cost	Accumulated amortization	Net book value
Melia Soft Accounting software	200,000,000	200,000,000	-	200,000,000	200,000,000	-

5.9 Increases, decreases in investment property

Items	01/01/2026 VND	Increase VND	Decrease VND	30/6/2026 VND
a) Investment property for rent				
Historical cost	**96,055,631,848**	**-**	**-**	**96,055,631,848**
- Office Building in lot A-CC7 Linh Dam	96,055,631,848	-	-	96,055,631,848
Accumulated depreciation	**41,232,765,342**	**1,789,706,052**	**-**	**43,022,471,394**
- Office Building in lot A-CC7 Linh Dam	41,232,765,342	1,789,706,052	-	43,022,471,394
Net book value	**54,822,866,506**	**(1,789,706,052)**	**-**	**53,033,160,454**
- Office Building in lot A-CC7 Linh Dam	54,822,866,506	(1,789,706,052)	-	53,033,160,454

The Company's investment properties comprise buildings and land use rights for floors 1 to 10 and the auditorium on the 15th floor of HUDLAND TOWER at Lot A-CC7, Linh Dam General Service Area, Dinh Cong Ward, Hanoi City.

Revenue and cost of sales related to investment properties held for rental during the period are presented in Notes 6.1 and 6.2, amounting to VND 6,725,613,125 and VND 3,046,912,596, respectively.

In accordance with Vietnamese Accounting Standard No. 05 – Investment Properties, the fair value of investment properties as at June 30, 2026 is required to be disclosed. However, the Company does not have sufficient information to determine the fair value of these assets as at the date of the Statement of Financial Position.

The Company has pledged investment properties with a carrying amount of VND 53,033,160,453 as at 30/6/2026 (as at 01/01/2026: VND 54,822,866,505) as security for bank loans.

The historical cost of investment properties that had been fully depreciated but remained leased as at 30/6/2026 amounted to VND 9,018,056,342 (as at 01/01/2026: VND 9,018,056,342).

Details of investment properties in use, each representing 10% or more of total investment properties:

	30/06/2026 (VND)			01/01/2026 (VND)		
	Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
Linh Dam ACC7 Office Building (Floors 1–10)	86,559,070,560	38,483,641,744	48,075,428,816	86,559,070,560	36,932,821,462	49,626,249,098
Auditorium on the 15th floor of the building	9,496,561,288	4,538,829,650	4,957,731,638	9,496,561,288	4,299,943,880	5,196,617,408

5.10 Construction in progress

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
a) Construction in progress				
ERP BASE software implementation services (*)	2,391,806,364	-	1,438,218,485	-
Implementation and operation of ORACLE NETSUITE software on a cloud computing platform	-	-	3,962,955,281	-
Consulting package for the development of the Enterprise Digital Transformation Plan under Contract No. 2150/HUDLAND-PIHOME	-	-	494,000,000	-
Finalization of the project for the office building at Lot A-CC7, Linh Dam	453,070,973	-	453,070,973	-
Total	**2,844,877,337**	**-**	**6,348,244,739**	**-**

(*) The Company's digital transformation implementation packages are still in the process of being implemented and undergoing trial operation and have not yet been formally accepted as completed.

5.11 Deferred expenses

	30/06/2026 VND	01/01/2026 VND
Long-term	**768,169,143**	**893,291,295**
Tools, equipment	457,980,726	470,488,982
Others	310,188,417	422,802,313
Total	**768,169,143**	**893,291,295**

5.12 Trade payables

	30/06/2026 VND	01/01/2026 VND
Short-term	**19,103,958,337**	**16,255,782,698**
Bac Ninh No. 2 Water Supply Joint Stock Company	786,074,725	4,477,446,863
Trung Anh Construction Joint Stock Company	2,408,680,352	2,408,680,352
Tan Tien Ornamental Trees & Construction Company Limited	2,800,718,614	2,259,861,157
GM Construction Joint Stock Company	1,596,749,078	1,596,749,078
VIMECO Joint Stock Company	2,344,296,815	1,374,445,507
Kinh Bac Consultancy Design and Construction Joint Stock Company	3,048,980,311	-
Other suppliers	6,118,458,442	4,138,599,741
Total	**19,103,958,337**	**16,255,782,698**

