



## **REVIEW REPORTS ON INTERIM (SEPARATE) FINANCIAL INFORMATION**

**FOR THE PERIOD FROM 01<sup>ST</sup> JANUARY TO 30<sup>TH</sup> JUNE 2026**

**INVESTMENT AND TRADING OF REAL ESTATE JSC**

**Công Ty Cổ Phần Đầu  
Tư - Kinh Doanh Nhà**

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**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

**Report of the Board of Directors (cont.)**For the six-month period ended 30<sup>th</sup> June 2026

| No. | Name of subsidiary      | Head office                                                 | Ratio of capital contribution |                   | Proportion of voting rights |                   | Proportion of interest   |                   |
|-----|-------------------------|-------------------------------------------------------------|-------------------------------|-------------------|-----------------------------|-------------------|--------------------------|-------------------|
|     |                         |                                                             | Ending balance of period      | Beginning balance | Ending balance of period    | Beginning balance | Ending balance of period | Beginning balance |
| 4.  | Nam A House Trading JSC | No. 160 street 27/4, Bà Rịa ward, Ho Chi Minh city, Vietnam | 90.58%                        | 0.00%             | 90.58%                      | 0.00%             | 90.58%                   | 0.00%             |

▪ **Information about associates and joint ventures**

| No. | Name of associates and joint ventures            | Head office                                                                    | Ratio of capital contribution |                   | Proportion of voting rights |                   | Proportion of interest   |                   |
|-----|--------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------|-------------------|-----------------------------|-------------------|--------------------------|-------------------|
|     |                                                  |                                                                                | Ending balance of period      | Beginning balance | Ending balance of period    | Beginning balance | Ending balance of period | Beginning balance |
| 1.  | Long Binh Construction - Trading – Producing JSC | No. 918 – 920 Nguyen Trai street, Cho Lon ward, Ho Chi Minh city               | 36.36%                        | 36.36%            | 36.36%                      | 36.36%            | 36.36%                   | 36.36%            |
| 2.  | Travel World Trading JSC (indirect associate)    | No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.              | 0.00%                         | 0.00%             | 22.50%                      | 23.40%            | 17.13%                   | 17.81%            |
| 3.  | Le Royal JSC (indirect associate)                | 4 <sup>th</sup> Floor, 280 Nam Ky Khoi Nghia, Xuan Hoa ward, Ho Chi Minh city. | 0.00%                         | 0.00%             | 40.00%                      | 40.00%            | 30.00%                   | 30.00%            |

**3. Business activities**

- Investment in real estate business and providing related products and services;
- Providing real estate brokerage services, trading floors, real estate, real estate management;
- Prize-winning game business services.

**4. The Board of Management, the Supervisory Board and the Board of Directors**

Members of the Board of Management, the Supervisory Board and the Board of Directors of the Company during period and as of the date of this report include:

**4.1 The Board of Management**

| Full name                | Position         | Appointed date              | Dismissed date |
|--------------------------|------------------|-----------------------------|----------------|
| Mr. Nguyen Manh          | Chairperson      | 28 <sup>th</sup> April 2021 | -              |
| Mr. Truong Minh Thuan    | Vice Chairperson | 28 <sup>th</sup> April 2021 | -              |
| Mr. Tran Huu Khanh       | Member           | 28 <sup>th</sup> April 2021 | -              |
| Ms Nguyen Thi Xuan Trang | Member           | 29 <sup>th</sup> April 2022 | -              |
| Mr. Le Vinh Khiem        | Member           | 29 <sup>th</sup> April 2022 | -              |



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

**Report of the Board of Directors (cont.)**

For the six-month period ended 30<sup>th</sup> June 2026

**4.2 The Supervisory Board**

| Full name             | Position      | Appointed date              | Dismissed date |
|-----------------------|---------------|-----------------------------|----------------|
| Ms Phan Thi Hong Lien | Head of board | 28 <sup>th</sup> April 2021 | -              |
| Mr. Le Quang Son      | Member        | 28 <sup>th</sup> April 2021 | -              |
| Ms Ho Thi Luu         | Member        | 28 <sup>th</sup> April 2021 | -              |

**4.3 The Board of Directors and Chief Accountant**

| Full name             | Position                | Appointed /<br>Reappointed date | Dismissed date |
|-----------------------|-------------------------|---------------------------------|----------------|
| Mr. Truong Minh Thuan | General Director        | 28 <sup>th</sup> April 2021     | -              |
| Mr. Doan Huu Chi      | Deputy General Director | 02 <sup>nd</sup> May 2019       | -              |
| Mr. Au Chi Nhan       | Deputy General Director | 12 <sup>th</sup> October 2022   | -              |
| Ms Ha Thu Huong       | Chief Accountant        | 19 <sup>th</sup> August 2024    | -              |

**5. Legal representative**

Legal representative of the Company during period and as of the date of this report is Mr. Truong Minh Thuan (General Director).

**6. Business results**

The interim financial position and the interim business results for the six-month period ended 30<sup>th</sup> June 2026 of Investment and Trading of Real Estate Joint Stock Company are expressed in the interim (separate) financial statements attached to this report from page 08 to page 51.

**7. Subsequent events**

In the opinion of the Board of Management, the Company's the interim (separate) financial statements for the six-month period ended 30<sup>th</sup> June 2026 would not be seriously affected by any important items, transactions, or any extraordinary events from 30<sup>th</sup> June 2026 to the date of this Report, which would require any adjustments to the figures or disclosures in the interim (separate) financial statements.

**8. Auditors**

**VIETVALUES** Audit and Consulting Co., Ltd. has been appointed to perform the review on the Company's interim (separate) Financial Statements for the six-month period ended 30<sup>th</sup> June 2026.

**9. Responsibility of the Board of Directors**

The Board of Directors of the Company is responsible for the preparation of the interim (separate) financial statements to give a true and fair view on the financial position, the business results and the cash flows of the Company for the period. In order to prepare these interim (separate) financial statements, the Board of Directors must:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates reasonably and prudently;
- Announce the accounting standards to be followed for the material issues to be disclosed and explained in the interim (separate) financial statements;
- Prepare the interim (separate) financial statements of the Company on the basis of the going-concern assumption except for the cases that the going-concern assumption is considered inappropriate;
- Design and implementation of internal control systems effectively for the purpose of preparing and presenting the interim (separate) financial statements reasonably in order to minimize risk and fraud.



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

*Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.*

**Report of the Board of Directors (cont.)**

*For the six-month period ended 30<sup>th</sup> June 2026*

The Board of Directors ensure that all the relevant accounting books have been fully recorded and can fairly reflect the financial position of the Company at any time, and that all accounting books have been prepared in compliance with the adopted accounting regime. The Board of Directors of the Company is also responsible for protecting the Company's assets and consequently has taken appropriate measures to prevent and detect frauds and legal regulations related to the preparation and fair presentation of the financial statements.

The Board of Directors hereby ensure to comply with all the requirements above in the preparation of the interim (separate) financial statements.

**10. Approving the interim (separate) financial statements**

We, members of the Board of Directors confirm that all the accompanying interim (separate) financial statements. The interim (separate) financial statements have been properly prepared and have given a true and fair view on the financial position as at 30<sup>th</sup> June 2026, the business results and the cash flows for the six-month period then ended of the Company, in compliance with the accounting standards, Vietnamese enterprises' accounting regime as well as legal regulations related to the preparation and fair presentation of the interim (separate) financial statements.

For and on behalf of the Board of Directors 



**Mr. TRUONG MINH THUAN**

**General Director**

*Ho Chi Minh city, 27 August 2026*

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## REVIEW REPORTS ON INTERIM (SEPARATE) FINANCIAL INFORMATION

**To: SHAREHOLDERS, THE BOARD OF MANAGEMENT  
AND THE BOARD OF DIRECTORS  
INVESTMENT AND TRADING OF REAL ESTATE JSC**

We have reviewed the accompanying interim (separate) financial statements of Investment and Trading of Real Estate Joint Stock Company (hereafter referred to as “the Company”) prepared on August 2026, from page 08 to page 51, which comprise the interim (separate) Statement of Financial Position as at 30<sup>th</sup> June 2026, the interim (separate) Income Statement, the interim (separate) Cash Flows Statement for the six-month period then ended and the selected Notes to the (separate) Financial Statements.

### **The Board of Directors’ responsibility**

The Board of Directors of the Company is responsible for the preparation and fair presentation of these interim (separate) financial statements in accordance with the accounting standards, Vietnamese enterprises' accounting regime as well as other related regulations and for such internal control as the Board of Directors determines is necessary to enable the preparation and presentation of interim (separate) financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor’s responsibility**

Our responsibility is to express a conclusion on this interim (separate) financial information based on our review. We conducted our review in accordance with the Vietnamese Standards on Review Engagements 2410 – Review of interim financial information performed by the independent auditor of the entity.

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

**Auditor's conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim (separate) financial information does not give a true and fair view, in all material respects, of the interim (separate) financial position of the Company as at 30<sup>th</sup> June 2026, the interim (separate) business results and the interim (separate) cash flows for the six-month period then ended in conformity with the accounting standards, the prevailing Vietnamese enterprises' accounting regime as well as legal regulations related to the preparation and presentation of the interim (separate) financial statements.

**Other matter**

We draw attention to: the scope of these interim (separate) financial statements is only to give the interim (separate) financial position and investments at historical cost method of the Company as at 30<sup>th</sup> June 2026 as well as the interim (separate) business results and the interim (separate) cash flows for the six-month period then ended. This is not the consolidated interim financial statements for the six-month period then ended of the Company and subsidiaries.

Ho Chi Minh city, 27 August 2026.

**VIETVALUES Audit and Consulting Co., Ltd.**



**Nguyen Thanh Hong – Deputy General Director**

*Certificate of registration for practicing audit No. 1512-2023-071-1*

*Authorized signature*

**File:**

- As above.
- **VIETVALUES.**



**INTERIM (SEPARATE) STATEMENT OF FINANCIAL POSITION****As at 30th June 2026**

Currency: VND

| ASSETS                                                               | Code       | Notes | Ending balance of period | Beginning balance        |
|----------------------------------------------------------------------|------------|-------|--------------------------|--------------------------|
| 1                                                                    | 2          | 3     | 4                        | 5                        |
| <b>A- CURRENT ASSETS AND SHORT-TERM INVESTMENTS</b>                  | <b>100</b> |       | <b>1,298,026,991,239</b> | <b>1,370,589,650,089</b> |
| <b>I. Cash and cash equivalents</b>                                  | <b>110</b> |       | <b>23,538,397,694</b>    | <b>20,399,684,663</b>    |
| 1. Cash                                                              | 111        | V.1   | 23,538,397,694           | 20,399,684,663           |
| <b>II. Short-term financial investments</b>                          | <b>120</b> | V.2a  | <b>5,100,000,000</b>     | -                        |
| 1. Held-to-maturity investments                                      | 123        |       | 5,100,000,000            | -                        |
| 2. Provisions for short-term held-to-maturity investments (*)        | 124        |       | -                        | -                        |
| <b>III. Short-term receivables</b>                                   | <b>130</b> |       | <b>177,311,089,494</b>   | <b>263,586,245,418</b>   |
| 1. Short-term trade receivables                                      | 131        | V.3   | 116,655,590,270          | 118,240,609,582          |
| 2. Short-term advance payments to suppliers                          | 132        | V.4   | 73,081,835,278           | 89,896,107,351           |
| 3. Other short-term receivables                                      | 135        | V.5a  | 5,366,754,946            | 65,242,619,485           |
| 4. Provisions for doubtful short-term debts (*)                      | 136        | V.6   | (17,793,091,000)         | (9,793,091,000)          |
| 5. Deficit assets for treatment                                      | 137        |       | -                        | -                        |
| <b>IV. Inventories</b>                                               | <b>140</b> | V.7   | <b>1,089,920,971,260</b> | <b>1,085,164,602,484</b> |
| 1. Inventories                                                       | 141        |       | 1,103,578,403,513        | 1,098,822,034,737        |
| 2. Provision for obsolete inventory (*)                              | 142        |       | (13,657,432,253)         | (13,657,432,253)         |
| <b>V. Short-term biological assets</b>                               | <b>150</b> |       | -                        | -                        |
| <b>VI. Other current assets</b>                                      | <b>160</b> |       | <b>2,156,532,791</b>     | <b>1,439,117,524</b>     |
| 1. Short-term prepaid expenses                                       | 161        | V.8a  | 1,696,807,336            | 1,439,117,524            |
| 2. Deductible VAT                                                    | 162        |       | 441,375,455              | -                        |
| 3. Taxes and other receivables from the State                        | 163        | V.15  | 18,350,000               | -                        |
| <b>B- FIXED ASSETS AND LONG-TERM INVESTMENTS</b>                     | <b>200</b> |       | <b>2,822,777,897,379</b> | <b>2,746,973,253,005</b> |
| <b>I. Long-term receivables</b>                                      | <b>210</b> |       | <b>18,836,413,957</b>    | <b>11,893,000,000</b>    |
| 1. Other long-term receivables                                       | 215        | V.5b  | 21,497,473,957           | 14,554,060,000           |
| 6. Provisions for doubtful long-term receivables (*)                 | 216        | V.6   | (2,661,060,000)          | (2,661,060,000)          |
| <b>II. Fixed assets</b>                                              | <b>220</b> |       | <b>292,236,366,023</b>   | <b>295,465,763,645</b>   |
| 1. Tangible fixed assets                                             | 221        | V.9   | 48,714,509,747           | 51,902,550,215           |
| - Historical cost                                                    | 222        |       | 83,665,484,568           | 83,665,484,568           |
| - Accumulated depreciation (*)                                       | 223        |       | (34,950,974,821)         | (31,762,934,353)         |
| 2. Finance lease fixed assets                                        | 224        |       | -                        | -                        |
| 3. Intangible fixed assets                                           | 227        | V.10  | 243,521,856,276          | 243,563,213,430          |
| - Historical cost                                                    | 228        |       | 243,641,258,382          | 243,641,258,382          |
| - Accumulated amortization (*)                                       | 229        |       | (119,402,106)            | (78,044,952)             |
| <b>III. Long-term biological assets</b>                              | <b>230</b> |       | -                        | -                        |
| <b>IV. Investment Properties</b>                                     | <b>240</b> | V.11  | <b>1,373,763,654,449</b> | <b>1,391,783,099,747</b> |
| - Historical cost                                                    | 241        |       | 1,618,145,561,700        | 1,618,145,561,700        |
| - Accumulated depreciation (*)                                       | 242        |       | (244,381,907,251)        | (226,362,461,953)        |
| <b>V. Non-current unfinished assets</b>                              | <b>250</b> |       | -                        | -                        |
| <b>VI. Long-term financial investments</b>                           | <b>260</b> |       | <b>1,121,319,113,183</b> | <b>1,029,407,278,800</b> |
| 1. Investment in subsidiaries                                        | 261        | V.2b  | 1,152,320,000,000        | 1,052,320,000,000        |
| 2. Investment in associates and joint ventures                       | 262        | V.2b  | 21,000,000,000           | 21,000,000,000           |
| 3. Investment in other entities                                      | 263        | V.2b  | 42,566,500,000           | 42,566,500,000           |
| 2. Provision for loss of long-term investments in other entities (*) | 264        | V.2b  | (95,067,386,817)         | (92,079,221,200)         |
| 5. Long-term held-to-maturity investments                            | 265        | V.2a  | 500,000,000              | 5,600,000,000            |
| 2. Provision for long-term held-to-maturity investments (*)          | 266        | V.2a  | -                        | -                        |
| <b>VII. Other non-current assets</b>                                 | <b>270</b> |       | <b>16,622,349,767</b>    | <b>18,424,110,813</b>    |
| 1. Long-term prepaid expenses                                        | 271        | V.8b  | 15,035,001,292           | 16,836,762,338           |
| 2. Deferred income tax assets                                        | 272        |       | 1,587,348,475            | 1,587,348,475            |
| <b>TOTAL ASSETS (280 = 100 + 200)</b>                                | <b>280</b> |       | <b>4,120,804,888,618</b> | <b>4,117,562,903,094</b> |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

Interim (separate) Statement of Financial Position (cont.)

