



REVIEW REPORTS ON INTERIM (CONSOLIDATED) FINANCIAL INFORMATION

FOR THE PERIOD FROM 01ST JANUARY TO 30TH 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 DirectorsFor the six-month period ended 30th June 2026**REPORT OF THE BOARD OF DIRECTORS**

The Board of Directors of Investment and Trading of Real Estate Joint Stock Company presents this report together with the reviewed interim (consolidated) financial statements of the parent company is Investment and Trading of Real Estate JSC and 04 subsidiaries (hereafter, referred to as “the Group”) for the six-month period ended 30th June 2026.

1. General information of the Company

Investment and Trading of Real Estate Joint Stock Company - the abbreviated name is INTRESCO (hereafter, referred to as “the Company”) was equitized from State-owned Enterprise for Housing Investment and Trading under Saigon Real Estate Corporation in accordance with the Decision No. 23/2000/QĐ-TTg dated 18th February 2000 of the Prime Minister. The Company operates in accordance with the initial Business Registration Certificate No. 0302199864 dated 28th December 2000 granted by the Department of Planning and Investment of Ho Chi Minh city and the 17th amendment registration dated 24th Jun 2026 granted by Ho Chi Minh city Department of Finance.

Charter capital: VND 963,754,090,000 (Vietnam Dong Nine Hundred Sixty Three Billion, Seven Hundred Fifty Four Million, and Ninety Thousand Only).

The Company is listed on the Ho Chi Minh Stock Exchange (HOSE) with the ITC stock code under the Licence No. 115/QĐ-SGDHCM dated 24th September 2009 of the Ho Chi Minh Stock Exchange.

2. Registered office▪ **Head office**

- Address : No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city
- Tel. : +84 (28) 3823 0256
- Tax code : 0 3 0 2 1 9 9 8 6 4

▪ **Information about 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%
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%

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 30th 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 (direct associated company)	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 associated company)	No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.	22.50%	23.40%	23.40%	22.50%	17.13%	17.81%
3.	Le Royal JSC (indirect associated company)	Floor 4, No. 280 Nam Ky Khoi Nghia street, Ho Chi Minh city.	40.00%	40.00%	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, the Board of Directors and Chief Accountant

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

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 30th June 2026***4.1 The Board of Management**

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

4.2 The Supervisory Board

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

4.3 The Board of Directors and Chief Accountant

<i>Full name</i>	<i>Position</i>	<i>Appointed / Reappointed date</i>	<i>Dismissed date</i>
Mr. Truong Minh Thuan	General Director	28 th April 2021	-
Mr. Doan Huu Chi	Deputy General Director	02 nd May 2019	-
Mr. Au Chi Nhan	Deputy General Director	12 th October 2022	-
Ms Ha Thu Huong	Chief Accountant	19 th 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 (consolidated) financial position and the interim (consolidated) business results for the six-month period ended 30th June 2026 of the Group are expressed in the interim (consolidated) financial statements attached to this report from page 08 to page 48.

7. Subsequent events

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

8. Auditors

VIETVALUES Audit and Consulting Co., Ltd. has been appointed to perform the review on the Group's interim (consolidated) Financial Statements for the six-month period ended 30th June 2026.

9. Responsibility of the Board of Directors

The Board of Directors is responsible for the preparation of the interim (consolidated) financial statements to give a true and fair view on the interim (consolidated) financial position, the interim (consolidated) business results and the interim (consolidated) cash flows of the Group for the six-month period ended 30th June 2026. In order to prepare these interim (consolidated) 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 (consolidated) financial statements;
- Prepare the interim (consolidated) financial statements of the Group 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 (consolidated) financial statements reasonably in order to minimize risk and fraud.

The Board of Directors ensure that all the relevant accounting books have been fully recorded and can fairly reflect the financial position of the Group at any time, and that all accounting books have been prepared in compliance with the adopted accounting regime. The Board of Directors of the Group is also responsible for protecting the Group'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 (consolidated) financial statements.