5.13 Prepayments from customers

	30/06/2026 VND	01/01/2026 VND
Short-term	**239,445,564,939**	**39,686,648,996**
Customers of the Bac Ninh Low-income Housing Project	40,069,327	30,426,014
Customers of the Binh Giang – Hai Duong Project	239,391,661,749	39,630,522,077
Customers of other projects	13,833,863	25,700,905
Total	**239,445,564,939**	**39,686,648,996**
In which:		
Prepayments from related parties	***117,026,227,128***	-
(Details in Note 7.1)		

5.14 Dividends and profit payables

	30/06/2026 VND	01/01/2026 VND
Dividends and profit payables (i)	27,767,559,520	222,499,500
Total	**27,767,559,520**	**222,499,500**
In which:		
Dividends payables to related parties	***14,025,000,000***	-
(Details in Note 7.1)		

(i) Pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders dated April 17, 2026, the appropriation of funds and payment of cash dividends at a rate of 5% of the charter capital, equivalent to VND 27.5 billion, were approved.

5.15 Taxes and other receivables from, other payables to the State budget

	01/01/2026 VND	Additions VND	Paid VND	30/06/2026 VND
Payables	**60,558,953,707**	**19,582,427,935**	**71,294,744,856**	**8,846,636,786**
Short-term	***60,558,953,707***	***19,582,427,935***	***71,294,744,856***	***8,846,636,786***
Value added tax	-	8,721,527,880	4,776,742,420	3,944,785,460
Corporate income tax	3,288,530,699	7,506,203,778	5,898,057,680	4,896,676,797
Personal income tax	402,675,470	2,125,015,931	2,527,691,401	-
Land tax, Land rental charges	56,867,747,538	915,060,305	57,777,633,314	5,174,529
Fee, charges and other payables	-	314,620,041	314,620,041	-

5.16 Accrued expenses

	30/06/2026 VND	01/01/2026 VND
Short-term	**84,551,922,959**	**49,545,223,929**
Interest expense	84,551,922,959	49,545,223,929
Total	**84,551,922,959**	**49,545,223,929**

5.17 Deferred revenue

	30/06/2026 VND	01/01/2026 VND
Short-term	**1,324,528,876**	**1,418,397,188**
Office rental income received in advance	1,324,528,876	1,418,397,188
Total	**1,324,528,876**	**1,418,397,188**

5.18 Other payables

	30/06/2026 VND	01/01/2026 VND
Short-term	**8,905,311,806**	**90,597,946,487**
Other payables	8,905,311,806	90,597,946,487
- Deposits for house completion	*8,083,622,245*	*7,788,503,994*
- Deposits for purchase of investment properties	-	*82,010,482,671*
- Land use right certificate fees payable on behalf of customers	*443,630,604*	*365,998,615*
- Others	*378,058,957*	*432,961,207*
Total	**8,905,311,806**	**90,597,946,487**
In which:		
Payables to related parties	-	***38,310,305,316***
(Details in Note 7.1)		

5.19 Borrowings and finance lease liabilities

	30/06/2026 VND	Increase VND	Decrease VND	01/01/2026 VND
Short-term	**540,210,404,119**	**46,241,373,897**	**316,181,894,436**	**810,150,924,658**
Borrowings	***167,107,959,461***	***46,241,373,897***	***61,181,894,436***	***182,048,480,000***
Personal borrowings (1)	151,670,585,611	30,804,000,047	61,181,894,436	182,048,480,000
Vietnam Public Joint Stock Commercial Bank – Hanoi Branch (2)	15,437,373,850	15,437,373,850	-	-
Current portion of long-term borrowings	***373,102,444,658***	-	***255,000,000,000***	***628,102,444,658***
Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch (3)	373,102,444,658	-	255,000,000,000	628,102,444,658
Long-term	**1,041,931,620,017**	**113,982,788,683**	**6,502,000,000**	**934,450,831,334**
Borrowings	***1,041,931,620,017***	***113,982,788,683***	***6,502,000,000***	***934,450,831,334***
Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch (3)	685,223,620,017	57,121,175,359	-	628,102,444,658
Vietnam Public Joint Stock Commercial Bank – Hanoi Branch (4)	112,078,000,000	56,861,613,324	5,002,000,000	60,218,386,676
Personal borrowings (5)	244,630,000,000	-	1,500,000,000	246,130,000,000
Total	**1,582,142,024,136**	**160,224,162,580**	**322,683,894,436**	**1,744,601,755,992**
In which:				
Borrowings and finance lease liabilities from related parties *(Details in Note 7.1)*	***186,848,200,000***	-	***351,800,000***	***187,200,000,000***