As at 30th June 2026

| RESOURCES                                                                  | Code       | Notes | Ending balance of period | Beginning balance        |
|----------------------------------------------------------------------------|------------|-------|--------------------------|--------------------------|
| 1                                                                          | 2          | 3     | 4                        | 5                        |
| <b>C- LIABILITIES</b>                                                      | <b>300</b> |       | <b>2,046,091,657,112</b> | <b>2,038,328,488,548</b> |
| <b>I. Current liabilities</b>                                              | <b>310</b> |       | <b>1,158,439,047,433</b> | <b>1,187,676,295,309</b> |
| 1. Short-term trade payables                                               | 311        | V.12  | 140,857,623,299          | 179,814,648,842          |
| 2. Short-term advance payments from customers                              | 312        | V.13a | 175,035,184,768          | 259,314,650,574          |
| 3. Dividends and profits payable                                           | 313        | V.14  | 41,921,239,113           | 3,547,219,513            |
| 4. Tax and statutory obligations                                           | 314        | V.15  | 40,898,855,998           | 25,044,242,272           |
| 5. Payables to employees                                                   | 315        |       | 1,035,934,512            | 2,172,750,314            |
| 6. Short-term accruals                                                     | 316        | V.16a | 80,638,316,895           | 72,121,224,924           |
| 9. Short-term unearned revenue                                             | 319        | V.17a | 203,888,943,123          | 127,105,306,757          |
| 10. Other short-term payables                                              | 320        | V.18a | 126,205,780,275          | 232,753,650,895          |
| 11. Short-term loans and finance lease liabilities                         | 321        | V.19a | 338,434,529,440          | 276,774,146,068          |
| 13. Bonus and welfare funds                                                | 323        | V.20  | 9,522,640,010            | 9,028,455,150            |
| <b>II. Non-current liabilities</b>                                         | <b>330</b> |       | <b>887,652,609,679</b>   | <b>850,652,193,239</b>   |
| 2. Long-term advance payments from customers                               | 332        | V.13b | 132,743,479,569          | 135,185,879,569          |
| 4. Long-term accruals                                                      | 334        | V.16b | 47,606,081,663           | 24,463,265,223           |
| 7. Long-term unearned revenue                                              | 337        | V.17b | 5,462,272,538            | 5,462,272,538            |
| 8. Other long-term payables                                                | 338        | V.18b | 73,066,514,000           | 73,066,514,000           |
| 9. Long-term loans and finance lease liabilities                           | 339        | V.19b | 627,500,000,000          | 611,200,000,000          |
| 13. Provision for long-term payables                                       | 343        |       | 1,274,261,909            | 1,274,261,909            |
| 14. Science and technology development fund                                | 344        |       | -                        | -                        |
| <b>D- OWNERS' EQUITY</b>                                                   | <b>400</b> | V.21  | <b>2,074,713,231,506</b> | <b>2,079,234,414,546</b> |
| 1. Owners' invested equity                                                 | 411        |       | 963,754,090,000          | 963,754,090,000          |
| - Common stocks with voting rights                                         | 411a       |       | 963,754,090,000          | 963,754,090,000          |
| - Preferred stocks                                                         | 411b       |       | -                        | -                        |
| 2. Surplus of share capital                                                | 412        |       | 748,683,126,824          | 748,683,126,824          |
| 3. Treasury stock (*)                                                      | 415        |       | (9,825,117,611)          | (9,825,117,611)          |
| 4. Development and investment funds                                        | 418        |       | 96,375,409,000           | 96,375,409,000           |
| 5. Undistributed earnings after tax                                        | 420        |       | 275,725,723,293          | 280,246,906,333          |
| - Accumulated undistributed earnings after tax to the end of previous year | 420a       |       | 240,873,214,873          | 270,924,307,398          |
| - Accumulated undistributed earnings after tax in current year             | 420b       |       | 34,852,508,420           | 9,322,598,935            |
| <b>TOTAL RESOURCES (440 = 300 + 400)</b>                                   | <b>440</b> |       | <b>4,120,804,888,618</b> | <b>4,117,562,903,094</b> |

Ho Chi Minh city, approved on 27 August 2026

Prepared by

Chief Accountant

  
NGUYEN THI NGOC

  
HA THU HUONG

Legal representative  
General Director  
  
TRUONG MINH THUAN



**INTERIM (SEPARATE) INCOME STATEMENT**

For the six-month period ended 30th June 2026

Currency: VND

| ITEMS                                                               | Code      | Notes | Current period         | Previous period        |
|---------------------------------------------------------------------|-----------|-------|------------------------|------------------------|
| 1                                                                   | 2         | 3     | 4                      | 5                      |
| <b>1. Revenues from sale of goods and rendering of services</b>     | <b>01</b> | VI.1  | <b>223,463,581,230</b> | <b>187,326,830,349</b> |
| 2. Revenue deductions                                               | 02        |       | -                      | -                      |
| <b>3. Net revenues from sale of goods and rendering of services</b> | <b>10</b> |       | <b>223,463,581,230</b> | <b>187,326,830,349</b> |
| 4. Cost of goods sold                                               | 11        | VI.2  | 152,233,889,962        | 111,960,563,050        |
| <b>5. Gross profit from sale of goods and rendering of services</b> | <b>20</b> |       | <b>71,229,691,268</b>  | <b>75,366,267,299</b>  |
| <b>6. Profit/(loss) on disposal/sale of investment properties</b>   | <b>21</b> |       | <b>-</b>               | <b>-</b>               |
| 7. Income from financial activities                                 | 22        | VI.3  | 20,419,638,892         | 5,094,029,079          |
| 8. Expenses from financial activities                               | 23        | VI.4  | 54,835,016,837         | 44,026,580,633         |
| - In which: Interest expenses                                       | 24        |       | 51,846,851,220         | 29,495,935,811         |
| 9. Selling expenses                                                 | 25        | VI.5  | 2,951,559,895          | 6,666,623,955          |
| 10. General & administration expenses                               | 26        | VI.6  | 23,378,299,763         | 17,307,602,263         |
| <b>11. Net profit/(loss) from operating activities</b>              | <b>30</b> |       | <b>10,484,453,665</b>  | <b>12,459,489,527</b>  |
| 12. Other income                                                    | 31        | VI.7  | 40,617,266,921         | 167,709,682            |
| 13. Other expenses                                                  | 32        | VI.8  | 1,095,277,415          | 897,534,542            |
| <b>14. Other profit</b>                                             | <b>40</b> |       | <b>39,521,989,506</b>  | <b>(729,824,860)</b>   |
| <b>15. Total pre-tax accounting profit</b>                          | <b>50</b> |       | <b>50,006,443,171</b>  | <b>11,729,664,667</b>  |
| 16. Current Corporate Income tax expenses                           | 51        | V.15  | 15,153,934,751         | 7,628,579,648          |
| 17. Deferred Corporate Income tax expenses                          | 52        |       | -                      | -                      |
| <b>18. Profit/(loss) after corporate income tax</b>                 | <b>60</b> |       | <b>34,852,508,420</b>  | <b>4,101,085,019</b>   |
| 19. Gains on stock                                                  | 70        | VI.8  | -                      | -                      |
| 20. Diluted gains on stock                                          | 71        | VI.9  | -                      | -                      |

Prepared by

NGUYEN THI NGOC

Chief Accountant

HA THU HUONG

Ho Chi Minh city, approved on 27 August 2026



Legal representative

General Director

TRUONG MINH THUAN

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

Interim (separate) Cash Flows Statement

For the six-month period ended 30th June 2026

**INTERIM (SEPARATE) CASH FLOWS STATEMENT**

(As per Indirect Method)

For the six-month period ended 30th June 2026

Currency: VND

| Items                                                                                                             | Code | Notes     | Current period    | Previous period   |
|-------------------------------------------------------------------------------------------------------------------|------|-----------|-------------------|-------------------|
| 1                                                                                                                 | 2    | 3         | 4                 | 5                 |
| <b>I. CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                                    |      |           |                   |                   |
| 1. Net profit/(loss) before tax                                                                                   | 01   |           | 50,006,443,171    | 11,729,664,667    |
| 2. Adjustments for:                                                                                               |      |           | 63,668,487,154    | 59,413,484,929    |
| - Depreciation and amortisation                                                                                   | 02   | V.9, V.10 | 21,248,842,920    | 20,422,032,464    |
| - Provisions                                                                                                      | 03   |           | 10,988,165,617    | 13,344,597,856    |
| - (Gains)/Losses of exchange rate differences due to the revaluation of the ending balances in foreign currencies | 04   |           | -                 | 1,186,046,966     |
| - (Profit)/ loss from investing activity                                                                          | 05   |           | (20,415,372,603)  | (5,035,128,168)   |
| - Interest expense                                                                                                | 06   | VI.4      | 51,846,851,220    | 29,495,935,811    |
| - Other adjustments                                                                                               | 07   |           | -                 | -                 |
| 3. Operating income/(loss) before changes in working capital                                                      | 08   |           | 113,674,930,325   | 71,143,149,596    |
| - (Increase)/decrease in receivables                                                                              | 09   |           | 70,872,016,512    | 6,265,926,839     |
| - (Increase)/decrease in inventory                                                                                | 10   |           | (4,756,368,776)   | 16,868,432,872    |
| - Increase/(decrease) in payables (excluding interest payable, CIT payables)                                      | 11   |           | (145,434,856,917) | 34,681,462,760    |
| - Increase/(decrease) in prepaid expenses                                                                         | 12   |           | 1,544,071,234     | 1,369,235,412     |
| - Increase/(decrease) in trading securities                                                                       | 13   |           | -                 | -                 |
| - Interest paid                                                                                                   | 14   | VI.4      | (20,281,671,987)  | (27,978,830,321)  |
| - Corporate income tax (CIT) paid                                                                                 | 15   | V.15      | (10,349,676,335)  | (11,854,208,890)  |
| - Other cash inflows from operating activities                                                                    | 16   |           | -                 | -                 |
| - Other cash outflows from operating activities                                                                   | 17   |           | (505,487,000)     | (791,299,947)     |
| Net cash inflows/(outflows) from operating activities                                                             | 20   |           | 4,762,957,056     | 89,703,868,321    |
| <b>II. CASH FLOWS FROM INVESTING ACTIVITIES</b>                                                                   |      |           |                   |                   |
| 1. Purchase of fixed assets and other long-term assets                                                            | 21   |           | -                 | (899,000,120)     |
| 2. Proceeds from disposals of fixed assets and other long-term assets                                             | 22   |           | -                 | -                 |
| 3. Loans to other entities and payments for purchase of debt instruments of other entities                        | 23   |           | -                 | (8,850,000,000)   |
| 4. Repayments from borrowers and proceeds from sales of debt instruments of other entities                        | 24   |           | -                 | 102,319,066,023   |
| 5. Payments for investments in other entities                                                                     | 25   |           | (100,000,000,000) | (675,360,000,000) |
| 6. Proceeds from sales of investments in other entities                                                           | 26   |           | -                 | -                 |
| 7. Interest and dividends received                                                                                | 27   |           | 20,415,372,603    | 10,226,298,368    |
| Net cash inflows/(outflows) from investing activities                                                             | 30   |           | (79,584,627,397)  | (572,563,635,729) |
| <b>III. CASH FLOW FROM FINANCING ACTIVITIES</b>                                                                   |      |           |                   |                   |
| 1. Proceeds from issue of stocks, capital contribution of the owner                                               | 31   |           | -                 | -                 |
| 2. Capital redemption of the owners, the acquisition of issued stocks                                             | 32   |           | -                 | -                 |
| 3. Proceeds from borrowings                                                                                       | 33   | V.19      | 130,299,183,816   | 609,730,961,265   |
| 4. Repayments of borrowing principal                                                                              | 34   | V.19      | (52,338,800,444)  | (125,276,313,104) |
| 5. Repayments of finance lease principal                                                                          | 35   |           | -                 | -                 |
| 6. Dividends, gains paid to the owner                                                                             | 36   |           | -                 | -                 |
| Net cash inflows/(outflows) from financing activities                                                             | 40   |           | 77,960,383,372    | 484,454,648,161   |
| Net cash inflows/(outflows) in year (20+30+40)                                                                    | 50   |           | 3,138,713,031     | 1,594,880,753     |
| Cash and cash equivalents at the beginning of the year                                                            | 60   | V.1       | 20,399,684,663    | 27,606,178,415    |
| Impact of exchange rate fluctuation                                                                               | 61   |           | -                 | -                 |
| Cash and cash equivalents at the end of the year                                                                  | 70   |           | 23,538,397,694    | 29,201,059,168    |

Ho Chi Minh city, approved on 27 August 2026

Prepared by

NGUYEN THI NGOC

Chief Accountant

HA THU HUONG



Legal representative  
General Director

PHUONG MINH THUAN



## SELECTED NOTES TO THE (SEPARATE) FINANCIAL STATEMENTS

For the six-month period ended 30<sup>th</sup> June 2026

These notes form an integral part of and should be read in conjunction with the interim (separate) Financial Statements for the six-month period ended 30<sup>th</sup> June 2026 of Investment and Trading of Real Estate Joint Stock Company.

### I. OPERATION FEATURES

#### 1. Forms of ownership

Investment and Trading of Real Estate Joint Stock Company (hereafter referred to as “the Company”) is joint stock company.

#### 2. Lines of business

Business lines of the Company is trading and service.

#### 3. Business activities

- Investment in real estate business and providing related products and services;
- Providing real estate brokerage services, trading floors, real estate, real estate management;
- Prize-winning game business services.

#### 4. Normal operating cycle

The Company's normal operating cycle is within 12 months.

#### 5. The Company's operations in year affect the interim (separate) financial statements

During the period, the Company's business operations expanded in scale, as reflected by a 19.3% compared to the same period last year increase in revenue from sales of goods and rendering of services. However, cost of goods sold rose by 36.0%, outpacing revenue growth, which led to a 5.5% decrease in gross profit. General and administrative expenses grew significantly while selling expenses dropped sharply, resulting in a 15.9% decline in net profit from operating activities. Additionally, strong growth in financial income and other income had a significant impact on the period's business results.

#### 6. Company structures

##### *Subsidiaries*

| No. | Name of subsidiary                         | Head office                                                        | Ratio of capital contribution |                   | Proportion of voting rights |                   | Proportion of interest   |                   |
|-----|--------------------------------------------|--------------------------------------------------------------------|-------------------------------|-------------------|-----------------------------|-------------------|--------------------------|-------------------|
|     |                                            |                                                                    | Ending balance of period      | Beginning balance | Ending balance of period    | Beginning balance | Ending balance of period | Beginning balance |
| 1.  | Saigon – Binh Duong Investment Corporation | No. 175 Nguyen Chi Thanh street, Chanh Hiep ward, Ho Chi Minh city | 64.32%                        | 64.32%            | 64.32%                      | 64.32%            | 64.32%                   | 64.32%            |
| 2.  | Royal Service Restaurant Hotel Travel JSC  | No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.  | 75.00%                        | 75.00%            | 75.00%                      | 75.00%            | 75.00%                   | 75.00%            |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

| No. | Name of subsidiary        | Head office                                                       | Ratio of capital contribution |                   | Proportion of voting rights |                   | Proportion of interest   |                   |
|-----|---------------------------|-------------------------------------------------------------------|-------------------------------|-------------------|-----------------------------|-------------------|--------------------------|-------------------|
|     |                           |                                                                   | Ending balance of period      | Beginning balance | Ending balance of period    | Beginning balance | Ending balance of period | Beginning balance |
| 3.  | Intresco Construction JSC | No. 20 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city. | 85.00%                        | 85.00%            | 85.00%                      | 85.00%            | 85.00%                   | 85.00%            |
| 4.  | Nam A House Trading JSC   | No. 160 street 27/4, Bà Rịa ward, Ho Chi Minh city, Vietnam       | 90.58%                        | 0.00%             | 90.58%                      | 0.00%             | 90.58%                   | 0.00%             |

▪ **Information about associates and joint ventures**

| No. | Name of associates and joint ventures            | Head office                                                                    | Ratio of capital contribution |                   | Proportion of voting rights |                   | Proportion of interest   |                   |
|-----|--------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------|-------------------|-----------------------------|-------------------|--------------------------|-------------------|
|     |                                                  |                                                                                | Ending balance of period      | Beginning balance | Ending balance of period    | Beginning balance | Ending balance of period | Beginning balance |
| 1.  | Long Binh Construction - Trading – Producing JSC | No. 918 – 920 Nguyen Trai street, Cho Lon ward, Ho Chi Minh city               | 36.36%                        | 36.36%            | 36.36%                      | 36.36%            | 36.36%                   | 36.36%            |
| 2.  | Travel World Trading JSC (*)                     | No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.              | 0.00%                         | 0.00%             | 22,50%                      | 23.40%            | 17.13%                   | 17.81%            |
| 3.  | Le Royal JSC (**)                                | 4 <sup>th</sup> Floor, 280 Nam Ky Khoi Nghia, Xuan Hoa ward, Ho Chi Minh city. | 0.00%                         | 0.00%             | 40.00%                      | 40.00%            | 30.00%                   | 30.00%            |

(\*) Travel World Trading Joint Stock Company (“Travel World”) is a second-tier indirect associate company through a first-tier subsidiary which include: Royal Service Restaurant Hotel Travel JSC (holding 20.80% of the voting rights in Travel World) and Intresco Construction JSC (holding 2.60% of the voting rights in Travel World).

(\*\*) Le Royal Joint Stock Company (“Le Royal”) is a second-tier indirect associate company through a first-tier subsidiary - Royal Service Restaurant Hotel Travel JSC (holding 40.00% of the voting rights in Le Royal)

**7. Employees**

As at the accounting period ended, the Company had 160 employees (144 employees at the beginning of the year).

**8. Statement on the information comparability in the interim financial statements**

From 01<sup>st</sup> January 2026, the Company has adopted the Circular No. 99/2025/TT-BTC dated 27<sup>th</sup> October 2025 issued by the Ministry of Finance on guiding the Enterprise Accounting System. This Circular replaces the Circular No. 200/2014/TT-BTC dated 22<sup>nd</sup> December 2014 issued by the Ministry of Finance on guiding the enterprise accounting system and related circulars. The Company has restated the comparative figures (Notes No. IV.29); therefore, the figures presented in the interim separate financial



statements for the six-month period ended 30<sup>th</sup> June 2026 are comparable with the corresponding figures of the previous period.

## **II. ACCOUNTING PERIOD, AND REPORTING CURRENCY**

### **1. The Company's fiscal year**

The fiscal year starts on 01<sup>st</sup> January and ends on 31<sup>st</sup> December of each calendar year.

These interim (separate) financial statements are prepared for the six-month period ended 30<sup>th</sup> June 2026, from 01<sup>st</sup> January to 30<sup>th</sup> June 2026.

### **2. Reporting currency and methods of foreign currency translation**

The standard currency unit used is Vietnam Dong (VND) because the Company uses the main accounting currency unit which is Vietnam Dong (VND) for receipts and payments.