10. Approving the interim (consolidated) financial statements

We, members of the Board of Directors confirm that all the accompanying interim (consolidated) financial statements. The interim (consolidated) financial statements have been properly prepared and have given a true and fair view on the interim (consolidated) financial position as at 30th June 2026, the interim (consolidated) business results and the interim (consolidated) cash flows for the fiscal year then ended of the Group, 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 (consolidated) financial statements.

For and on behalf of the Board of Directors 



Mr. TRUONG MINH THUAN
General Director

Ho Chi Minh city, 27 August 2026



No.: 270802/26/BCKT/AUD-VVALUES

REVIEW REPORTS ON INTERIM (CONSOLIDATED) FINANCIAL INFORMATION

**To: SHAREHOLDERS, THE BOARD OF MANAGEMENT
AND THE BOARD OF DIRECTORS**

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

We have audited the accompanying interim (consolidated) financial statements of the parent company is Investment and Trading of Real Estate Joint Stock Company and subsidiaries (hereafter referred to as “the Group”) prepared on August 2026 (from page 08 to page 48) which comprise the interim (consolidated) Statement of Financial Position as at 30th June 2026, the interim (consolidated) Income Statement, the interim (consolidated) Cash Flows Statement and the Selected Notes to the (consolidated) Financial Statements for the fiscal year then ended.

The Board of Directors’ responsibility

The Board of Directors of the Company is responsible for the preparation and fair presentation of these interim (consolidated) 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 (consolidated) 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 (consolidated) 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 (consolidated) financial information does not give a true and fair view, in all material respects, of the interim (consolidated) financial position of the Group as at 30th June 2026, the interim (consolidated) business results and the interim consolidated 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 (consolidated) financial statements.

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 (CONSOLIDATED) STATEMENT OF FINANCIAL POSITION

As at 30th June 2026

INTERIM (CONSOLIDATED) STATEMENT OF FINANCIAL POSITION

As at 30th June 2026

Currency: VND

Code	ASSETS	Notes	Ending balance of period	Beginning balance
1	2	3	4	5
100	A. CURRENT ASSETS AND SHORT-TERM INVESTMENTS		2,297,013,330,199	2,394,797,698,280
110	I. Cash and cash equivalents	V.1	37,720,480,099	41,700,293,654
111	1. Cash		37,720,480,099	41,700,293,654
112	2. Cash equivalents		-	-
120	II. Short-term financial investments	V.2a	247,841,726,028	310,965,835,616
123	1. Held-to-maturity investments		247,841,726,028	310,965,835,616
130	III. Short-term receivables		278,229,025,499	347,806,299,019
131	1. Short-term trade receivables	V.3	199,643,876,392	187,387,063,383
132	2. Short-term advance payments to suppliers	V.4	90,021,183,717	99,243,856,736
136	3. Other short-term receivables	V.5a	25,999,989,650	88,320,606,945
137	4. Provisions for doubtful short-term debts	V.6	(37,436,024,260)	(27,145,228,045)
140	IV. Inventories	V.7	1,713,644,790,192	1,683,476,573,334
141	1. Inventories		1,726,280,884,529	1,696,112,667,671
142	2. Provision for obsolete inventory (*)		(12,636,094,337)	(12,636,094,337)
150	V. Short-term biological assets		-	-
160	VI. Other current assets		19,577,308,381	10,848,696,657
161	1. Short-term prepaid expenses	V.8a	4,491,116,495	3,638,446,622
162	2. Deductible VAT		13,145,257,079	6,697,920,805
163	3. Taxes and other receivables from the State	V.15	1,940,934,807	512,329,230
200	B. FIXED ASSETS AND LONG-TERM INVESTMENTS		1,876,520,732,455	1,804,386,706,010
210	I. Long-term receivables		13,233,334,994	11,893,000,000
216	1. Other long-term receivables	V.5b	15,894,394,994	14,554,060,000
219	2. Provisions for doubtful long-term receivables	V.6	(2,661,060,000)	(2,661,060,000)
220	II. Fixed assets		1,147,840,031,314	1,096,540,462,693
221	1. Tangible fixed assets	V.9	636,388,025,157	644,414,622,719
222	- Historical cost		797,765,492,562	791,839,937,717
223	- Accumulated depreciation		(161,377,467,405)	(147,425,314,998)
227	2. Intangible fixed assets	V.10	511,452,006,157	452,125,839,974
228	- Historical cost		539,415,015,712	477,472,675,972
229	- Accumulated amortization		(27,963,009,555)	(25,346,835,998)
230	III. Long-term biological assets		-	-
240	IV. Investment Properties	V.11	560,449,117,391	568,989,290,849
242	- Historical cost		700,707,963,163	700,707,963,163
242	- Accumulated depreciation		(140,258,845,772)	(131,718,672,314)
250	V. Non-current unfinished assets		48,920,022,284	-
252	1. Construction-in-progress	V.12	48,920,022,284	-
260	VI. Long-term financial investments	V.2b	55,366,757,445	69,698,924,011
262	1. Investment in associates and joint ventures		22,569,653,645	24,632,424,011
263	2. Investment in other entities		42,566,500,000	42,566,500,000
264	3. Provision for long-term financial investments		(10,269,396,200)	(3,100,000,000)
265	4. Held-to-maturity investments		500,000,000	5,600,000,000
270	VII. Other non-current assets		50,711,469,027	57,265,028,457
271	1. Long-term prepaid expenses	V.8b	39,102,317,390	45,835,694,485
272	2. Deferred income tax assets		11,609,151,637	11,429,333,972
279	3. Goodwills		-	-
270	TOTAL ASSETS		4,173,534,062,654	4,199,184,404,290