(1) Resolution No. 656/NQ-HĐQT dated April 28, 2025 of the Company's Board of Directors regarding borrowings from individuals and non-credit institutions for a term of 12 months, bearing interest at 13% per annum, with interest payable at maturity. Purpose of the borrowings: to supplement working capital for production and business activities and to pay land use fees to the State budget.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.19 Borrowings and finance lease liabilities (Continued)

(2) Loan Agreement No. 214/2025/HDTD/PVB-HNI dated December 22, 2025 entered into with Vietnam Public Joint Stock Commercial Bank – Hanoi Branch. The loan amount is VND 178,120,000,000, with the purpose of supplementing short-term working capital to finance construction and installation activities, including construction costs, equipment, selling and administrative expenses, consulting costs and other related costs, at the New Urban Area Project in Dong Tam Ward, Yen Bai City, Yen Bai Province (now Yen Bai Ward, Lao Cai Province), for which the Company is the project owner. The drawdown period is 12 months from the date of this Agreement or an earlier date when the loan amount has been fully drawn, cancelled or terminated in accordance with this Agreement, unless otherwise extended with the Bank's approval. The loan term under each debt acknowledgement is 12 months from the date of disbursement. The lending interest rate is determined by the Bank from time to time and specified in each debt acknowledgement. Collateral: mortgage over the property rights arising from the Project and the value of future assets formed under the Project (including two phases corresponding to the credit facility-to-collateral value ratios).

(3) Project Loan Agreement No. 01/2024/HĐTD dated December 4, 2024 entered into with Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch. The total outstanding balance of loans drawn and guarantees/letters of credit issued shall not exceed VND 1,419,721,000,000. Purpose of the credit facility: to finance the costs of implementing the investment project for construction of technical infrastructure for the new residential area in Phu Hamlet, Thai Hoc Commune and Nhuan Dong Hamlet, Binh Minh Commune, Binh Giang District, Hai Duong Province. The loan term is 48 months from the date of the first disbursement. The grace period for repayment of principal is until the earlier of the date on which the project is approved by the competent authorities as being eligible for business operations or December 31, 2025. The lending interest rate is fixed for the first year. For subsequent years, a floating agreed lending interest rate applies, adjusted every six months on the first day of the first month of each interest rate adjustment period following the expiry of the fixed-rate period. The overdue interest rate applicable to principal is 150% of the applicable on-time lending interest rate. Collateral: the customer mortgages all assets formed from the investment in the Project; the ownership of the 15-storey office building (excluding Floors G, 1, 2, 3, 4, 9 and 13, which are currently subject to long-term leases) at Lot ACC7, Linh Dam General Service Area, Hoang Mai, Hanoi, owned by the Company; and additional collateral comprising receivables arising from deposit, sale and lease agreements relating to 8 penthouses in the CT17 Viet Hung Project, Long Bien, Hanoi, and 97 low-income housing units in the investment and construction project for low-income housing at Lot N28, Le Thai To New Urban Area, Bac Ninh City.

(4) Project Loan Agreement No. 213/2025/HĐTD/PVB-HNI dated December 22, 2025 entered into with Vietnam Public Joint Stock Commercial Bank – Hanoi Branch. The total loan amount shall not exceed VND 117,080,000,000. The purpose of the loan is to supplement medium-term capital for the implementation of the investment and construction project of the New Urban Area in Dong Tam Ward, Yen Bai City, Yen Bai Province (now Yen Bai Ward, Lao Cai Province), including land rental and land use fees. The repayment period is 21 months from the date of the first disbursement. The lending interest rate is determined by the Bank from time to time and specified in each debt acknowledgement. Collateral: mortgage over the property rights arising from the investment and construction project of the New Urban Area in Dong Tam Ward, Yen Bai City, Yen Bai Province (now Yen Bai Ward, Lao Cai Province), and the value of future assets formed under the Project.