## **III. ADOPTED ACCOUNTING REGIME AND STANDARDS**

### **1. Applicable accounting regime**

The Company's the interim (separate) Financial statements are prepared and presented in accordance with the Accounting Standards, the Vietnamese Corporate Accounting System promulgating together with the Circular No. 99/2025/TT-BTC dated 27<sup>th</sup> October 2025 of the Ministry of Finance and other relevant prevailing legal regulations.

### **2. Statement on the compliance with the Vietnamese accounting regime and standards**

The General Director ensures to follow all the requirements of the accounting standards and the Vietnamese Corporate accounting system promulgating together with the Circular No. 99/2025/TT-BTC dated 27<sup>th</sup> October 2025 of the Ministry of Finance as well as circulars guidance on implementing the accounting standards of the Ministry of Finance in the preparation of the interim (separate) Financial statements.

## **IV. ADOPTED ACCOUNTING POLICIES**

### **1. Basic for preparing the interim (separate) Financial statements**

The interim separate Financial statements are prepared based on accrual accounting (excluding information related to the cash flows).

Subordinate entities have (separate) accounting work, dependent accounting. The Company's (separate) financial statements are prepared on the basis of combination of subordinate entities' financial statements. Revenues and balances among subordinate entities are eliminated in preparing the (separate) financial statements.

### **2. Cash and cash equivalents**

Cash includes cash on hand, demand deposits and cash in transit, monetary gold.

Cash equivalents is the short-term securities of which the due dates can not exceed 3 (three) months from the dates of the investments and the convertibility into cash is easy, and which do not have a lot of risks in the conversion into cash.

### **3. Accounting policies for financial investments**

#### ***Held-to-maturity investments***

The investments are classified as held-to-maturity if the Company has both the ability and the intention to hold to maturity. Held-to-maturity investments include: term deposits (including treasury bills, promissory note) bonds, preferred stocks which the issuance party is obligated to repurchase at a specific time in the future and held-to-maturity loans for the purpose of collecting interest periodically and other held-to-maturity investments.



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

**Selected Notes to the (separate) Financial statements (cont.)**

Principles for determining held-to-maturity investments are initially recognized at the historical costs include purchase price and expenses related to investments transactions. After initial recognition, these investments are recognized at recoverable amount.

Interest income on held-to-maturity investments after the date of acquisition are recognized in Income Statement on the basis of accrual. Interest enjoyed before the Company held is deducted against the historical cost as at the date of acquisition.

When there is certainly evidence shows part of or the entire investment may not be recoverable and the loss can be determined reliably, the loss is recognized in Expenses from financial activities in year and direct reduction of investment value.

At the end of the accounting period, when there is objective evidence that part or all of an investment may be impaired, the Company recognizes a provision for investment losses corresponding to the potential loss amount. The provision expense or reversal is recognized in financial expenses/financial income during the period.

Held-to-maturity investments denominated in foreign currencies are recognized and revaluated in accordance with the regulations applicable to monetary items denominated in foreign currencies.

***Investments in subsidiaries, joint ventures, associated companies***

***Subsidiaries***

Subsidiaries is a company that is controlled by the Company. The control is achieved when the Company has the ability to control the financial and operational policies of the investee company in order to get economic benefits thanks to their operating activities.

***Joint ventures***

A joint venture is an enterprise established under a contractual agreement whereby the Company and other venturers undertake an economic activity that is subject to joint control. Joint control is defined as the contractually agreed sharing of control over strategic decisions relating to the financial and operating policies of the joint venture, requiring the unanimous consent of the parties sharing control.

***Associated companies***

An associate company is an entity over which the Company has significant influence, but not control, over its financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee, but is not control over those policies.

Investments in subsidiaries, joint ventures, associated companies are initially recorded at their historical cost, include purchase price or capital contributions plus the costs directly related to the investment. In case of investment by non-monetary assets, the cost of investment is recognized at fair value of non-monetary assets as at the arising date.

When investments are purchased, their dividends and profits from previous years are accounted in reducing their value. And their dividends and profits of following years are recognized in the revenue. Received dividends by stocks are only monitored as the number of stocks increases, not to be recorded as the received stocks.

Provision for loss of investments in subsidiaries, joint ventures, associated companies is appropriated as subsidiaries have suffered losses, by the differences between the actual capital contributions by parties in subsidiary and the actual equity multiplied (X) with the percentage of capital contribution of the Company and total actual capital contributions by parties in subsidiaries, joint ventures, associated companies. If subsidiaries, joint ventures, associated companies are subject to present the consolidated financial statements, basis of determination of provision for loss is the consolidated financial statements.

Increase/Decrease in the balance of provision for loss of investments in subsidiaries must be make as at the accounting period ended and are recognized in the expenses from financial activities.



#### **4. Receivables**

Doubtful receivables are presented by book value subtracting the provisions for doubtful receivables. The Company maintains detailed accounting records for receivables by counterparty, maturity, and original currency to meet management requirements.

Receivables are classified as trade receivables, inter-company receivables and other receivables comply with the following principles:

- Trade receivables reflect the commercial elements arising from selling - purchasing transactions between the Company and the buyer is an independent entity, include receivables from export sales under entrusted others;
- Inter-company receivables reflect receivables of subordinate entities without legal status and dependent accounting.
- Other receivables reflect the non-commercial elements, unrelated to selling - purchasing transactions.

Receivables denominated in foreign currencies are recognized and revalued in accordance with the regulations applicable to foreign currency monetary items.

At the financial statement date, based on the remaining maturity of the receivables, the Company classifies and presents them as current or non-current assets in accordance with applicable regulations.

An allowance for doubtful debts is made for receivables that are overdue or not yet due but show objective evidence indicating that part or all of the debt may be uncollectible.

For receivables that are not yet due but the debtor has fallen into state of bankruptcy, liquidation, disappearance, abscondence, or where objective evidence indicates that payment is unlikely or impossible, the Company determines an appropriate allowance level based on the expected loss that may occur.

If the Company has more reliable evidence or a more appropriate basis for determining recoverable amount, it may apply another method to calculate the allowance for doubtful debts in accordance with applicable regulations.

The provision or reversal of allowance for doubtful debts is made at the financial statement date. The allowance expense or reversal of allowance for doubtful debts is recognized in general and administrative expenses during the period.

For doubtful receivables that have been written off but are subsequently recovered, the amount recovered is recognized in other income.

#### **5. Inventories**

Inventories are recognized at the lower of their historical costs or their net realizable values.

Historical costs of inventories are determined as follows:

- Work-in-process: mainly project investment and development costs.
- Real estate finished products: reflects the current value and fluctuations of the enterprise's real estate finished products. Real estate finished products include: Land-use rights; houses; or housing and land-use rights; infrastructure invested and built by the enterprise for sale during normal business operations.
- Real estate goods: reflects the current value and fluctuations of the enterprise's real estate goods. Real estate goods include: Land-use rights; houses; or housing and land-use rights; infrastructure purchased for sale during normal business operations; Investment properties are converted to inventory when the owner begins to develop them for sale.

Net realizable values is the estimated selling price of inventory in normal operating cycle except for the estimated costs to complete and necessary to consume them.

The value of inventories are recognized at the weighted average method and recorded at the perpetual method.

Provision for devaluation of inventory is made for each item based on their costs is higher than their net realizable values. Increase/Decrease in the balance of provision for devaluation of inventory must be made as at the end of the accounting period and are recognized in the cost of goods sold.



## **6. Tangible fixed assets**

Tangible fixed assets are determined by the historical costs less (-) accumulated depreciation.

Historical costs of tangible fixed assets include the purchase price and all directly attributable costs of bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Company, such as transportation, handling, installation, testing, registration fees, and other directly attributable costs. Trade discounts, rebates, and refundable tax credits are deducted from the historical cost of assets.

For tangible fixed assets constructed through capital investment projects, the historical cost includes the final account settlement value of the completed project and other directly attributable costs incurred up to the time the asset is put into use. Borrowing costs directly attributable to the construction of qualifying assets are capitalized in accordance with applicable regulations.

In the case of tangible fixed assets acquired on deferred or installment payment terms, the historical cost is determined at the cash price equivalent at the acquisition date. The difference between the total amount payable and the cash price equivalent is recognized as a financial expense over the payment period, unless it is capitalized in accordance with applicable regulations.

Subsequent expenditures are added to the historical cost of tangible fixed assets when it is probable that future economic benefits associated with the asset will flow to the Company, such as upgrades or renovations that increase capacity, extend useful life, or improve product quality. Routine repair and maintenance costs incurred to maintain normal operations of the assets are recognized in profit or loss as production and operating expenses during the period.

When tangible fixed assets are disposed or liquidated, their historical costs and accumulated depreciation are written off, then any profit (or loss) generated from the liquidation is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in line with straight-line method to gradually write off the historical costs of fixed assets over their estimated useful lives. The depreciation years of tangible fixed assets applied are as follows:

| <u>Kinds of fixed assets</u> | <u>Years</u> |
|------------------------------|--------------|
| Buildings and structures     | 10 – 25      |
| Machineries and equipments   | 02 – 10      |
| Vehicles, transmissions      | 06 – 10      |
| Management equipments, tools | 03 – 05      |

## **7. Intangible fixed assets**

Intangible fixed assets are determined by the historical costs less (-) accumulated amortization.

Historical costs of intangible fixed assets comprises all costs incurred by the Company to acquire the intangible assets up to the time they are brought into the condition necessary for their intended use, including the purchase price, non-refundable taxes, and other directly attributable costs.

Expenditures related to intangible fixed assets incurred after initial recognition are recognized in profit or loss as production and operating expenses in the period, unless these expenditures simultaneously meet the criteria of increasing the future economic benefits generated by the assets and can be measured reliably, in which case they are added to the historical cost of the intangible fixed assets.

When intangible fixed assets are disposed or liquidated, their historical costs and accumulated amortization are written off, then any profit (or loss) generated from the liquidation is included in the income or the expenses during the period.

### ***Land-use right***

Land-use right is all actual expenses related directly to the used land, included: the payment for getting land-use right, costs of compensation, site clearance, ground leveling, registration fee ... which the Company paid. Land-use rights with indefinite term is not amortized.



### ***Software programs***

Costs related to computer software programs is not an integral part of the related hardware is capitalized. Historical costs of computer software include all the expenses of the Company to pay until the date the software is put into use. Computer software is amortized in line with straight-line method within 04 – 06 years.

## **8. Investment properties**

An investment property is land, a building, part of a building, or infrastructure held by the Company (including under a finance lease) to earn rentals or for capital appreciation.

Investment properties are initially recognized at historical costs, which includes all expenditures incurred by the Company or the fair value of assets exchanged to acquire the investment property up to the time it is completed and brought into a condition ready for use. Cost excludes unnecessary expenses, initial operating costs, or abnormal waste/costs.

Investment properties held to earn operating rentals are presented at historical costs less accumulated depreciation. Investment properties held for capital appreciation are presented at historical costs less impairment losses (if any).

Subsequent expenditures are recognized as expenses in the period in which they are incurred, unless it is probable that future economic benefits will increase beyond its originally assessed standard of performance, in which case they are capitalized into historical costs of the investment properties.

Investment properties held to earn operating rentals are depreciated on a straight-line basis over their estimated useful lives appropriate to each asset category. Investment properties held for capital appreciation are not depreciated, unless the asset is concurrently leased out.

When an investment property is sold or disposed of, its historical costs and accumulated depreciation are derecognized; any difference between the net disposal proceeds and the carrying amount is recognized in profit or loss in the period.

Transfers to, or from, investment properties, owner-occupied properties, and inventories are made only when there is a change in use. Transfers do not change the historical cost or the carrying amount of the property at the date of transfer.

Where there is objective evidence that an investment property held for capital appreciation has suffered an impairment loss, the Company reduces the carrying amount of the asset and recognizes the impairment loss in cost of goods sold. When impairment conditions no longer exist, the loss is reversed up to the amount previously recognized, provided it does not exceed the initial historical cost.

## **9. Prepaid expenses**

Prepaid expenses reflect actual costs incurred that relate to the operating results of multiple accounting periods and are allocated to production and business expenses in corresponding periods in accordance with the matching principle between revenue and expenses.

The Company's prepaid expenses include:

### ***Tools***

Expenses on tools being put into use are allocated into expenses in accordance with the straight line method for the maximum period of 36 months.

### ***Prepaid land rental***

Prepaid land rental represent the rental already prepaid for the land being used by the Company. Prepaid land rental is allocated into expenses in accordance with the straight line method in line with the lease term of 30 years.

### ***Other prepaid expenses***

Based on the nature and level of costs, the Company selects the appropriate methods of cost allocation criterion over the period expected to be generate economic benefits.



The calculation and allocation of prepaid expenses into production and business expenses for each period are determined based on the nature and degree of benefit derived from each expense item, using the straight-line method or another appropriate method, and applied consistently across accounting periods.

The Company maintains detailed records for each prepaid expense item by nature of expense, allocation period, amount already allocated, and remaining unallocated balance as at the financial statement date.

## **10. Business Cooperation Contracts (BCC)**

The Company recognizes business cooperation contracts (BCC) based on the substance of the agreement, including BCCs in the form of jointly controlled operations.

### ***Jointly controlled assets***

For a BCC under the form of jointly controlled assets, the Company recognizes its interest in the BCC in the financial statements, including:

- Its share of the jointly controlled assets, classified according to the nature of the assets;
- Any liabilities incurred individually by the enterprise in the course of executing the BCC;
- Its share of any liabilities incurred jointly with other parties under the BCC agreement;
- Revenue from the sale or use of its share of the output/services generated from the BCC and its share of corresponding allocated expenses;
- Expenses incurred directly in connection with its contribution to the BCC.

For fixed assets and investment properties contributed to the BCC:

- In case title (ownership) is not transferred, the asset is not derecognized on the accounting books and is monitored off-balance sheet only.
- In case title is transferred to form jointly controlled assets, the asset is derecognized and processed according to the nature of asset formation during the investment stage; upon completion, the enterprise recognizes an increase in assets based on its shared interest and intended use.

### ***Jointly controlled operations***

For a BCC under the form of jointly controlled operations, the Company recognizes:

- The assets that the enterprise controls and uses in the BCC activity;
- Liabilities incurred individually and its share of obligations borne under the contract;
- Revenue earned from its share of sales of goods/services rendered under the BCC;
- Expenses incurred that are borne by the enterprise under the sharing agreement in the contract.

## **11. Trade payables and accruals**

Trade payables reflect commercial liabilities arising from the purchase of goods, services, fixed assets, investment properties, and construction contracts. Payables are recognized when the enterprise has a present obligation to pay and are tracked in detail by individual vendor, including advances paid where goods, services, or completed work volumes have not yet been received. Purchase discounts, allowances, and sales returns are credited to reduce the corresponding payables as incurred.

## **12. Dividends and profits payable**

Dividends and profits payable reflect the obligations of the enterprise to shareholders and capital-contributing members regarding dividends and profit distributions that have been approved but remain unpaid. Payables are recognized when the Company no longer has the discretion to avoid the payment obligation pursuant to the decision of competent authorities or in accordance with law and the Company's Charter.

## **13. Liabilities and accruals**

Liabilities and accruals are recognized for payable amounts in the future related to the received goods and services. Accruals are recognized based on the reasonable estimates of the payable amounts.



Payables are classified as trade payables, accruals, inter-company payables, finance lease loans and liabilities and other payables comply with the following principles:

- Trade payables reflect the commercial elements arising from purchasing transactions of goods, services, assets and the seller is an independent entity, include payables from import by a trustee. Payables are monitored in detail by each counterparty and maturity period;
- Accruals reflect the payables to the received goods and services from seller or provided to buyer but not yet paid due to do not have invoice or insufficient accounting records and vouchers and payable to employees on sabbatical salary, operating costs must be accrued. Accrued expenses are recognized when the Company has a present obligation and the liability can be estimated reliably, adhering to the principle of matching expenses with revenues;
- Inter-company payables reflect payables between the superior unit and subordinate unit which have no legal status and dependent accounting.
- Loans and finance lease liabilities reflect loans, finance lease liabilities and the payment status of principal and associated liabilities under loan and finance lease contracts.
- Other payables reflect the non-commercial elements, unrelated to selling - purchasing transactions, rendering of services.

#### **14. Provision for payables**

A provision is recognized when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. Provisions are measured at the best estimate of the expenditure required to settle the obligation at the end of the accounting period.

At initial recognition and at the end of the accounting period, provisions are reviewed and adjusted. If the required provision exceeds the previously recognized amount, the difference is charged to expenses; conversely, if it is lower, the excess is reversed to reduce the corresponding expenses. The reversal and utilization of a provision are performed only for expenditures previously provided for and directly related to that provision.

Provisions do not include future operating costs or expected losses, except for those relating to onerous contracts. An onerous contract is one in which the unavoidable costs of meeting the obligations under the contract exceed the economic benefits expected to be received from it; in such cases, the present obligation is recognized as a provision.

Provisions typically include: provision for product warranties; provision for construction contract warranties; provision for corporate restructuring; and other provisions required by regulations, including provisions for onerous contracts and environmental obligations (if any). The recognition of provisions must be based on reasonable estimates, historical data, and clear measurement methods, and must be fully disclosed in the Financial Statements.

#### **15. Deferred Corporate income tax**

Deferred corporate income tax liabilities are recognized for taxable temporary differences between the carrying amounts of assets/liabilities and their tax bases, using the tax rates that are currently enacted or substantively enacted. This tax liability reflects future tax obligations arising when the temporary differences reverse through the recovery of assets or settlement of liabilities.