These statements should be read in conjunction with the selected Notes to the (consolidated) Financial Statements

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) STATEMENT OF FINANCIAL POSITION (cont.)

As at 30th June 2026

Code	RESOURCES	Notes	Ending balance of period	Beginning balance
1	2	3	4	5
300	C. LIABILITIES		1,408,612,258,217	1,456,877,888,231
310	I. Current liabilities		1,193,330,169,565	1,229,081,747,096
311	1. Short-term trade payables	V.13	102,058,954,645	97,149,403,103
312	2. Short-term advance payments from customers	V.14a	212,694,754,490	297,659,576,818
313	3. Dividends and profits payable		50,325,770,208	3,547,219,513
314	3. Tax and statutory obligations	V.15	51,420,974,817	42,931,028,085
315	4. Payables to employees		12,233,163,952	16,612,021,515
316	5. Short-term accruals	V.16	98,051,181,998	112,092,621,722
317	6. Short-term unearned revenue	V.17	434,397,667	14,397,664
318	7. Other short-term payables	V.18a	152,926,947,534	163,895,674,224
319	8. Short-term loans and finance lease liabilities	V.19a	481,021,133,087	464,195,525,891
320	9. Provision for short-term payables		3,731,885,914	3,731,885,914
323	10. Bonus and welfare funds	V.20	28,431,005,253	27,252,392,647
330	II. Non-current liabilities		215,282,088,652	227,796,141,135
332	1. Long-term advance payments from customers	V.14b	132,743,479,569	135,185,879,569
333	2. Long-term accruals		-	-
336	3. Long-term unearned revenue		5,462,272,538	5,462,272,538
337	4. Other long-term payables	V.18b	12,857,682,714	12,857,682,714
338	5. Long-term loans and finance lease liabilities	V.19b	60,614,572,000	72,150,572,000
341	6. Deferred income tax payables		2,329,819,922	865,472,405
342	7. Provision for long-term payables		1,274,261,909	1,274,261,909
400	D. OWNERS' EQUITY		2,764,921,804,437	2,742,306,516,059
410	I. Capital of the owners	V.21	2,764,921,804,437	2,742,306,516,059
411	1. Owners' invested equity		963,754,090,000	963,754,090,000
411a	- Common stocks with voting rights		963,754,090,000	963,754,090,000
412	2. Surplus of share capital		748,683,126,824	748,683,126,824
414	3. Other capital of the owner		3,827,530,297	3,827,530,297
415	4. Treasury stock		(9,825,117,611)	(9,825,117,611)
418	5. Development and investment funds		110,624,706,654.00	109,210,717,131
421	6. Undistributed earnings after tax		402,418,853,864	398,971,248,411
421a	- Accumulated undistributed earnings after tax to the end of previous year		357,617,971,620	348,987,655,414
421b	- Accumulated undistributed earnings after tax in current year		44,800,882,244	49,983,592,997
429	7. Benefits of non-controlling shareholders		545,438,614,409	527,684,921,007
430	II. Other capital, funds		-	-
440	TOTAL RESOURCES		4,173,534,062,654	4,199,184,404,290