(5) Loan agreements with individuals with a term of 24 months, bearing interest at 14% per annum, with interest payable at maturity. Purpose of the borrowings: to supplement working capital for production and business activities and to pay land use fees to the State budget.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.20 Owners' equity

a. Changes of owners' equity

Unit: VND

	Share capital	Share premium	Development and investment funds	Retained earnings	Total
As at 01/01/2025	315,999,610,000	-	80,832,092,113	30,424,927,410	427,256,629,523
Increase in share capital in the previous year	234,000,000,000	-	-	-	234,000,000,000
Profit in the previous year	-	-	-	18,970,308,182	18,970,308,182
Share issuance costs	-	(378,200,000)	-	-	(378,200,000)
Appropriation to funds	-	-	-	(1,400,000,000)	(1,400,000,000)
As at 01/01/2026	549,999,610,000	(378,200,000)	80,832,092,113	47,995,235,592	678,448,737,705
Profit for the current period	-	-	-	18,928,932,279	18,928,932,279
Dividend payment for 2022 (i)	-	-	-	(15,009,981,475)	(15,009,981,475)
Dividend payment for 2025 (i)	-	-	-	(27,500,000,000)	(27,500,000,000)
Appropriation to funds (i)	-	-	-	(1,900,000,000)	(1,900,000,000)
As at 30/06/2026	549,999,610,000	(378,200,000)	80,832,092,113	22,514,186,396	652,967,688,509

(i) Pursuant to Resolution No. 276/NQ-HUDLAND dated March 27, 2026 of the Company's Board of Directors, the payment of dividends for 2022 was approved, with the total amount actually paid being VND 15,009,981,475.

Pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders dated April 17, 2026, the appropriation of funds and payment of cash dividends were approved as follows:

- Appropriation to the management fund: VND 500,000,000
- Appropriation to the employee bonus fund: VND 1,000,000,000
- Appropriation to the welfare fund: VND 400,000,000.
- Payment of cash dividends for 2025 (5% of charter capital): VND 27,500,000,000.

b. Details of owners' equity

Item	30/06/2026 VND	01/01/2026 VND
Housing and Urban Development Corporation	280,499,810,000	280,499,810,000
Other shareholders	269,499,800,000	269,499,800,000
	-	-
Total	**549,999,610,000**	**549,999,610,000**

c. Capital transactions with shareholders and appropriation of profits and dividends

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Shareholders' capital		
Opening balance	549,999,610,000	315,999,610,000
Increased during the period	-	234,000,000,000
Decreased during the period	-	-
Closing balance	549,999,610,000	549,999,610,000
Dividend, Profit distribution	**42,509,981,475**	-

5.20 Owners' equity (Continued)

d. Shares

	30/06/2026 Shares	01/01/2026 Shares
Quantity of registered shares	**54,999,961**	**54,999,961**
Quantity of issued shares	**54,999,961**	**54,999,961**
Common shares	54,999,961	54,999,961
Outstanding shares	**54,999,961**	**54,999,961**
Common shares	54,999,961	54,999,961
Par value of outstanding shares (VND/ share)	*10,000*	*10,000*

5.21 Items outside the Statement of Financial Position

Assets pledged or mortgaged as collateral as at 30 June 2026:

a. *Tangible fixed assets and investment properties*

No.	Asset type	Item	Historical cost VND	Net book value VND	Pledged/ mortgaged to	Purpose of security	Term
1	Buildings, structures	Tangible fixed assets	65,776,677,320	23,619,719,546	Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	Long-term borrowing	Until December 4, 2028
2	Motor vehicles	Tangible fixed assets	96,055,631,848	53,033,160,454	Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	Long-term borrowing	Until December 4, 2028

b. *Other assets*

No.	Asset type	Item	Value VND	Pledged/ mortgaged to	Purpose of security	Term
1	Binh Giang – Hai Duong Project	Inventories	1,958,185,521,036	Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	Long-term borrowing	Until December 4, 2028
2	Bac Ninh Low-income Housing Project	Inventories	33,328,158,091	Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	Long-term borrowing	Until December 4, 2028
3	Dong Tam 1 New Urban Area Project, Yen Bai, Vietnam	Inventories	195,288,708,247	Joint Stock Commercial Bank for Investment and Development of Vietnam - Hanoi Branch	Long-term borrowing	Until August 22, 2027