As at the accounting period-end, the Company determines, adjusts, and offsets the amounts arising and reversed during the period; the net increase/decrease is recognized in the corresponding deferred corporate income tax expense. Deferred tax related to items recognized directly in equity is recognized directly in equity. The offsetting between deferred tax liabilities and deferred tax assets is executed only for the presentation of the Statement of Financial Position and is not offset in the accounting books.

#### **16. Loans and finance lease liabilities**

Loans and finance lease liabilities reflect the Enterprise's loans, finance lease obligations, and their related settlement status.



Loans are classified as short-term or long-term based on their remaining maturity ( $\leq$  or  $>$  12 months) and the repayment obligations at the reporting date.

Finance lease liabilities are recognized at the present value of the minimum lease payments or the fair value of the leased asset.

Costs directly attributable to borrowings (such as arrangement fees, appraisal fees, documentation fees, etc.) are amortized over the loan period; interest expenses strictly comply with the capitalization criteria under relevant accounting standards.

The Enterprise maintains detailed tracking of each loan, contract, lender, and maturity period to support management requirements and financial statement presentation.

## **17. Recognition and capitalization of borrowing costs**

Borrowing costs are recognized as financial expenses in the period in which they are incurred, except to the extent that they qualify for capitalization. Capitalization occurs only when borrowing costs are directly attributable to the acquisition, construction, or production of a qualifying work-in-progress asset and are probable to result in future economic benefits. Capitalized borrowing costs include loan interest and other directly attributable costs such as loan arrangement fees, appraisal fees, and loan documentation fees. Capitalization is performed during the construction period and ceases when the asset is ready for its intended use or sale. Borrowing costs that do not qualify for capitalization are recognized in full as financial expenses in the period incurred on an accrual basis.

## **18. Owners' equity**

### ***Owner's invested equity***

Owner's invested equity is recognized according to the shareholders' actual capital.

### ***Surplus of share capital***

Surplus of share capital is recognized at differences between issued actual value and the nominal value of stocks when they first issued, supplement issue, differences between re-issued value and the book value of treasury stocks and capital structure of the convertible bonds at maturity. Direct costs related to the issuance of additional stocks and the re-issuance of treasury stocks is reversed on Surplus of share capital.

### ***Treasury stock***

When the Company's stock is re-purchased, the amount payable including the expenses related to the transaction is recorded as treasury stocks and are recorded as a decrease in owner's equity. When re-issuing, differences between re-issued value and the book value of treasury stocks are recognized in "Surplus of share capital".

## **19. Profit distribution**

Profit after corporate income tax is distributed to shareholders after appropriating for funds in accordance with the Company's Charter as well as regulations and being approved by General Meeting of Shareholders.

Distribution of profits to shareholders is considered non-monetary items in undistributed earnings after tax which can affect the cash flows and ability to pay dividends such as profit from revaluation of the contributed assets, revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recorded as liabilities when being approved by General Meeting of Shareholders.

## **20. Recognition of revenues and income**

Revenues are recognized when the Company may get economic benefits that can be determined reliably. Revenues are measured at the fair value of received or receivable accounts after deducting trade discounts, sales discounts and sales returns.



***Revenue from real estate sales***

Real estate is deemed to have been sold when the significant risks and rewards of ownership of the goods are transferred to the customer, usually coinciding with the unconditional transfer of the contracts. In the case of exchange conditions, revenue is only recognized when the material conditions are satisfied.

***Construction contract revenue***

Contract revenues and expenses are recognised by reference to the stage of completion of contract activity as confirmed by the customer as at the accounting period ended where the outcome of the construction contract can be estimated reliably. Increase and decrease amounts in the contract performance, bonuses and other payments are only included in revenue when agreed with the customer.

If the outcome cannot be estimated reliably, no profit should be recognised. Instead, contract revenue should be recognised only to the extent that contract costs incurred are expected to be recoverable and contract costs should be expensed as incurred.

***Rental revenue***

Revenue from operating leasehold assets is recorded in accordance with the straight line method over the leasing period.

***Revenue from prize-winning game business services and direct deductions from revenue***

Revenue from prize-winning game business services is the net winning/loss amount from prize-winning game business activities, minus decrease adjustments.

The fixed prize of prize-winning game is paid at the time the player wins and is directly deducted from the corresponding prize-winning game revenue. The Company recognizes the incremental progressive amount of the jackpot when the progressive jackpot machine is played by directly deducting the corresponding prize-winning game revenue.

***Revenues from rendering of services***

Revenues are recognized upon the completion of the services provided.

***Interest***

Revenue is recognized as the interest accrues on an accrual basis (account the effective yield on the asset) unless collectability is in doubt.

***Dividends***

Dividends are recognized when the Company's right to receive payment is established.

**21. Revenue deductions**

Revenue deductions are adjustments that reduce gross revenue generated during the period, comprising trade discounts, sales allowances, and sales returns. Revenue deductions are recognized matching with the corresponding revenue from sales of goods and rendering of services arising in the period.

**22. Cost of goods sold**

Cost of goods sold is total cost of goods, expenses directly of provided services, other expenses are included in the cost of goods.

**23. Expenses from financial activities**

Expenses from financial activities reflect expenses and losses related to the Company's financial activities, including: uncapitalized borrowing costs, losses from the transfer of financial investments, transaction costs on sales of securities and financial investments, purchasing costs of trading securities, provision for devaluation of trading securities, provision for impairment of investments in other entities, foreign exchange losses arising from foreign currency sales or the revaluation of foreign currency monetary items at the end of the period, payment discounts allowed to buyers, and other financial expenses incurred during

the period. Expenses from financial activities are recognized in the income statement when incurred, except for those capitalized in accordance with applicable regulations.

### ***Borrowing costs***

Borrowing costs include interest and other costs incurred directly related to loans.

Borrowing costs will be capitalized when they are directly related to the construction or the production of an asset in progress, which has taken a substantial period of time (over 12 months) to get ready for intended use or sales of the asset. Otherwise, the borrowing costs will be recognized into expenses during the period. For private loans serve the construction of fixed assets, investment properties, interest is capitalized even if the construction period of less than 12 months. The income arising from the temporary investment of loans is recorded reducing the historical cost of the relevant assets.

In the event of general borrowings which are partly used for acquiring, constructing or producing an asset in progress, the costs eligible for capitalization will be determined according to the capitalization rates applied to average accumulated expenditure on that asset. The capitalization rates are computed at the average interest rates on the borrowings not yet paid during the period, except for particular borrowings serving the purpose of obtaining a specific asset.

## **24. Selling expenses and General & administration expenses**

Selling expenses and General & administration expenses are all costs related to the process of selling products, goods, rendering of services and general administration expenses of the Company.

## **25. Disposals and retirements of fixed assets and investment properties**

Upon the sale, disposal, or retirement of fixed assets or investment properties, their historical cost and accumulated depreciation are derecognized; any difference between the net disposal proceeds and the carrying amount, together with related expenses, is recognized in the profit or loss for the period.

## **26. Corporate income tax (CIT)**

Corporate income tax expenses include current corporate income tax and deferred corporate income tax.

### ***Current corporate income tax***

Current corporate income tax is the amount of corporate income tax payable calculated based on the taxable profit for the year and the current corporate income tax rate under prevailing tax regulations. Current corporate income tax expense includes top-up corporate income tax under Global Minimum Tax regulations (if any). Taxable profit differs from accounting profit due to adjustments for temporary differences between tax and accounting treatments, non-deductible expenses, non-taxable income, and tax losses carried forward in accordance with tax regulations.

### ***Deferred income tax***

Deferred income tax is the amount of corporate income tax payable or recoverable in future periods in respect of temporary differences between the carrying amounts of assets and liabilities and their corresponding tax bases.

Deferred income tax liabilities are recognized for all taxable temporary differences. Deferred income tax assets are recognized only to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilized.

Deferred income tax assets and deferred tax liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled. Deferred income tax is recognized in profit or loss, except to the extent that it relates to items recognized directly in equity.

Current corporate income tax expense and deferred corporate income tax expense are not offset on the income statement.



## 27. Related parties

A party is considered as a related party of the company in case that party is able to control the company or to cause material effects on the financial decisions as well as the operations of the company. A party is also considered a related party of the Company in case that party is under common control or significant influence.

In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

## 28. Segment Reporting

A business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

Segment information is prepared and presented comply with the accounting policies in the preparation and presentation of the (separate) financial statements of the Company.

## 29. Comparative figures

Certain balances on the interim (separate) Statement of Financial Position have been restated to conform to current regulations (the Circular No. 99/2025/TT-BTC dated 27<sup>th</sup> October 2025 issued by the Ministry of Finance on guiding the Enterprise Accounting System; the previous year was in accordance with the Circular No. 200/2014/TT-BTC dated 22<sup>nd</sup> December 2014 issued by the Ministry of Finance). Details are as follows:

| Code                                                      | Items                         | Ending balance of previous year under Circular 200/2014/TT-BTC / Before adjustments | Beginning balance of current year has been restated under Circular 99/2025/TT-BTC) / After adjustments | Differences     |
|-----------------------------------------------------------|-------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------|
| 1                                                         | 2                             | 3                                                                                   | 4                                                                                                      | 5=4-3           |
| <b>INTERIM (SEPARATE) STATEMENT OF FINANCIAL POSITION</b> |                               |                                                                                     |                                                                                                        |                 |
|                                                           | <b>Resources</b>              |                                                                                     |                                                                                                        |                 |
| 313                                                       | Dividends and profits payable | -                                                                                   | 3,547,219,513                                                                                          | 3,547,219,513   |
| 320                                                       | Other short-term payables     | 236,300,870,408                                                                     | 232,753,650,895                                                                                        | (3,547,219,513) |
|                                                           | <b>TOTAL RESOURCES</b>        | <b>236,300,870,408</b>                                                              | <b>236,300,870,408</b>                                                                                 | <b>-</b>        |

## V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM (SEPARATE) STATEMENT OF FINANCIAL POSITION (Currency: VND)

### 1. Cash and cash equivalents

Cash and cash equivalents held by the enterprise that are not restricted for use.

|                          | Ending balance<br>of period    | Beginning balance               |
|--------------------------|--------------------------------|---------------------------------|
| - Cash on hand           | 18,450,994,546                 | 16,497,681,951                  |
| + VND                    | 16,085,481,735                 | 12,739,982,445                  |
| + Foreign currency (USD) | 2,365,512,811<br>(#USD 90,729) | 3,757,699,506<br>(#USD 144,084) |
| - Demand deposits (*)    | 5,076,331,148                  | 3,845,320,712                   |
| - Cash in transit        | 11,072,000                     | 56,682,000                      |
| <b>Total</b>             | <b>23,538,397,694</b>          | <b>20,399,684,663</b>           |

(\*) Details are as follows:

|                                                                       | Ending balance<br>of period | Beginning balance    |
|-----------------------------------------------------------------------|-----------------------------|----------------------|
| - JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank)       | 2,085,317,700               | 611,717,353          |
| - Asia Commercial JS Bank (ACB)                                       | 2,027,555,543               | 956,432,821          |
| - JS Commercial Bank for Investment and Development of Vietnam (BIDV) | 407,011,211                 | 450,378,270          |
| - Other banks                                                         | 556,446,694                 | 1,826,792,268        |
| <b>Total</b>                                                          | <b>5,076,331,148</b>        | <b>3,845,320,712</b> |

### 2. Financial investments

#### 2a. Held-to-maturity investments

|                        | Ending balance of period |                      |           | Beginning balance    |                      |           |
|------------------------|--------------------------|----------------------|-----------|----------------------|----------------------|-----------|
|                        | Historical cost          | Recoverable amount   | Provision | Historical cost      | Recoverable amount   | Provision |
| + <b>Short-term</b>    | <b>5,100,000,000</b>     | <b>5,100,000,000</b> | -         | -                    | -                    | -         |
| - Savings deposits (*) | 5,100,000,000            | 5,100,000,000        | -         | -                    | -                    | -         |
| + <b>Long-term</b>     | <b>500,000,000</b>       | <b>500,000,000</b>   | -         | <b>5,600,000,000</b> | <b>5,600,000,000</b> | -         |
| - Savings deposits     | -                        | -                    | -         | 5,100,000,000        | 5,100,000,000        | -         |
| - Bonds                | 500,000,000              | 500,000,000          | -         | 500,000,000          | 500,000,000          | -         |
| <b>Total</b>           | <b>5,600,000,000</b>     | <b>5,600,000,000</b> | -         | <b>5,600,000,000</b> | <b>5,600,000,000</b> | -         |

(\*) This is the savings deposits at Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) with a maturity of over 3 months at an interest rate of 5.6%/year.



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Selected Notes to the (separate) Financial statements (cont.)

**2b. Investment in other entities**

|                                                 | Ending balance<br>of period | Beginning balance        |
|-------------------------------------------------|-----------------------------|--------------------------|
| - Investment in subsidiaries                    | 1,152,320,000,000           | 1,052,320,000,000        |
| - Investment in associates and joint ventures   | 21,000,000,000              | 21,000,000,000           |
| - Investment in other entities                  | 42,566,500,000              | 42,566,500,000           |
| - Provision for long-term financial investments | (95,067,386,817)            | (92,079,221,200)         |
| <b>Book value</b>                               | <b>1,120,819,113,183</b>    | <b>1,023,807,278,800</b> |

**Details of investments are as follows:**

| No.          |                                                                                                  | Ending balance of period |                         | Beginning balance        |                         |
|--------------|--------------------------------------------------------------------------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|              |                                                                                                  | Historical cost          | Provision               | Historical cost          | Provision               |
| <b>1</b>     | <b>+ Investment in subsidiaries</b>                                                              | <b>1,152,320,000,000</b> | <b>(69,365,411,572)</b> | <b>1,052,320,000,000</b> | <b>(80,868,379,742)</b> |
| 1.1          | - Saigon – Binh Duong Investment Corporation <sup>(1)</sup>                                      | 868,320,000,000          | (69,365,411,572)        | 868,320,000,000          | (80,868,379,742)        |
| 1.2          | - Royal Service Restaurant Hotel Travel JSC <sup>(2)</sup>                                       | 150,000,000,000          | -                       | 150,000,000,000          | -                       |
| 1.3          | - Intresco Construction JSC <sup>(3)</sup>                                                       | 34,000,000,000           | -                       | 34,000,000,000           | -                       |
| 1.4          | - Nam A House Trading JSC <sup>(4)</sup>                                                         | 100,000,000,000          | -                       |                          |                         |
| <b>2</b>     | <b>+ Investment in associates and joint ventures</b>                                             | <b>21,000,000,000</b>    | <b>(15,432,579,045)</b> | <b>21,000,000,000</b>    | <b>(8,110,841,458)</b>  |
| 2.1          | - Long Binh Construction - Trading – Producing JSC (the Company holds 36.36% of charter capital) | 21,000,000,000           | (15,432,579,045)        | 21,000,000,000           | (8,110,841,458)         |
| <b>3</b>     | <b>+ Investment in other entities</b>                                                            | <b>42,566,500,000</b>    | <b>(10,269,396,200)</b> | <b>42,566,500,000</b>    | <b>(3,100,000,000)</b>  |
| 3.1          | - Gia Dinh Development Corporation (the Company holds 5.61% of charter capital)                  | 34,000,000,000           | (7,169,396,200)         | 34,000,000,000           |                         |
| 3.2          | - Housing Development Bac Trung Nam JSC (the Company holds 10.93% of charter capital)            | 5,466,500,000            | -                       | 5,466,500,000            | -                       |
| 3.3          | - Saigon Mang Den Corporation (the Company holds 1.61% of charter capital)                       | 3,100,000,000            | (3,100,000,000)         | 3,100,000,000            | (3,100,000,000)         |
| <b>Total</b> |                                                                                                  | <b>1,215,886,500,000</b> | <b>(95,067,386,817)</b> | <b>1,115,886,500,000</b> | <b>(92,079,221,200)</b> |

<sup>(1)</sup> Saigon – Binh Duong Investment Corporation is set up in accordance with the initial Business Registration Certificate No. 3701647922 dated 24<sup>th</sup> November 2009 granted by the Department of Planning and Investment of Binh Duong province, the latest 10<sup>th</sup> amendment registration dated 19<sup>th</sup> June 2025. Charter capital is VND 1,350,000,000,000. As at the accounting period ended, the Company holds 64.32% of charter capital and voting rights (at the beginning of the year was 64.32%).

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- (2) Royal Service Restaurant Hotel Travel JSC is set up in accordance with the initial Business Registration Certificate No. 0315419806 dated 03<sup>rd</sup> December 2018 granted by the Department of Planning and Investment of Ho Chi Minh city, the latest 16<sup>th</sup> amendment registration dated 04<sup>th</sup> April 2025 granted by the Department of Planning and Investment of Ho Chi Minh city. Charter capital is VND 200,000,000,000. As at the accounting period ended, the Company holds 75.00% of charter capital and voting rights (at the beginning of the year was 75.00%).
- (3) Intresco Construction JSC is set up in accordance with the initial Business Registration Certificate No. 03106261000 dated 14<sup>th</sup> February 2011 granted by the Department of Planning and Investment of Ho Chi Minh city, the latest amendment registration dated 12<sup>th</sup> December 2019. Charter capital is VND 40,000,000,000. As at the accounting period ended, the Company holds 85.00% of charter capital and voting rights (at the beginning of the year was 85.00%).
- (4) Nam A House Trading JSC is set up in accordance with the initial Business Registration Certificate No. 3502386715 dated 23<sup>th</sup> January 2019, the latest 6<sup>th</sup> amendment registration dated 15<sup>th</sup> April 2026 granted by the Department of Planning and Investment of Ho Chi Minh city. Charter capital is VND 110,400,000,000. As at the accounting period ended, the Company holds 90.58% of charter capital and voting rights (at the beginning of the year was 0%).