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM INCOME STATEMENT

6.1 Revenue from sales of goods and provision of services

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Revenue from real estate project business	272,279,759,970	6,570,681,720
Revenue from office leasing and other services	6,725,613,125	6,763,707,079
Total	**279,005,373,095**	**13,334,388,799**
In which:		
Revenue from related parties	***145,633,038,014***	-
(Details in Note 7.1)		

6.2 Cost of goods sold

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Cost of real estate project business	186,603,157,442	5,322,252,193
Cost of office leasing and other services	3,046,912,596	2,841,731,463
Total	**189,650,070,038**	**8,163,983,656**

6.3 Financial income

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Interest income from bank deposits	3,975,696,223	295,285,944
Total	**3,975,696,223**	**295,285,944**

6.4 Financial expenses

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Interest expense	29,235,373,588	750,202,646
Total	**29,235,373,588**	**750,202,646**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

6.5 Selling and General and administrative expenses

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Selling expenses	**2,210,941,131**	**399,371,819**
Outsourcing expenses	2,210,941,131	399,371,819
General and administrative expenses	**25,619,361,950**	**851,429,274**
Employee expenses	13,552,948,239	391,169,182
Amortization and Depreciation expenses	1,579,716,138	795,186,328
Charges and fee	125,891,928	6,443,746
(Reversal)/Increase in allowances for doubful debts	-	(675,546,130)
Outsourcing expenses	10,360,805,645	334,176,148
Total	**27,830,303,081**	**1,250,801,093**

6.6 Other income/ Other expenses

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Other income		
Penalties for late payment and penalties collected from contractc	126,467,137	70,130,726
Proceeds from disposal of tools and equipment	7,407,408	-
Settlement of receivables and other income	2,518,935	11,404,238
Total	**136,393,480**	**81,534,964**
Other expenses		
Penalties and late payment interest	9,966,580,034	-
Settlement of small receivables and other expenses	-	2,544,891
Total	**9,966,580,034**	**2,544,891**
Other profit	**(9,830,186,554)**	**78,990,073**

6.7 Current corporate income tax expense

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Current corporate income tax expense on taxable income	7,506,203,778	620,384,186
Current corporate income tax expense	**7,506,203,778**	**620,384,186**

6.8 Basic earnings per share

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Profit/(Loss) after corporate income tax	**18,928,932,279**	**2,923,293,235**
Appropriation to the Bonus and Welfare Fund and Management Bonus Fund	-	*950,000,000*
Profit / Loss distributable to common shareholders (VND)	**18,928,932,279**	**1,973,293,235**
Weighted average number of common shares outstanding for the period (shares)	54,999,961	34,862,794
Basic earnings per share (VND/share)	**344**	**57**

(*) As at the reporting date, the Company has not been able to reliably estimate the amount of profit for the period ended 30 June 2026 that may be appropriated to the reward and welfare funds and the management bonus fund. If the Company appropriates amounts to the reward and welfare funds and the management bonus fund for the period ended 30 June 2026, net profit attributable to ordinary shareholders and basic earnings per share would decrease.

Basic earnings per share for the interim period ended 30 June 2025 have been re-presented because, in 2026, the Company distributed profits pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders dated April 17, 2026, which approved the appropriation of VND 1,900,000,000 to the Company's reward and welfare funds and management bonus fund. Accordingly, the profit attributable to holders of ordinary shares for the purpose of calculating basic earnings per share for the interim accounting period ended June 30, 2025 was reduced by one-half of the above appropriation. Basic earnings per share for the interim period ended 30 June 2025 changed as follows:

	Year 2025 (As previously presented)	Year 2025 (As restated)	Difference
Profit after corporate income tax (VND)	**2,923,293,235**	**2,923,293,235**	-
Appropriation to the Bonus and Welfare Fund and Management Bonus Fund	-	*950,000,000*	*950,000,000*
Profit / Loss distributable to common shareholders (VND)	**2,923,293,235**	**1,973,293,235**	**(950,000,000)**
Weighted average number of common shares outstanding for the period (shares)	34,862,794	34,862,794	-
Basic earnings per share (VND/share)	84	57	(27)

6.9 Production and business expenses by factors

	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Employee expenses	16,033,898,254	5,694,356,291
Amortization and Depreciation expenses	3,372,477,744	3,351,675,386
Provision expense/(reversal)	-	(675,546,130)
Outsourcing expenses	135,215,015,249	176,324,701,423
Land use fees and other cash expenses	72,500,753,019	59,392,458,267
Total	**227,122,144,266**	**244,087,645,237**

7. OTHER INFORMATION

7.1 Information of related parties

List of the Company's related parties

Related parties	Relationship
Housing and Urban Development Corporation	Parent Company
HUD10 Construction and Investment JSC	Member of the same Corporation
HUDS Housing and Urban Services One Member Limited Liability Company	Member of the same Corporation
Members of the Board of Management, the Board of Directors, the Audit Committee, and the Shareholders, together with their close family members, are considered related parties	Significant influence

During the period, the Company had the following transactions with related parties:

a. Transactions with related parties

Related parties	Relations	Nature of transaction	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Purchases			**117,838,600**	**85,460,100**
Housing and Urban Development Services – HUDS	Member of the same Corporation	Electricity and clean water expenses	117,838,600	85,460,100
Sales			**145,633,038,014**	-
Mr. Do Hoang Phuong	Related party of key management personnel	Revenue from sale of investment properties	145,633,038,014	-
Other transactions			**7,303,300,000**	**2,000,000,000**
Mrs. Nguyen Hai Yen	Related party of key management personnel	Lending	148,200,000	2,000,000,000
		Repayment of loan	(500,000,000)	-
Housing and Urban Development Investment Corporation	Parent company	Dividend payment	7,655,100,000	-

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

7.1 Information of related parties (Continued)

b. Balances with related parties:

Related parties	Relations	Nature of transactions	30/06/2026 VND	01/01/2026 VND
Short-term receivables from customers			**13,431,672,029**	**183,420,889**
Mr. Nguyen Bao Loc	Related party of key management personnel	Receivables	-	183,420,889
Mrs. Pham Thi Linh	Major shareholder	Receivables	1,254,639,853	-
Mr. Do Hoang Phuong	Related party of key management personnel	Receivables	12,177,032,176	-
Short-term Prepayments to sellers			**5,689,129,276**	**5,689,129,276**
Housing and Urban Development Investment Corporation	Parent Company	Prepayments	5,689,129,276	5,689,129,276
Short-term Prepayments from customers			**117,026,227,128**	-
Mrs. Pham Thi Linh	Major shareholder	Prepayment from customer	79,374,887,511	-
Mr. Do Hoang Phuong	Related party of key management personnel	Prepayment from customer	37,651,339,617	-
Dividends and profit payable			**14,025,000,000**	-
Housing and Urban Development Investment Corporation	Parent Company	Unpaid dividends	14,025,000,000	-
Other short-term payables			-	**38,310,305,316**
Mrs. Pham Thi Linh	Major shareholder	Deposit for purchase of investment properties	-	22,073,270,128
Mr. Do Hoang Phuong	Related party of key management personnel	Deposit for purchase of investment properties	-	16,237,035,188
Long-term borrowings			**186,848,200,000**	**187,200,000,000**
Mr. Pham Cao Son	Chairman	Borrowing	24,500,000,000	24,500,000,000
Mr. Nguyen Thanh Tu	Director	Borrowing	8,500,000,000	8,500,000,000
Mrs. Dang Thanh Binh	Member of Board of Supervisors	Borrowing	500,000,000	500,000,000
Mrs. Pham Thi Hai An	Related party of key management personnel	Borrowing	1,000,000,000	1,000,000,000
Mrs. Nguyen The Binh Minh	Related party of key management personnel	Borrowing	200,000,000	200,000,000
Mr. Nguyen Bao Loc	Related party of key management personnel	Borrowing	500,000,000	500,000,000
Mrs. Nguyen Hai Yen	Related party of key management personnel	Borrowing	1,648,200,000	2,000,000,000
Mrs. Pham Thi Linh	Major shareholder	Borrowing	150,000,000,000	150,000,000,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