**Fair value**

For unlisted stocks with no transaction prices on the Unlisted Public Company Market (Upcom), fair value is determined by differences between the historical cost of investments and their provisions. The provision is determined based on the investee's financial statements.

**3. Short-term trade receivables**

These are mainly the receivables from real estate transfer activities in the process and procedures for issuance of ownership certificates to customers.

|                                                | <b>Ending balance<br/>of period</b> | <b>Beginning balance</b>      |
|------------------------------------------------|-------------------------------------|-------------------------------|
| <b><i>Receivables from related parties</i></b> | <b><i>4,216,234,824</i></b>         | <b><i>4,179,691,738</i></b>   |
| - Royal Service Restaurant Hotel Travel JSC    | 2,533,624,824                       | 2,864,081,738                 |
| - Gia Dinh Development Corporation             | 831,610,000                         | 831,610,000                   |
| - Housing Development Bac Trung Nam JSC        | 484,000,000                         | 484,000,000                   |
| - Intresco Construction JSC                    | 367,000,000                         | -                             |
| <b><i>Receivables from others</i></b>          | <b><i>112,439,355,446</i></b>       | <b><i>114,060,917,844</i></b> |
| - Customers of Long Thoi project               | 54,506,035,409                      | 55,803,460,409                |
| - Nam Hai Construction Co., Ltd.               | 45,104,571,000                      | 45,104,571,000                |
| - Customers of Terra Royal project             | 5,145,504,523                       | 5,145,504,523                 |
| - Customers of 6B project                      | 1,769,944,222                       | 1,851,194,222                 |
| - Others                                       | 5,913,300,292                       | 6,156,187,690                 |
| <b>Total</b>                                   | <b><u>116,655,590,270</u></b>       | <b><u>118,240,609,582</u></b> |

**4. Short-term advance payments to suppliers**

This is mainly short-term advance payments to contractors related to real estate projects.



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|                                                         | Ending balance<br>of period | Beginning balance     |
|---------------------------------------------------------|-----------------------------|-----------------------|
| <b>Short-term advance payments to related parties</b>   | <b>31,387,603,431</b>       | <b>24,039,261,807</b> |
| - Saigon Vien Dong Co., Ltd.                            | 12,927,603,431              | 12,927,603,431        |
| - Long Binh Construction - Trading – Producing JSC      | 9,000,000,000               | 9,000,000,000         |
| - Intresco Construction JSC                             | -                           | 2,111,658,376         |
| - Future Architectural Design JSC                       | 9,460,000,000               | -                     |
| <b>Short-term advance payments to other suppliers</b>   | <b>41,694,231,847</b>       | <b>65,856,845,544</b> |
| - HT & A Construction and Interior Decoration Co., Ltd. | 6,893,055,000               | 11,156,735,000        |
| - Others                                                | 34,801,176,847              | 54,700,110,544        |
| <b>Total</b>                                            | <b>73,081,835,278</b>       | <b>89,896,107,351</b> |

**5. Other short-term and long-term receivables****5a. Other short-term receivables**

|                                                                | Ending balance<br>of period | Beginning balance     |
|----------------------------------------------------------------|-----------------------------|-----------------------|
| <b>Short-term receivables from related parties</b>             | <b>586,052,811</b>          | <b>56,850,000,000</b> |
| - Implementing the Quoc Huong project                          | -                           | 56,850,000,000        |
| - Nam A House Trading JSC                                      | 550,000,000                 | -                     |
| - Intresco Construction JSC (electricity and water bills, ...) | 36,052,811                  | -                     |
| <b>Short-term receivables from others</b>                      | <b>4,780,702,135</b>        | <b>8,392,619,485</b>  |
| - Advances to employees                                        | 111,669,000                 | 136,669,000           |
| - Others                                                       | 4,669,033,135               | 8,255,950,485         |
| <b>Total</b>                                                   | <b>5,366,754,946</b>        | <b>65,242,619,485</b> |

**5b. Other long-term receivables**

|                                                                                               | Ending balance<br>of period | Beginning balance     |
|-----------------------------------------------------------------------------------------------|-----------------------------|-----------------------|
| <b>Long-term receivables from related parties</b>                                             | <b>6,943,413,957</b>        | -                     |
| - Royal Service Restaurant Hotel Travel JSC - Profit share from business cooperation contract | 6,943,413,957               | -                     |
| <b>Long-term receivables from others</b>                                                      | <b>14,554,060,000</b>       | <b>14,554,060,000</b> |
| - Ngoc Phuc Trading and Construction Co., Ltd. (Lot 1,2 project area 6B)                      | 11,893,000,000              | 11,893,000,000        |
| - Hoang Hai JSC (Ba Diem Hoc Mon project)                                                     | 2,661,060,000               | 2,661,060,000         |
| <b>Total</b>                                                                                  | <b>21,497,473,957</b>       | <b>14,554,060,000</b> |

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**6. Provisions for doubtful short-term and long-term receivables**

|                                                   | Ending balance of period |                         | Beginning balance     |                         |
|---------------------------------------------------|--------------------------|-------------------------|-----------------------|-------------------------|
|                                                   | Historical cost          | Provision               | Historical cost       | Provision               |
| <b>Short-term and long-term trade receivables</b> | <b>46,067,955,000</b>    | <b>(17,793,091,000)</b> | <b>46,067,955,000</b> | <b>(9,793,091,000)</b>  |
| - Nam Hai Construction Co., Ltd.                  | 45,334,571,000           | (17,059,707,000)        | 45,334,571,000        | (9,059,707,000)         |
| - Saigon Real Estate Service JSC                  | 733,384,000              | (733,384,000)           | 733,384,000           | (733,384,000)           |
| <b>Other long-term receivables</b>                | <b>2,661,060,000</b>     | <b>(2,661,060,000)</b>  | <b>2,661,060,000</b>  | <b>(2,661,060,000)</b>  |
| - Hoang Hai JSC                                   | 2,661,060,000            | (2,661,060,000)         | 2,661,060,000         | (2,661,060,000)         |
| <b>Total</b>                                      | <b>48,729,015,000</b>    | <b>(20,454,151,000)</b> | <b>48,729,015,000</b> | <b>(12,454,151,000)</b> |

(\*) Recoverable amount are determined by the historical cost less the receivable debts which are made provision already.

The movement in provision for doubtful receivables and loans is as follows:

|                                 | Short-term<br>receivables and loans | Long-term<br>receivables and loans | Total                   |
|---------------------------------|-------------------------------------|------------------------------------|-------------------------|
| Beginning balance               | (9,793,091,000)                     | (2,661,060,000)                    | (12,454,151,000)        |
| Make additional provision       | (8,000,000,000)                     | -                                  | (8,000,000,000)         |
| Reversal of provision           | -                                   | -                                  | -                       |
| <b>Ending balance of period</b> | <b>(17,793,091,000)</b>             | <b>(2,661,060,000)</b>             | <b>(20,454,151,000)</b> |

**7. Inventories**

This is mainly construction investment costs for real estate projects being implemented.

|                                                      | Ending balance of period |                         | Beginning balance        |                         |
|------------------------------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|                                                      | Historical cost          | Provision               | Historical cost          | Provision               |
| <b>Tools</b>                                         | <b>24,382,614</b>        | <b>-</b>                | <b>45,694,823</b>        | <b>-</b>                |
| <b>Work-in-process</b>                               | <b>1,103,535,746,299</b> | <b>(13,657,432,253)</b> | <b>1,098,275,256,536</b> | <b>(13,657,432,253)</b> |
| - The Stars Village, Long Thoi -- Nha Be project (*) | 528,163,476,446          | -                       | 514,507,109,730          | -                       |
| - Terra Flora - Nhon Trach project                   | 264,134,078,468          | -                       | 236,943,539,793          | -                       |
| - Project 6A                                         | 132,698,771,681          | -                       | 132,698,771,681          | -                       |
| - Terra Royal project                                | 88,390,438,775           | -                       | 113,299,899,009          | -                       |
| - Long Phuoc project (*)                             | 40,062,351,329           | -                       | 50,070,502,033           | -                       |
| - Project 6B -- Lot 5, 6, 8                          | 23,495,309,949           | -                       | 23,495,309,949           | -                       |
| - Binh Trung Dong project                            | 12,735,621,599           | -                       | 12,735,621,599           | -                       |
| - Other projects                                     | 13,855,698,052           | (13,657,432,253)        | 14,524,502,742           | (13,657,432,253)        |
| <b>Merchandises</b>                                  | <b>18,274,600</b>        | <b>-</b>                | <b>501,083,378</b>       | <b>-</b>                |
| <b>Total</b>                                         | <b>1,103,578,403,513</b> | <b>(13,657,432,253)</b> | <b>1,098,822,034,737</b> | <b>(13,657,432,253)</b> |



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For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

(\*) Some land-use rights at The Stars Village Project, Long Thoi – Nha Be project and Long Phuoc project are used as collateral for loans at banks with amount of VND 281,325,433,862 (refer to the Notes No. V.19).

**8. Short-term and long-term prepaid expenses****8a. Short-term prepaid expenses**

|                                    | Ending balance<br>of period | Beginning balance    |
|------------------------------------|-----------------------------|----------------------|
| - Tools in use awaiting allocation | 118,075,172                 | 1,368,785,092        |
| - Others                           | 1,578,732,164               | 70,332,432           |
| <b>Total</b>                       | <b>1,696,807,336</b>        | <b>1,439,117,524</b> |

**8b. Long-term prepaid expenses**

|                                              | Ending balance<br>of period | Beginning balance     |
|----------------------------------------------|-----------------------------|-----------------------|
| - Land rental for Nhon Trach Sports Area (*) | 10,360,988,079              | 10,552,858,227        |
| - Tools in use awaiting allocation           | 2,879,223,156               | 4,086,970,306         |
| - Others                                     | 1,794,790,057               | 2,196,933,805         |
| <b>Total</b>                                 | <b>15,035,001,292</b>       | <b>16,836,762,338</b> |

(\*) This is the prepaid land rental at Sports Area - 28/4 street, Phu Hoi commune, Nhon Trach district, Dong Nai province. The land use term is until 10<sup>th</sup> July 2053.

**9. Tangible fixed assets**

|                                     | Buildings &<br>structures | Machineries,<br>equipments | Vehicles,<br>transmissions | Management<br>equipments<br>and tools | Total                 |
|-------------------------------------|---------------------------|----------------------------|----------------------------|---------------------------------------|-----------------------|
| <b>Historical cost</b>              |                           |                            |                            |                                       |                       |
| Beginning balance                   | 58,755,083,023            | 19,536,820,410             | 4,254,115,509              | 1,119,465,626                         | 83,665,484,568        |
| Increase during period              | -                         | -                          | -                          | -                                     | -                     |
| Decrease during period              | -                         | -                          | -                          | -                                     | -                     |
| <b>Ending balance of<br/>period</b> | <b>58,755,083,023</b>     | <b>19,536,820,410</b>      | <b>4,254,115,509</b>       | <b>1,119,465,626</b>                  | <b>83,665,484,568</b> |
| <b>Depreciation</b>                 |                           |                            |                            |                                       |                       |
| Beginning balance                   | 23,250,077,128            | 3,139,276,090              | 4,254,115,509              | 1,119,465,626                         | 31,762,934,353        |
| Increase during period              | 1,793,841,114             | 1,394,199,354              | -                          | -                                     | 3,188,040,468         |
| - Depreciation during<br>period     | 1,793,841,114             | 1,394,199,354              | -                          | -                                     | 3,188,040,468         |
| Decrease during year                | -                         | -                          | -                          | -                                     | -                     |
| <b>Ending balance of<br/>period</b> | <b>25,043,913,954</b>     | <b>4,533,479,732</b>       | <b>4,254,115,509</b>       | <b>1,119,465,626</b>                  | <b>34,950,974,821</b> |
| <b>Net book value</b>               |                           |                            |                            |                                       |                       |
| Beginning balance                   | 35,505,005,895            | 16,397,544,320             | -                          | -                                     | 51,902,550,215        |
| <b>Ending balance of<br/>period</b> | <b>33,711,169,069</b>     | <b>14,731,840,678</b>      | <b>-</b>                   | <b>-</b>                              | <b>48,714,509,747</b> |

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For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

- As at 30<sup>th</sup> June 2026, historical cost of fully-depreciated tangible fixed assets but still be used is VND 12,113,190,126.
- As at 30<sup>th</sup> June 2026, residual value is used as collateral for loans with amount of VND 6,803,332,355 (refer to the Notes No. V.19).

**10. Intangible fixed assets**

|                                 | <b>Long-term<br/>land-use right <sup>(*)</sup></b> | <b>Software</b>    | <b>Total</b>           |
|---------------------------------|----------------------------------------------------|--------------------|------------------------|
| <b>Historical cost</b>          |                                                    |                    |                        |
| Beginning balance               | 243,062,258,262                                    | 579,000,120        | 243,641,258,382        |
| - Procurement during period     | -                                                  | -                  | -                      |
| - Decrease during period        | -                                                  | -                  | -                      |
| <b>Ending balance of period</b> | <b>243,062,258,262</b>                             | <b>579,000,120</b> | <b>243,641,258,382</b> |
| <b>Amortization</b>             |                                                    |                    |                        |
| Beginning balance               | -                                                  | 78,044,952         | 78,044,952             |
| - Amortization during period    | -                                                  | 41,357,154         | 41,357,154             |
| - Decrease during period        | -                                                  | -                  | -                      |
| <b>Ending balance of period</b> | <b>-</b>                                           | <b>119,402,106</b> | <b>119,402,106</b>     |
| <b>Net book value</b>           |                                                    |                    |                        |
| Beginning balance               | 243,062,258,262                                    | 500,955,168        | 243,563,213,430        |
| <b>Ending balance of period</b> | <b>243,062,258,262</b>                             | <b>459,598,014</b> | <b>243,521,856,276</b> |

(\*) Long-term land-use rights include:

- + Certificate of land-use right and house ownership No. 88/2008/GCN-QSHNO&QSDDO; No. 89/2008/GCN-QSHNO&QSDDO; No. 90/2008/GCN-QSHNO&QSDDO and No. 125/2008/GCN-QSHNO&QSDDO at land plot No. 16 and No. 116, map sheet No. 10, located at No. 16 Nguyen Dinh Chieu street, Dakao ward, district 1, Ho Chi Minh city (currently No. 16 Nguyen Dinh Chieu street, Tan Dinh ward, Ho Chi Minh city).
- + Certificate of land-use right and house ownership No. CT85085 at land plot No. 40, map sheet No. 11, located at No. 20 Nguyen Binh Khiem street, Dakao ward, district 1, Ho Chi Minh city (currently No. 20 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city).
- + Certificate of land-use right and house ownership No. CT04783 at land plot No. 10, map sheet No. 37, located at No. 106 Ly Chinh Thang street, ward 8, district 3, Ho Chi Minh city (currently No. 106 Ly Chinh Thang street, Xuan Hoa ward, Ho Chi Minh city).
- + Certificate of land-use right and house ownership No. CT60226, CT60228, CT60230, CT60232, CT60233, CT60234, CT60235, CT60231 and CT60229 at land plot No. 1134, map sheet No. 44,35,47 and No. 48 located at An Phu ward, district 2, Ho Chi Minh city (currently Binh Trung ward, Ho Chi Minh city).
- As at 30<sup>th</sup> June 2026, historical cost of fully-amortized intangible fixed assets but still be used is VND 0.
- As at 30<sup>th</sup> June 2026, residual value of intangible fixed assets with amount of VND 243,008,554,820 is used as collateral for loans (refer to the Notes No. V.19).



## 11. Investment Properties

|                                     | House and land (**)      | Total                    |
|-------------------------------------|--------------------------|--------------------------|
| <b>Historical cost</b>              |                          |                          |
| Beginning balance                   | 1,618,145,561,700        | 1,618,145,561,700        |
| - Increase during period            | -                        | -                        |
| - Decrease during period            | -                        | -                        |
| <b>Ending balance of period</b>     | <b>1,618,145,561,700</b> | <b>1,618,145,561,700</b> |
| <b>Depreciation</b>                 |                          |                          |
| Beginning balance                   | 226,362,461,953          | 226,362,461,953          |
| Increase during period              | 18,019,445,298           | 18,019,445,298           |
| - Depreciation during period        | 18,019,445,298           | 18,019,445,298           |
| - Decrease during period            | -                        | -                        |
| <b>Ending balance of period</b>     | <b>244,381,907,251</b>   | <b>244,381,907,251</b>   |
| <b>Net book value</b>               |                          |                          |
| Beginning balance                   | 1,391,783,099,747        | 1,391,783,099,747        |
| <b>Ending balance of period (*)</b> | <b>1,373,763,654,449</b> | <b>1,373,763,654,449</b> |

(\*) As at 30<sup>th</sup> June 2026, residual value of investment properties with amount of VND 1,372,148,620,961 is used as collateral for loans (refer to the Notes No. V.19).