7.1 Information of related parties (Continued)

c. *Remuneration and income of the Board of Management, Audit Committee, Board of Supervisors and Board of Directors*

Name	Position	For the period ended 30 June 2026 VND	For the period ended 30 June 2025 VND
Remuneration of the Board of Management			
Mr. Vu Tuan Linh	Member	-	54,000,000
Mrs. Nguyen Thanh Huong	Member (Dismissed on April 24, 2025)	-	54,000,000
Mrs. Dong Thi Cuc	Independent Member of the Board of Management	90,000,000	90,000,000
Mrs. Tran Thi Hai Ly	Member (Appointed on April 24, 2025)	54,000,000	-
Total		**144,000,000**	**198,000,000**
Remuneration of the Board of Supervisors			
Mrs. Dang Thanh Binh	Head of the Board (Dismissed on April 24, 2025)	-	24,000,000
Mrs. Ngo Thi Hanh	Member (Dismissed on April 24, 2025)	-	18,000,000
Mrs. Nguyen Vu Ngoc Linh	Member (Dismissed on April 24, 2025)	-	12,000,000
Total		**-**	**54,000,000**
Remuneration of the Audit Committee			
Mrs. Dong Thi Cuc	Chairwoman (Appointed on April 29, 2025)	-	-
Mrs. Tran Thi Hai Ly	Member (Appointed on April 29, 2025)	-	-
Total		**-**	**-**
Salaries of the Chairman, Board of General Directors and other management personnel			
Mr. Pham Cao Son	Chairman – Information Disclosure Officer	628,729,000	240,543,306
Mr. Vu Tuan Linh	Director (Appointed on July 1, 2025)	393,947,200	99,315,143
Mr. Nguyen Thanh Tu	Director (Dismissed on July 1, 2025)	467,183,324	238,246,519
Mr. Nguyen Nam Cuong	Deputy Director	449,978,000	236,530,926
Mr. Tran Dung Sy	Deputy Director	456,014,940	210,282,458
Mr. Nguyen Van Huong	Person in charge of corporate governance	347,552,084	187,160,757
Mr. Le Quoc Chung	Chief Accountant (Dismissed on December 6, 2025)	-	214,123,017
Ms. Nguyen Hong Nhung	Head of Accounting Department (Appointed on December 6, 2025)	309,181,607	-
Total		**3,052,586,155**	**1,426,202,126**

7.2 Comparative information

The comparative information presented in the interim Statement of Financial Position and the related notes comprises the figures from the financial statements for the year ended 31 December 2025, which were audited by CPA VIETNAM Auditing Company Limited – a Member Firm of INPACT.

The comparative information presented in the interim Income Statement and the interim Cash Flows Statement and the related notes comprises the figures from the financial statements for the period ended 30 June 2025, which were reviewed by CPA VIETNAM Auditing Company Limited – a Member Firm of INPACT.

Certain line items in the Statement of Financial Position as at 1 January 2026 have been restated to comply with the guidance of Circular No. 99 as follows:

Items	31/12/2026 (As previously presented) VND	01/01/2026 (As restated) VND	Difference VND	Note
RESOURCES				
I. Short-term liabilities	**90,820,445,987**	**90,820,445,987**	**-**	
3. Dividends and profits payable	-	222,499,500	222,499,500	(i)
10. Other short-term payables	90,820,445,987	90,597,946,487	(222,499,500)	(i)

(i) Reclassification of “Other short-term payables - Dividends and profits payable” to “Dividends and profits payable” in accordance with Circular No. 99/2025/TT-BTC.

Hanoi, 10 August 2026

Preparer	Person in charge of accounting	Chairman
Nguyen Anh Tu	Nguyen Hong Nhung	Pham Cao Son