(\*\*) Investment properties include:

- Land and houses, land-use rights and assets belonging to the premises of An Khang Building, An Phu An Khanh Urban Area, An Phu ward, Thu Duc city, Ho Chi Minh city.
- Land-use right and assets attached to the land at the Commercial Area and La Vela Saigon Hotel belonging to Terra Royal project, Ho Chi Minh city under the Certificates of land-use right No. AA 00054776 (mezzanine), No. AA 00054777 (floor 1), No. AA 00054778 (floor 2), No. AA 00054779 (floor 3), No. AA 00054780 (floor 4), No. AA 00054782 (floor 5) and No. AA 00054781 (5<sup>th</sup> floor mezzanine) and No. AA 06202721 at land plot No. 139, map sheet No. 84, located at No. 280 Nam Ky Khoi Nghia street, Xuan Hoa ward, Ho Chi Minh city.
- Assets attached to the land at land plot No. 10, map sheet No. 37, located at No. 106 Ly Chinh Thang street, Xuan Hoa ward, Ho Chi Minh city.
- Construction of Business Zones 1 and 3 at the D&E Complex Building – Block D1, 55A Nguyen Kim Quy street, Phu Hoi commune, Dong Nai province.

The fair value of investment properties has not yet been officially assessed and determined as at 30<sup>th</sup> June 2026. However, these properties are currently rented out and generating revenue. The Board of Directors believes that the fair value of investment properties is greater than the book value as at the accounting period ended.

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Selected Notes to the (separate) Financial statements (cont.)

**Revenue and expenses related to investment properties**

|                                                                                                                      | <b>Current period</b> | <b>Previous period</b> |
|----------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| - Rental income from investment properties (refer to the Notes No. VI.1)                                             | 82,509,237,384        | 82,069,063,198         |
| - Direct operating costs of investment properties generating rental income during year (refer to the Notes No. VI.2) | (17,647,620,930)      | (17,670,687,390)       |
| <b>Net Profit/(Loss)</b>                                                                                             | <b>64,861,616,454</b> | <b>64,398,375,808</b>  |

**12. Short-term trade payables**

|                                             | <b>Ending balance of period</b> | <b>Beginning balance</b> |
|---------------------------------------------|---------------------------------|--------------------------|
| <b>Trade payables to related parties</b>    | <b>114,786,590,471</b>          | <b>158,544,255,234</b>   |
| - Intresco Construction JSC                 | 114,343,362,222                 | 157,741,508,598          |
| - Royal Service Restaurant Hotel Travel JSC | 400,634,249                     | 775,746,636              |
| - Travel World Trading JSC                  | 42,594,000                      | 27,000,000               |
| <b>Trade payables to others</b>             | <b>26,071,032,828</b>           | <b>21,270,393,608</b>    |
| - Others                                    | 26,071,032,828                  | 21,270,393,608           |
| <b>Total (*)</b>                            | <b>140,857,623,299</b>          | <b>179,814,648,842</b>   |

(\*) In which, the unpaid overdue debts as at 30<sup>th</sup> June 2026 with amount of VND**13. Short-term and long-term advance payments from customers**

There are the advance payments from customers for purchasing houses, land.

**13a. Short-term advance payments from customers**

|                                              | <b>Ending balance of period</b> | <b>Beginning balance</b> |
|----------------------------------------------|---------------------------------|--------------------------|
| <b>Advance payments from related parties</b> | <b>47,369,004,644</b>           | <b>74,726,068,687</b>    |
| - Intresco Construction JSC                  | -                               | 500,000,000              |
| - Le Thi Tram Anh                            | 47,369,004,644                  | 59,357,596,152           |
| - Truong Minh Dat                            | -                               | 10,703,674,899           |
| - Truong Thi Minh Nguyet                     | -                               | 4,164,797,636            |
| <b>Advance payments from others</b>          | <b>127,666,180,124</b>          | <b>184,588,581,887</b>   |
| - Others                                     | 127,666,180,124                 | 184,588,581,887          |
| <b>Total</b>                                 | <b>175,035,184,768</b>          | <b>259,314,650,574</b>   |



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Selected Notes to the (separate) Financial statements (cont.)

**13b. Long-term advance payments from customers**

|                                       | Ending balance<br>of period | Beginning balance      |
|---------------------------------------|-----------------------------|------------------------|
| Advance payments from related parties | -                           | -                      |
| Advance payments from others          | 132,743,479,569             | 135,185,879,569        |
| - Others                              | 132,743,479,569             | 135,185,879,569        |
| <b>Total</b>                          | <b>132,743,479,569</b>      | <b>135,185,879,569</b> |

**14. Dividends and profits payable**

|                                                           | Ending balance<br>of period | Beginning balance    |
|-----------------------------------------------------------|-----------------------------|----------------------|
| - Dividends payable for 2025                              | 38,374,019,600              | -                    |
| - Dividends payable (prior to stock custody registration) | 3,547,219,513               | 3,547,219,513        |
| <b>Total</b>                                              | <b>41,921,239,113</b>       | <b>3,547,219,513</b> |

**15. Tax and statutory obligations**

|                                  | Beginning balance     |            | Arising during period |                         | Ending balance of period |                   |
|----------------------------------|-----------------------|------------|-----------------------|-------------------------|--------------------------|-------------------|
|                                  | Payable               | Receivable | Payable               | Already paid            | Payable                  | Receivable        |
| - Value added tax (VAT)          | 11,519,223,146        | -          | 15,707,048,848        | (4,810,825,319)         | 22,415,446,675           | -                 |
| - Special consumption tax (SCT)  | 627,572,214           | -          | 2,930,579,053         | (3,033,956,810)         | 524,194,457              | -                 |
| - Corporate income tax (CIT)     | 9,812,609,761         | -          | 15,153,934,751        | (10,349,676,335)        | 14,616,868,177           | -                 |
| - Personal income tax (PIT)      | 338,618,136           | -          | 497,538,875           | (669,866,956)           | 166,290,055              | -                 |
| - Housing land tax and Land rent | 1,729,536,166         | -          | 429,837,619           | -                       | 2,159,373,785            | -                 |
| - Other taxes                    | 1,016,682,849         | -          | 514,740,489           | (514,740,489)           | 1,016,682,849            | -                 |
| - Other payables                 | -                     | -          | 271,752,389           | (290,102,389)           | -                        | 18,350,000        |
| <b>Total</b>                     | <b>25,044,242,272</b> | <b>-</b>   | <b>35,505,432,024</b> | <b>(19,669,168,298)</b> | <b>40,898,855,998</b>    | <b>18,350,000</b> |

**15a. Value added tax (VAT)**

The Company pay value added tax in accordance with deduction method.

**15b. Corporate income tax ("CIT")**

The Company must pay corporate income tax on taxed income at the rate of 20%.

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For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

Estimated corporate income tax (CIT) payable during the year is as follows:

| <b>Items</b>                                                                                             | <b>Current period</b> | <b>Previous period</b> |
|----------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| Total pre-tax accounting profit                                                                          | 50,006,443,171        | 11,729,664,667         |
| Increase/ Decrease adjustments of accounting profit to determine profit subject to corporate income tax: |                       |                        |
| - Increase adjustments                                                                                   | 44,711,535,531        | 26,413,233,575         |
| + <i>Expenses without valid documents</i>                                                                | 6,953,335,238         | 19,171,042,537         |
| + <i>Interest expenses exceeded 30% of Ebitda</i>                                                        | 26,770,034,676        | 7,242,191,038          |
| + <i>Provision for financial investments</i>                                                             | 2,988,165,617         | -                      |
| + <i>Provision for doubtful debts</i>                                                                    | 8,000,000,000         | -                      |
| - Decrease adjustments                                                                                   | (20,400,000,000)      | -                      |
| + <i>Dividends distribution</i>                                                                          | (20,400,000,000)      | -                      |
| Taxable income                                                                                           | 74,317,978,702        | 38,142,898,242         |
| Taxed income                                                                                             | 74,317,978,702        | 38,142,898,242         |
| Corporate income tax (CIT) rate                                                                          | 20%                   | 20%                    |
| <b>Corporate income tax (CIT) payable under taxed income during period</b>                               | <b>14,863,595,740</b> | <b>7,628,579,648</b>   |
| Corporate income tax (CIT) adjustments of previous years                                                 | 290,339,011           | -                      |
| <b>Total corporate income tax (CIT) payable during period</b>                                            | <b>15,153,934,751</b> | <b>7,628,579,648</b>   |

**15c. Other taxes**

The Company declares and pays taxes in accordance with applicable regulations.

**16. Short-term and long-term accruals****16a. Short-term accruals**

| <b>Details</b>                                                      | <b>Ending balance of period</b> | <b>Beginning balance</b> |
|---------------------------------------------------------------------|---------------------------------|--------------------------|
| <b>Short-term accruals to related parties</b>                       | <b>74,799,949,863</b>           | <b>66,352,733,972</b>    |
| - Royal Service Restaurant Hotel Travel JSC (loan interest payable) | 74,737,117,534                  | 66,352,733,972           |
| - Intresco Construction JSC (construction)                          | 62,832,329                      | -                        |
| <b>Short-term accruals to others</b>                                | <b>5,838,367,032</b>            | <b>5,768,490,952</b>     |
| - Loan interest payable                                             | 1,146,607,068                   | 947,166,778              |
| - Others                                                            | 4,691,759,964                   | 4,821,324,174            |
| <b>Total</b>                                                        | <b>80,638,316,895</b>           | <b>72,121,224,924</b>    |



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Selected Notes to the (separate) Financial statements (cont.)

**16b. Long-term accruals**

| Details                                                                 | Ending balance<br>of period | Beginning balance     |
|-------------------------------------------------------------------------|-----------------------------|-----------------------|
| <b>Long-term accruals to related parties</b>                            | <b>47,606,081,663</b>       | <b>24,463,265,223</b> |
| - Saigon – Binh Duong Investment Corporation<br>(loan interest payable) | 47,606,081,663              | 24,463,265,223        |
| <b>Long-term accruals to others</b>                                     | <b>-</b>                    | <b>-</b>              |
| <b>Total</b>                                                            | <b>47,606,081,663</b>       | <b>24,463,265,223</b> |

**17. Short-term unearned revenue**

This is the real estate rental received in advance from the customer for the entire rental period.

| Details                                      | Ending balance<br>of period | Beginning balance      |
|----------------------------------------------|-----------------------------|------------------------|
| <b>Unearned revenue with related parties</b> | <b>203,454,545,456</b>      | <b>127,090,909,093</b> |
| - Royal Service Restaurant Hotel Travel JSC  | 203,454,545,456             | 127,090,909,093        |
| <b>Unearned revenue with others</b>          | <b>434,397,667</b>          | <b>14,397,664</b>      |
| - Others                                     | 434,397,667                 | 14,397,664             |
| <b>Total</b>                                 | <b>203,888,943,123</b>      | <b>127,105,306,757</b> |

**18. Other short-term and long-term payables****18a. Other short-term payables**

| Details                                                                | Ending balance<br>of period | Beginning balance      |
|------------------------------------------------------------------------|-----------------------------|------------------------|
| <b>Other short-term payables to related parties</b>                    | <b>109,559,450,000</b>      | <b>215,559,450,000</b> |
| - Saigon – Binh Duong Investment Corporation<br>(receive on behalf of) | 29,559,450,000              | 29,559,450,000         |
| - Royal Service Restaurant Hotel Travel JSC (advance<br>deposit) (*)   | 80,000,000,000              | 184,000,000,000        |
| - Intresco Construction JSC (borrowing)                                | -                           | 2,000,000,000          |
| <b>Other short-term payables to others</b>                             | <b>16,646,330,275</b>       | <b>17,194,200,895</b>  |
| - Short-term deposits, mortgages                                       | 7,871,453,000               | 8,855,385,000          |
| - Others                                                               | 8,774,877,275               | 8,338,815,895          |
| <b>Total</b>                                                           | <b>126,205,780,275</b>      | <b>232,753,650,895</b> |

(1) This is the receivable from Investment and Trading of Real Estate Joint Stock Company under the Liquidation Minutes No. 687/BBTL/ĐTKND dated 30<sup>th</sup> September 2025, interest rate of 12%/year. Repayment period: 12 months from the date of signing the liquidation minutes.

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

**18b. Other long-term payables**

| Details                                                                           | Ending balance<br>of period | Beginning balance     |
|-----------------------------------------------------------------------------------|-----------------------------|-----------------------|
| <b>Other long-term payables to related parties</b>                                | <b>73,066,514,000</b>       | <b>73,066,514,000</b> |
| - Royal Service Restaurant Hotel Travel JSC - business cooperation <sup>(*)</sup> | 64,000,000,000              | 64,000,000,000        |
| - Royal Service Restaurant Hotel Travel JSC (advance deposit)                     | 9,066,514,000               | 9,066,514,000         |
| <b>Other long-term payables to others</b>                                         | <b>-</b>                    | <b>-</b>              |
| <b>Total</b>                                                                      | <b>73,066,514,000</b>       | <b>73,066,514,000</b> |

<sup>(1)</sup> This is the capital contribution received for business cooperation from Royal Service Restaurant Hotel Travel Joint Stock Company under Cooperation Contract No. on the operation of prize-winning electronic games for foreigners on the 4<sup>th</sup> floor of La Vela SaiGon Hotel signed on 02<sup>nd</sup> January 2026, with the cooperation term lasting until 31<sup>st</sup> March 2032. The Parties agreed that the profit (loss) sharing ratio between the Parties shall commence from 02<sup>nd</sup> January 2026 as follows:

- If business operations generate a profit, ITC is entitled to 30% (thirty percent) and ROYAL is entitled to 70% (seventy percent) of the accounting profit after tax related to the Project.
- If business operations result in a loss, ROYAL shall bear the entire loss. Such loss shall be offset against ROYAL's capital contribution.

In the event of a loss arising from business operations, the parties shall mutually agree on an appropriate resolution, including making additional capital contributions to continue the business operations.

**19. Short-term and long-term loans and finance lease liabilities****19a. Short-term finance loans and lease loans liabilities**

| Details                                                                                              | Ending balance of period |                        | Beginning balance      |                        |
|------------------------------------------------------------------------------------------------------|--------------------------|------------------------|------------------------|------------------------|
|                                                                                                      | Amount                   | Ability to repay       | Amount                 | Ability to repay       |
| <b>Short-term loans and finance lease liabilities payable to related parties</b>                     | <b>143,700,000,000</b>   | <b>143,700,000,000</b> | <b>109,900,000,000</b> | <b>109,900,000,000</b> |
| - Future Architectural Design JSC <sup>(1)</sup>                                                     | 109,900,000,000          | 109,900,000,000        | 109,900,000,000        | 109,900,000,000        |
| - Intresco Construction JSC <sup>(2)</sup>                                                           | 33,800,000,000           | 33,800,000,000         | -                      | -                      |
| <b>Short-term loans and finance lease liabilities payable to other organizations and individuals</b> | <b>153,534,529,440</b>   | <b>153,534,529,440</b> | <b>126,674,146,068</b> | <b>126,674,146,068</b> |
| - JS Commercial Bank for Investment and Development of Vietnam (BIDV) <sup>(3)</sup>                 | 54,943,707,756           | 54,943,707,756         | 51,224,970,975         | 51,224,970,975         |
| - LienViet Post JS Commercial Bank – Branch in Ho Chi Minh city <sup>(4)</sup>                       | 12,631,766,534           | 12,631,766,534         | 12,020,892,180         | 12,020,892,180         |
| - Vietnam Bank for Agriculture and Rural Development (Agribank) – Tan Binh branch <sup>(5)</sup>     | 40,000,000,000           | 40,000,000,000         | 32,098,397,763         | 32,098,397,763         |
| - JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Saigon branch <sup>(6)</sup>       | 15,000,000,000           | 15,000,000,000         | -                      | -                      |
| - Nguyen Thi Xuan Trang <sup>(7)</sup>                                                               | 16,539,170,000           | 16,539,170,000         | 16,910,000,000         | 16,910,000,000         |



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

| Details                                                               | Ending balance of period |                        | Beginning balance      |                        |
|-----------------------------------------------------------------------|--------------------------|------------------------|------------------------|------------------------|
|                                                                       | Amount                   | Ability to repay       | Amount                 | Ability to repay       |
| - Mr. Nguyen Xuan Vinh <sup>(8)</sup>                                 | 6,419,885,150            | 6,419,885,150          | 6,419,885,150          | 6,419,885,150          |
| - Ms Nguyen Thi Thanh <sup>(9)</sup>                                  | 8,000,000,000            | 8,000,000,000          | 8,000,000,000          | 8,000,000,000          |
| <b>Current portion of long-term loans</b>                             | <b>41,200,000,000</b>    | <b>41,200,000,000</b>  | <b>40,200,000,000</b>  | <b>40,200,000,000</b>  |
| - JS Commercial Bank for Investment and Development of Vietnam (BIDV) | 41,200,000,000           | 41,200,000,000         | 40,200,000,000         | 40,200,000,000         |
| <b>Total</b>                                                          | <b>338,434,529,440</b>   | <b>338,434,529,440</b> | <b>276,774,146,068</b> | <b>276,774,146,068</b> |

(1) The loan from Future Architectural Design JSC according to the Business Cooperation Contract No. 2002/2024/HĐHTKD/KN-ITC dated 20<sup>th</sup> February 2024 and the Contract appendix No. 562/2025/PLHĐHTKD/KTTL-ITC dated 28<sup>th</sup> February 2025 and the Contract appendix No. 224/2026/PLHĐHTKD/KTTL-ITC dated 31<sup>st</sup> March 2026.

- Loan limit: VND 109,900,000,000.
- Loan term: until 14<sup>th</sup> March 2025 and extended until 31<sup>st</sup> March 2026 according to the Contract appendix.
- Interest rate: 13%/year.
- Loan purpose: supplementing working capital.
- Collateral: unsecured.

(2) The business cooperation amount with Intresco Construction JSC according to the Business Cooperation Contract No. 13/2026/HĐHTKD/KN-ITC dated 12<sup>th</sup> January 2026 and the Contract appendix No. 127/ĐTKDN/PLHĐ dated 01<sup>st</sup> April 2026.

- Loan limit: VND 33,800,000,000.
- Loan term: 12 months from the date the Company receives the full cooperation amount.
- Interest rate: minimum of 8%/year (from 12<sup>th</sup> January 2026 to 30<sup>th</sup> April 2026) and 10,1%/year (from 01<sup>st</sup> April 2026 to the end of the cooperation period).
- Loan purpose: supplementing working capital.
- Collateral: unsecured.

(3) The loan from JS Commercial Bank for Investment and Development of Vietnam (BIDV) according to the Line of Credit Agreement No. 01/2025/93512/HĐTD dated 12<sup>th</sup> August 2025.

- Loan limit: VND 70,000,000,000.
- Loan term: less than 12 months.
- Interest rate: according to each loan receipt.
- Loan purpose: supplementing working capital, issuing L/C guarantee for business activities (excluding real estate business activities).
- Collateral: Land-use right with area of 24,673 m<sup>2</sup> at The Stars Village, Hiep Phuoc commune, Ho Chi Minh city (refer to the Notes No. V.8, V.9).

(4) The loan from LienViet Post JS Commercial Bank – Branch in Ho Chi Minh city according to the Loan contract No. HDT5002025455 dated 30<sup>th</sup> October 2025.

- Loan limit: VND 55,756,000,000.
- Loan term: less than 12 months.
- Interest rate: according to each loan receipt.
- Loan purpose: real estate project development and financing for working capital needs.

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

**Selected Notes to the (separate) Financial statements (cont.)**

- Collateral: Land-use rights and assets attached to land at No. 16 Nguyen Dinh Chieu street, Tan Dinh ward, Ho Chi Minh city (refer to the Notes No. V.8, V.9); Land-use rights and assets attached to land at Block A, B and C, An Khang Building, An Phu An Khanh ward, Thu Duc city, Ho Chi Minh city (refer to the Notes No. V.10).
- (5) The loan from Vietnam Bank for Agriculture and Rural Development (Agribank) – Tan Binh branch according to the Loan contract No. 6360-LAV-202502095 dated 31<sup>st</sup> December 2025.
  - Loan limit: VND 40,000,000,000.
  - Loan term: less than 12 months.
  - Interest rate: according to each loan receipt.
  - Loan purpose: supplement working capital for construction business.
  - Collateral:
    - + Land-use right at land plot No. 86, map sheet No. 64 at Nha Be commune, Ho Chi Minh city; Land-use right at land plot No. 347, 355, 442, 444 at Hamlet 4, Nha Be commune, Ho Chi Minh city.
    - + Land-use right and ownership of houses and other land-attached assets at No. 20 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city. Assets are owned by the Company (refer to the Notes No. V.9).
- (6) The loan from JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Saigon branch according to the Credit line loan agreement No. 0117/SGN.KHDN/LD26 pursuant to the Credit Facility Agreement No. 0116/SGN.KHDN/LD26 dated 12<sup>th</sup> June 2026
  - Loan limit: VND 15,000,000,000.
  - Loan term: 12 months.
  - Interest rate: according to each loan receipt.
  - Loan purpose: supplement working capital for production and business activities, excluding short-term requirements for fixed asset investment activities.
  - Collateral: Floor 03, Commercial Center, Mixed-use Residential, Commercial, Service and Hotel Complex at No. 280 Nam Ky Khoi Nghia street, Vo Thi Sau ward, district 3, Ho Chi Minh city (now Tan Dinh ward, Ho Chi Minh city) under the Certificate of Land-use rights and ownership of houses and other assets attached to land No. AA 0005477, land plot No. 139, map sheet No. 84.
- (7) The loan from Ms Nguyen Thi Xuan Trang according to the Loan agreement No. 617/BBTT/ĐTKDN dated 29<sup>th</sup> August 2025.
  - Loan term: until 31<sup>st</sup> December 2026.
  - Interest rate: 9.5%/year.
  - Loan purpose: supplement working capital for production and business activities.
  - Collateral: unsecured.
- (8) The loan from Mr. Nguyen Xuan Vinh according to the following loan contracts:
  - a. Loan contract No. 61A/2024/HĐVV dated 28<sup>th</sup> March 2024 and the Contract appendix No. 839 dated 23<sup>rd</sup> December 2025.
    - Loan limit: VND 5,000,000,000.
    - Loan term: until 31<sup>st</sup> December 2026.
    - Interest rate: 10%/year.
    - Loan purpose: supplement working capital for production and business activities.
    - Collateral: unsecured.

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**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

- b. Loan contract No. 48/2025/HĐVV dated 24<sup>th</sup> January 2025 and the Contract appendix No. 839 dated 23<sup>rd</sup> December 2025.
- Loan limit: VND 2,000,000,000.
  - Loan term: until 31<sup>st</sup> December 2026.
  - Interest rate: 10%/year.
  - Loan purpose: supplement working capital for production and business activities.
  - Collateral: unsecured.
- (9) The loan from Ms Nguyen Thi Thanh according to the Loan contract No. 24/2021/HĐVV dated 05<sup>th</sup> January 2021 and the Contract appendix No. 840 dated 23<sup>rd</sup> December 2025.
- Loan limit: VND 8,000,000,000.
  - Loan term: until 31<sup>st</sup> December 2026.
  - Interest rate: 10%/year.
  - Loan purpose: supplement working capital for production and business activities.
  - Collateral: unsecured.

*The movement in short-term loans and finance lease liabilities during year is as follows:*

|                                    | <b>Beginning balance</b> | <b>Arising during period</b> | <b>Already paid during period</b> | <b>Ending balance of period</b> |
|------------------------------------|--------------------------|------------------------------|-----------------------------------|---------------------------------|
| Short-term loans                   | 236,574,146,068          | 98,799,183,816               | (38,138,800,444)                  | 297,234,529,440                 |
| Current portion of long-term loans | 40,200,000,000           | 15,200,000,000               | (14,200,000,000)                  | 41,200,000,000                  |
| <b>Total</b>                       | <b>276,774,146,068</b>   | <b>113,999,183,816</b>       | <b>(52,338,800,444)</b>           | <b>338,434,529,440</b>          |

**19b. Long-term loans and finance lease liabilities**

| Details                                                                                             | Ending balance of period |                        | Beginning balance      |                        |
|-----------------------------------------------------------------------------------------------------|--------------------------|------------------------|------------------------|------------------------|
|                                                                                                     | Amount                   | Ability to repay       | Amount                 | Ability to repay       |
| <b>Long-term loans and finance lease liabilities payable to related parties</b>                     | <b>599,500,000,000</b>   | <b>599,500,000,000</b> | <b>568,000,000,000</b> | <b>568,000,000,000</b> |
| - Saigon – Binh Duong Investment Corporation <sup>(1)</sup>                                         | 599,500,000,000          | 599,500,000,000        | 568,000,000,000        | 568,000,000,000        |
| <b>Long-term loans and finance lease liabilities payable to other organizations and individuals</b> | <b>28,000,000,000</b>    | <b>28,000,000,000</b>  | <b>43,200,000,000</b>  | <b>43,200,000,000</b>  |
| - JS Commercial Bank for Investment and Development of Vietnam (BIDV) <sup>(2)</sup>                | 28,000,000,000           | 28,000,000,000         | 43,200,000,000         | 43,200,000,000         |
| <b>Total</b>                                                                                        | <b>627,500,000,000</b>   | <b>627,500,000,000</b> | <b>611,200,000,000</b> | <b>611,200,000,000</b> |

(1) The loan from Saigon – Binh Duong Investment Corporation according to the following loan contracts:

- a. Loan contract No. 425/ĐTKD/HĐVV dated 05<sup>th</sup> June 2025
- Loan limit: VND 70,000,000,000
  - Loan term: 36 months from the date of first loan disbursement.
  - Interest rate: 8%/year.
  - Loan purpose: supplement working capital for production and business activities.

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

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For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

- Collateral: unsecured.
  - b. Loan contract No. 441/ĐTKD/HĐVV dated 12<sup>th</sup> June 2025
    - Loan limit: VND 150,000,000,000
    - Loan term: 36 months from the date of first loan disbursement.
    - Interest rate: 8%/year.
    - Loan purpose: supplement working capital for production and business activities.
    - Collateral: unsecured.
  - c. Loan contract No. 445/ĐTKD/HĐVV dated 16<sup>th</sup> June 2025
    - Loan limit: VND 165,000,000,000
    - Loan term: 36 months from the date of first loan disbursement.
    - Interest rate: 8%/year.
    - Loan purpose: supplement working capital for production and business activities.
    - Collateral: unsecured.
  - d. Loan contract No. 446/ĐTKD/HĐVV dated 17<sup>th</sup> June 2025
    - Loan limit: VND 178,000,000,000
    - Loan term: 36 months from the date of first loan disbursement.
    - Interest rate: 8%/year.
    - Loan purpose: supplement working capital for production and business activities.
    - Collateral: unsecured.
  - e. Loan contract No. 494/ĐTKD/HĐVV dated 27<sup>th</sup> June 2025
    - Loan limit: VND 50,000,000,000
    - Loan term: 36 months from the date of first loan disbursement.
    - Interest rate: 8%/year.
    - Loan purpose: supplement working capital for production and business activities.
    - Collateral: unsecured.
- (2) The long-term loan from JS Commercial Bank for Investment and Development of Vietnam (BIDV) according to the Loan limit contract No. 01/2022/93512/HĐTDTDH dated 01<sup>st</sup> November 2022.
- Loan limit: VND 180,000,000,000.
  - Loan term: 60 months.
  - Interest rate: according to each loan receipt.
  - Loan purpose: to pay for construction costs of hotel and commercial center items of Terra Royal project.
  - Collateral: Land-use right and assets attached to land at No. 106 Ly Chinh Thang street, Xuan Hoa ward, Ho Chi Minh city (refer to the Notes No. V.10).

**Details of arising long-term loans during year are as follows:**

|                 | Beginning balance     | Arising during period | Transferring current portion of long-term loans | Already paid during period | Ending balance of period |
|-----------------|-----------------------|-----------------------|-------------------------------------------------|----------------------------|--------------------------|
| Long-term loans | 611,200,000,000       | 31,500,000,000        | (15,200,000,000)                                | -                          | 627,500,000,000          |
| <b>Total</b>    | <b>83,400,000,000</b> | <b>31,500,000,000</b> | <b>(15,200,000,000)</b>                         | <b>-</b>                   | <b>627,500,000,000</b>   |



**20. Bonus and welfare funds**

|                         | Beginning balance    | Increase due to make appropriate from profit | Spending during period | Ending balance of period |
|-------------------------|----------------------|----------------------------------------------|------------------------|--------------------------|
| Bonus and welfare funds | 9,028,455,150        | 999,671,860                                  | (505,487,000)          | 9,522,640,010            |
| <b>Total</b>            | <b>9,028,455,150</b> | <b>999,671,860</b>                           | <b>(505,487,000)</b>   | <b>9,522,640,010</b>     |

**21. Owners' equity**

**21a. The movement in the owners' equity**

Details of the movement on the owners' equity are presented in the attached Appendix No. 01.

**21b. Details of the owners' invested equity**

|                                                 | Ending balance of period |                | Beginning balance      |                |
|-------------------------------------------------|--------------------------|----------------|------------------------|----------------|
|                                                 | Common equity            | Proportion (%) | Common equity          | Proportion (%) |
| - Future Architectural Design JSC               | 237,992,970,000          | 24.69          | 237,992,970,000        | 24.69          |
| - Saigon Real Estate Corporation                | 155,946,900,000          | 16.18          | 155,946,900,000        | 16.18          |
| - Terra Communication Entertainment Corporation | 60,730,680,000           | 6.30           | 60,730,680,000         | 6.30           |
| - Other shareholders                            | 509,083,540,000          | 52.83          | 509,083,540,000        | 52.83          |
| <b>Total</b>                                    | <b>963,754,090,000</b>   | <b>100.00</b>  | <b>963,754,090,000</b> | <b>100.00</b>  |

*Details of the charter capital contribution are as follows:*

|              | According to the Business Registration Certificate | Contributed charter capital | Remaining Charter capital |
|--------------|----------------------------------------------------|-----------------------------|---------------------------|
|              | 963,754,090,000                                    | 963,754,090,000             | -                         |
| <b>Total</b> | <b>963,754,090,000</b>                             | <b>963,754,090,000</b>      | <b>-</b>                  |

**21c. Transactions on capital with owners and distribution of dividends and profit**

|                            | Current period  | Previous period |
|----------------------------|-----------------|-----------------|
| - Owners' invested equity  |                 |                 |
| + Beginning balance        | 963,754,090,000 | 963,754,090,000 |
| + Increase during period   | -               | -               |
| + Decrease during period   | -               | -               |
| + Ending balance of period | 963,754,090,000 | 963,754,090,000 |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

**21d. Stocks**

|                                                       | <b>Ending balance<br/>of period</b> | <b>Beginning balance</b> |
|-------------------------------------------------------|-------------------------------------|--------------------------|
| Number of stocks being registered to issue            |                                     |                          |
| Number of stocks already issued / public offering     | 96,375,409                          | 96,375,409               |
| - Common stocks                                       | 96,375,409                          | 96,375,409               |
| Number of treasury stocks                             | 440,360                             | 440,360                  |
| - Common stocks                                       | 440,360                             | 440,360                  |
| Number of outstanding stocks                          | 95,935,049                          | 95,935,049               |
| - Common stocks                                       | 95,935,049                          | 95,935,049               |
| Nominal value of outstanding stocks: 10,000 VND/stock |                                     |                          |

**VI. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM (SEPARATE) INCOME STATEMENTS (Currency: VND)****1. Revenues from sale of goods and rendering of services****1a. Total revenues**

|                               | <b>Current period</b>  | <b>Previous period</b> |
|-------------------------------|------------------------|------------------------|
| - Real estate sales           | 34,343,760,632         | 26,387,982,595         |
| - Construction                | 81,502,225,513         | 54,742,476,474         |
| - Rental                      | 82,509,237,384         | 82,069,063,198         |
| - Prize-winning game services | 2,511,924,902          | 3,567,278,333          |
| - Others                      | 22,596,432,799         | 20,560,029,749         |
| <b>Total</b>                  | <b>223,463,581,230</b> | <b>187,326,830,349</b> |

**1b. Revenues from sale of goods and rendering of services to related parties**

|              | <b>Current period</b> | <b>Previous period</b> |
|--------------|-----------------------|------------------------|
| - Rental     | 79,636,363,638        | 79,690,909,092         |
| - Others     | 15,447,749,729        | 15,126,749,827         |
| <b>Total</b> | <b>95,084,113,367</b> | <b>94,817,658,919</b>  |

**2. Cost of goods sold**

|                               | <b>Current period</b>  | <b>Previous period</b> |
|-------------------------------|------------------------|------------------------|
| - Real estate sales           | 30,631,308,368         | 20,820,323,757         |
| - Construction                | 81,164,787,030         | 54,440,454,800         |
| - Rental                      | 17,647,620,930         | 17,670,687,390         |
| - Prize-winning game services | 399,428,156            | 1,325,419,966          |
| - Others                      | 22,390,745,478         | 17,703,677,137         |
| <b>Total</b>                  | <b>152,233,889,962</b> | <b>111,960,563,050</b> |



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)****3. Income from financial activities**

|                               | <b>Current period</b> | <b>Previous period</b> |
|-------------------------------|-----------------------|------------------------|
| - Dividends distribution      | 20,400,000,000        | -                      |
| - Interest on deposits, loans | 4,318,596             | 5,043,784,473          |
| - Others                      | 15,320,296            | 50,244,606             |
| <b>Total</b>                  | <b>20,419,638,892</b> | <b>5,094,029,079</b>   |

**4. Expenses from financial activities**

|                                                              | <b>Current period</b> | <b>Previous period</b> |
|--------------------------------------------------------------|-----------------------|------------------------|
| - Interest expenses                                          | 51,846,851,220        | 29,495,935,811         |
| - Make/Reversal of provision for financial investment losses | 2,988,165,617         | 13,344,597,856         |
| - Others                                                     | -                     | 1,186,046,966          |
| <b>Total</b>                                                 | <b>54,835,016,837</b> | <b>44,026,580,633</b>  |

**5. Selling expenses**

|                                             | <b>Current period</b> | <b>Previous period</b> |
|---------------------------------------------|-----------------------|------------------------|
| - Wage and salary                           | 1,126,100,373         | 3,087,104,884          |
| - Management materials, tools               | -                     | 1,677,220,002          |
| - Depreciation/Amortization of fixed assets | 910,680,372           | 36,687,798             |
| - Outsourcing expenses                      | 914,779,150           | 1,679,401,079          |
| - Others                                    | -                     | 186,210,192            |
| <b>Total</b>                                | <b>2,951,559,895</b>  | <b>6,666,623,955</b>   |

**6. General & administration expenses**

|                                                  | <b>Current period</b> | <b>Previous period</b> |
|--------------------------------------------------|-----------------------|------------------------|
| - Wage and salary                                | 6,707,802,583         | 9,156,447,131          |
| - Management materials, tools                    | 860,195,209           | 506,255,843            |
| - Depreciation/Amortization of fixed assets      | 946,394,664           | 976,517,542            |
| - Taxes and duties                               | 651,531,442           | 417,983,069            |
| - Make provision (+) / Reversal of provision (-) | 8,000,000,000         | -                      |
| - Outsourcing expenses                           | 3,521,731,677         | 2,637,668,436          |
| - Others                                         | 2,690,644,188         | 3,612,730,242          |
| <b>Total</b>                                     | <b>23,378,299,763</b> | <b>17,307,602,263</b>  |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)****7. Other income**

|                                                                | <b>Current period</b> | <b>Previous period</b> |
|----------------------------------------------------------------|-----------------------|------------------------|
| - Income from reimbursement of Long Phuoc land clearance costs | 38,246,249,296        | -                      |
| - Income from business cooperation                             | 2,082,975,994         | -                      |
| - Others                                                       | 288,041,631           | 167,709,682            |
| <b>Total</b>                                                   | <b>40,617,266,921</b> | <b>167,709,682</b>     |

**8. Other expenses**

|                                                                | <b>Current period</b> | <b>Previous period</b> |
|----------------------------------------------------------------|-----------------------|------------------------|
| - Penalties for administrative violations and late tax payment | 321,847,904           | -                      |
| - Others                                                       | 767,428,493           | 897,534,542            |
| <b>Total</b>                                                   | <b>1,095,277,415</b>  | <b>897,534,542</b>     |

**9. Gain on stock and diluted gain on stock**

These items are not presented in the (separate) Financial statements of QP Holdings Joint Stock Company because this is the parent company and presented in the (consolidated) Financial statements of the Group in accordance with Clauses 3.20 and 3.21, Item 2 – Contents and methods of financial statement preparation under the Circular No. 99/2025/TT-BTC dated 27<sup>th</sup> October 2025 issued by the Ministry of Finance.

**10. Expenses from operating activities by nature**

|                                             | <b>Current period</b>  | <b>Previous period</b> |
|---------------------------------------------|------------------------|------------------------|
| - Wage and salary                           | 11,537,037,956         | 15,587,155,015         |
| - Depreciation/Amortization of fixed assets | 21,248,842,920         | 20,422,032,464         |
| - Outsourcing expenses                      | 134,071,909,005        | 79,269,771,848         |
| - Others                                    | 4,202,370,839          | 3,798,940,434          |
| <b>Total</b>                                | <b>171,060,160,720</b> | <b>119,077,899,761</b> |

**VII. OTHER INFORMATION (Currency: VND)****1. Contingent assets**

The Company has not incurred contingent assets would affect the interim (separate) financial statements, which need any adjustments to the figures or disclosures in the interim (separate) financial statements.

**2. Contingent liabilities**

As at the date of the interim (separate) financial statements, there is not any factor which may occur the contingent liabilities in order to the Company is obligated to pay.



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

**3. Transactions and balances with related parties****3a. Income of members of key management (including the Board of Management (“BOM”), the Supervisory Board (“SB”), the Board of Directors and Chief Accountant)***Income of members of key management during period*

|                          | <b>Position</b>                          | <b>Current period</b> | <b>Previous period</b> |
|--------------------------|------------------------------------------|-----------------------|------------------------|
| Mr. Nguyen Manh          | Chairperson                              | 120,000,000           | 120,000,000            |
| Mr. Truong Minh Thuan    | Vice Chairperson cum<br>General Director | 556,628,000           | 519,934,000            |
| Mr. Le Vinh Khiem        | Member of BOM                            | 72,000,000            | 72,000,000             |
| Mr. Tran Huu Khanh       | Member of BOM                            | 72,000,000            | 72,000,000             |
| Ms Nguyen Thi Xuan Trang | Member of BOM                            | 72,000,000            | 72,000,000             |
| Ms Phan Hong Lien        | Head of the Supervisory<br>board         | 72,000,000            | 72,000,000             |
| Ms Ho Thi Luu            | Member of the<br>Supervisory board       | 30,000,000            | 30,000,000             |
| Mr. Le Quang Son         | Member of the<br>Supervisory board       | 30,000,000            | 30,000,000             |
| Mr. Doan Huu Chi         | Deputy General Director                  | 343,925,000           | 327,481,000            |
| Mr. Au Chi Nhan          | Deputy General Director                  | 266,405,000           | 253,950,000            |
| <b>Total</b>             |                                          | <b>1,634,958,000</b>  | <b>1,569,365,000</b>   |

**3b. Transactions and balances with other related parties**

| <b>Related parties</b>                              | <b>Relationship</b>        |
|-----------------------------------------------------|----------------------------|
| 1. Saigon – Binh Duong Investment Corporation       | Subsidiary                 |
| 2. Intresco Construction JSC                        | Subsidiary                 |
| 3. Royal Service Restaurant Hotel Travel JSC        | Subsidiary                 |
| 4. Nam A House Trading JSC                          | Subsidiary                 |
| 5. Long Binh Construction - Trading – Producing JSC | Associated company         |
| 6. Travel World Trading JSC                         | Associated company         |
| 7. Gia Dinh Development Corporation                 | Other Investment           |
| 8. Housing Development Bac Trung Nam JSC            | Other Investment           |
| 9. Saigon Mang Den Corporation                      | Other Investment           |
| 10. Saigon Vien Dong Co., Ltd.                      | Having the same key member |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

| <b>Related parties</b>                            | <b>Relationship</b>                            |
|---------------------------------------------------|------------------------------------------------|
| 11. Khang Nam Investment Real Estate JSC          | Management related to the Company's key member |
| 12. Future Architectural Design JSC               | Major shareholder of the Company               |
| 13. Saigon Real Estate Corporation                | Major shareholder of the Company               |
| 14. Terra Communication Entertainment Corporation | Major shareholder of the Company               |
| 15. Le Royal JSC                                  | The company has an affiliated relationship     |
| 16. Dai Phu Loc Project Investment Co., Ltd.      | Management related to the Company's key member |
| 17. Khang Phat Construction JSC                   | Management related to the Company's key member |
| 18. Ms Le Thi Tram Anh                            | Person related to key member                   |
| 19. Mr. Truong Minh Dat                           | Person related to key member                   |
| 20. Ms Truong Minh Nguyet                         | Person related to key member                   |

**Transactions and balances with other related parties****Significant transactions with related parties:**

|                                                   | <b>Current period</b> | <b>Previous period</b> |
|---------------------------------------------------|-----------------------|------------------------|
| <b>Saigon – Binh Duong Investment Corporation</b> |                       |                        |
| - Intresco repays loan                            | -                     | 950,000,000            |
| - Intresco borrows                                | 31,500,000,000        | 569,950,000,000        |
| - Loan interest                                   | 23,142,816,440        | 1,539,429,608          |
| - Capital investment                              | -                     | 675,360,000,000        |
| - Intresco lends                                  | -                     | 8,850,000,000          |
| - Loan recovery                                   | -                     | 102,319,066,023        |
| - Loan interest                                   | -                     | 5,035,128,168          |
| - Loan interest collection                        | -                     | 10,226,298,368         |
| <b>Intresco Construction JSC</b>                  |                       |                        |
| - Construction costs                              | 15,454,545,454        | 9,931,500,840          |
| - Intresco pays for construction                  | 59,465,783,600        |                        |
| - Revenue from rental spaces                      | 54,545,454            | 54,545,454             |
| - Revenue from electricity and water supply       | 34,746,987            | 29,935,013             |
| - Revenue from sale of goods                      | 756,481,481           | -                      |
| - Dividends received                              | 20,400,000,000        | -                      |



**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026**Selected Notes to the (separate) Financial statements (cont.)**

|                                                                     | <b>Current period</b> | <b>Previous period</b> |
|---------------------------------------------------------------------|-----------------------|------------------------|
| - Receipts from borrowings                                          | -                     | 8,900,000,000          |
| - Repayment of borrowings                                           | 2,000,000,000         | 2,000,000,000          |
| - Pay for business cooperation                                      | -                     | 6,710,000,000          |
| - Expenses from business cooperation                                | -                     | 3,766,828,713          |
| - Intresco's collection of loan receivables                         | 33,800,000,000        | -                      |
| - Loan interest payable                                             | 1,312,832,329         | 3,766,828,713          |
| - Intresco pays for loan interest                                   | 1,250,000,000         | 3,832,462,247          |
| <b>Royal Service Restaurant Hotel Travel JSC</b>                    |                       |                        |
| - Rental revenue                                                    | 79,636,363,638        | 79,636,363,638         |
| - Revenue from other services (electricity, water)                  | 15,675,287,249        | 15,096,814,814         |
| - Intresco repays loan principal                                    | -                     | 71,000,000,000         |
| - Loan interest                                                     | 8,384,383,562         | 2,520,457,535          |
| - Intresco receives deposit                                         | -                     | 50,066,514,000         |
| - Intresco's refund of deposits                                     | 104,000,000,000       | -                      |
| - Intresco receives capital contribution under cooperation contract | -                     | 9,000,000,000          |
| - Receipts from premises rental                                     | 171,600,000,000       | 103,500,000,000        |
| - Collections for electricity and water supply                      | 17,218,648,548        | 12,859,539,008         |
| - Other payments                                                    | 2,829,559,733         | 197,413,000            |
| <b>Khang Nam Investment Real Estate JSC</b>                         |                       |                        |
| - Payments made on behalf for electricity and water                 | 2,312,030             | -                      |
| <b>Future Architectural Design JSC</b>                              |                       |                        |
| - Loan interest                                                     | 7,084,786,301         | 7,084,786,301          |
| - Intresco pays for loan interest                                   | 7,087,416,000         | 7,120,989,041          |
| - Intresco advances for project implementation                      | 9,460,000,000         | -                      |
| <b>Nam A House Trading JSC</b>                                      |                       |                        |
| - Advance payments                                                  | 550,000,000           | -                      |
| <b>Ms Le Thi Tram Anh</b>                                           |                       |                        |
| - Revenue from sale of real estate                                  | 15,047,735,750        | -                      |
| <b>Mr. Truong Minh Dat</b>                                          |                       |                        |
| - Revenue from sale of real estate                                  | 4,416,464,922         | -                      |
| <b>Ms Truong Minh Nguyet</b>                                        |                       |                        |
| - Revenue from sale of real estate                                  | 14,586,941,778        | -                      |

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

For the six-month period ended 30<sup>th</sup> June 2026

Selected Notes to the (separate) Financial statements (cont.)

**Balances with other related parties**

Balances with other related parties are described in the Notes No. V.2, V.3, V.4, V.5, V.6, V.12, V.13, V.15, V.16, V.17, V.18, V.19.

**4. Segment Reporting**

- *Segment reporting is presented according to the business field*

|                        | Real estate sales    | Construction       | Rental                | Prize-winning game   | Others               | Total                 |
|------------------------|----------------------|--------------------|-----------------------|----------------------|----------------------|-----------------------|
| <b>Current period</b>  |                      |                    |                       |                      |                      |                       |
| Net revenues           | 34,343,760,632       | 81,502,225,513     | 82,509,237,384        | 2,511,924,902        | 22,596,432,799       | 223,463,581,230       |
| Cost of goods sold     | 30,631,308,368       | 81,164,787,030     | 17,647,620,930        | 399,428,156          | 22,390,745,478       | 152,233,889,962       |
| <b>Gross profit</b>    | <b>3,712,452,264</b> | <b>337,438,483</b> | <b>64,861,616,454</b> | <b>2,112,496,746</b> | <b>205,687,321</b>   | <b>71,229,691,268</b> |
| <b>Previous period</b> |                      |                    |                       |                      |                      |                       |
| Net revenues           | 26,387,982,595       | 54,742,476,474     | 82,069,063,198        | 3,567,278,333        | 20,560,029,749       | 187,326,830,349       |
| Cost of goods sold     | 20,820,323,757       | 54,440,454,800     | 17,670,687,390        | 1,325,419,966        | 17,703,677,137       | 111,960,563,050       |
| <b>Gross profit</b>    | <b>5,567,658,838</b> | <b>302,021,674</b> | <b>64,398,375,808</b> | <b>2,241,858,367</b> | <b>2,856,352,612</b> | <b>75,366,267,299</b> |

- *Segment reporting is presented according to geography*

In year, whole activities of the Company take place only in the territory of Vietnam.

**5. Collateral****Assets mortgaged/pledged to other entities**

The Company has used inventories, intangible fixed assets and investment properties as collateral for loans at banks (refer to the Notes No. V.7, V.9, V.10 and V.11).

**Assets held as collateral from other entities**

The Company had no collateral was received/held from other entities.

**The Company guarantees loans for related parties**

The Company uses its real estate property located at Floor 05, Commercial Center, Mixed-use Residential, Commercial, Service and Hotel Complex at No. 280 Nam Ky Khoi Nghia, Xuan Hoa ward, Ho Chi Minh city as collateral to guarantee the loans of Royal Hotel Restaurant Service Tourist Joint Stock Company at Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank).

The Company uses its real estate property, being the mixed-use residential, commercial, service and hotel complex (Floor 01, Commercial Center; Usable area: 1,428.1 m<sup>2</sup>; Ownership form: Private ownership) at No. 280 Nam Ky Khoi Nghia, Xuan Hoa ward (formerly Vo Thi Sau ward, district 3), Ho Chi Minh City, as collateral to guarantee the loans of Intresco Construction Joint Stock Company at Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank).



## **6. Going-concern assumption**

As at the date of the interim (separate) financial statements, there is not any factor which affect the going-concern assumption of the Company. Therefore, the interim (separate) financial statements for the six-month period ended 30<sup>th</sup> June 2026 are prepared on the basis of the going-concern assumption.

## **7. Subsequent events**

The Company has not arisen other events after the accounting period ended which need any adjustments to the figures or disclosures in the interim (separate) financial statements.

*Ho Chi Minh city, approved on 27 August 2026.*

**Prepared by**



**NGUYEN THI NGOC**

**Chief Accountant**



**HA THU HUONG**

**Legal representative**

**General Director**



**TRUONG MINH THUAN**

**INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY**

Address: No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.

**INTERIM (SEPARATE) FINANCIAL STATEMENTS**

For the six-month period ended 30th June 2026

**Selected Notes to the (separate) Financial statements (cont.)**
**APPENDIX NO. 01 - THE MOVEMENT IN THE OWNERS' EQUITY**

| Items                                                        | Owners' invested equity | Surplus of share capital | Treasury stock  | Development and investment funds | Undistributed earnings after tax | Total             |
|--------------------------------------------------------------|-------------------------|--------------------------|-----------------|----------------------------------|----------------------------------|-------------------|
| A                                                            | 1                       | 2                        | 3               | 4                                | 5                                | 6                 |
| <b>For the six-month period ended 30th June 2025</b>         |                         |                          |                 |                                  |                                  |                   |
| As at 01st January 2025                                      | 963,754,090,000         | 748,683,126,824          | (9,825,117,611) | 96,375,409,000                   | 272,076,367,274                  | 2,071,063,875,487 |
| <b>Increase in period</b>                                    | -                       | -                        | -               | -                                | 4,101,085,019                    | 4,101,085,019     |
| - Profit during period                                       | -                       | -                        | -               | -                                | 4,101,085,019                    | 4,101,085,019     |
| - Supplement from profit distribution                        | -                       | -                        | -               | -                                | -                                | -                 |
| <b>Decrease in period</b>                                    | -                       | -                        | -               | -                                | (1,152,059,876)                  | (1,152,059,876)   |
| - Appropriation of Bonus and welfare funds                   | -                       | -                        | -               | -                                | (658,319,930)                    | (658,319,930)     |
| - Bonus to the Board of Management and the Supervisory Board | -                       | -                        | -               | -                                | (493,739,946)                    | (493,739,946)     |
| As at 30th June 2025                                         | 963,754,090,000         | 748,683,126,824          | (9,825,117,611) | 96,375,409,000                   | 275,025,392,417                  | 2,074,012,900,630 |
| <b>For the six-month period ended 30th June 2026</b>         |                         |                          |                 |                                  |                                  |                   |
| As at 01st January 2026                                      | 963,754,090,000         | 748,683,126,824          | (9,825,117,611) | 96,375,409,000                   | 280,246,906,333                  | 2,079,234,414,546 |
| <b>Increase in period</b>                                    | -                       | -                        | -               | -                                | 34,852,508,420                   | 34,852,508,420    |
| - Profit during period                                       | -                       | -                        | -               | -                                | 34,852,508,420                   | 34,852,508,420    |
| - Supplement from profit distribution                        | -                       | -                        | -               | -                                | -                                | -                 |
| <b>Decrease in period (*)</b>                                | -                       | -                        | -               | -                                | (39,373,691,460)                 | (39,373,691,460)  |
| - Dividend distribution                                      | -                       | -                        | -               | -                                | (38,374,019,600)                 | (38,374,019,600)  |
| - Appropriation of Bonus and welfare funds                   | -                       | -                        | -               | -                                | (999,671,860)                    | (999,671,860)     |
| - Bonus to the Board of Management and the Supervisory Board | -                       | -                        | -               | -                                | -                                | -                 |
| As at 30th June 2026                                         | 963,754,090,000         | 748,683,126,824          | (9,825,117,611) | 96,375,409,000                   | 275,725,723,293                  | 2,074,713,231,506 |

(\*) Profit distribution during period was made in accordance with the Resolution of the Annual General Meeting of Shareholders No. 01/NQ-ĐHCĐ dated 28th April 2026.

Prepared by



NGUYEN THI NGOC

Chief Accountant



HA THU HUONG

Ho Chi Minh city, approved on 27 August 2026



TRƯƠNG MINH THUAN