Ho Chi Minh city, approved on 27 August 2026

Prepared by

NGUYEN THI NGOC

Chief Accountant

HA THU HUONG

Legal representative

General Director



TRƯƠNG MINH THUẬN

INTERIM (CONSOLIDATED) INCOME STATEMENT

For the six-month period ended 30th June 2025

INTERIM (CONSOLIDATED) INCOME STATEMENT

For the six-month period ended 30th June 2025

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
1	2	3	4	5
01	1. Revenues from sale of goods and rendering of services		401,839,262,934	348,241,123,182
02	2. Revenue deductions		-	-
10	3. Net revenues from sale of goods and rendering of services	VI.1	401,839,262,934	348,241,123,182
11	4. Cost of goods sold	VI.2	264,826,550,498	225,255,149,247
20	5. Gross profit from sale of goods and rendering of services		137,012,712,436	122,985,973,935
21	6. Profit/(loss) on disposal/sale of investment properties		-	-
22	7. Income from financial activities	VI.3	7,337,902,080	84,053,428
23	8. Expenses from financial activities	VI.4	43,396,834,365	41,188,096,661
24	- In which: Interest expenses		36,227,438,165	40,002,049,695
25	9. Selling expenses	VI.5	843,681,511	10,004,996,242
26	10. General & administration expenses	VI.6	52,720,542,242	38,662,267,879
27	11. Profit/ Loss in the joint ventures, associates		(2,062,770,366)	(570,401,568)
30	11. Net profit/(loss) from operating activities		45,326,786,032	32,644,265,013
31	12. Other income	VI.7	38,582,514,357	629,977,920
32	13. Other expenses	VI.8	1,389,170,016	1,039,187,677
40	14. Other profit		37,193,344,341	(409,209,757)
50	15. Total pre-tax accounting profit		82,520,130,373	32,235,055,256
51	16. Current Corporate Income tax expenses	V.15	23,798,226,969	13,296,006,963
52	17. Deferred Corporate Income tax expenses		1,284,529,852	2,668,919,571
60	18. Profit/(loss) after corporate income tax		57,437,373,552	16,270,128,722
61	19. Profit after tax of shareholders of holding company		44,800,882,244	17,587,846,504
62	20. Benefits of non-controlling shareholders		12,636,491,308	(1,317,717,782)
70	21. Gains on stock	VI.9	425	167
71	22. Diluted gains on stock	VI.10	425	167

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 (CONSOLIDATED) CASH FLOW STATEMENT

For the six-month period ended 30th June 2025

INTERIM (CONSOLIDATED) CASH FLOW STATEMENT

(As per Indirect Method)

For the six-month period ended 30th June 2025

Currency: VND

Code	Items	Notes	Current period	Previous period
1	2	3	4	5
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. Net profit/(loss) before tax	V.15	82,520,130,373	32,235,055,256
	2. Adjustments for:		73,541,162,582	64,645,743,382
02	- Depreciation and amortisation	V.8,9,10	25,108,499,422	24,662,756,495
03	- Provisions		17,460,192,415	-
04	- (Gains)/Losses of exchange rate differences due to the revaluation of the ending balances in foreign currencies		-	-
05	- (Profit)/ loss from investing activity		(5,254,967,420)	(19,062,808)
06	- Interest expense	VI.4	36,227,438,165	40,002,049,695
07	- Other adjustments		-	-
08	3. Operating income/(loss) before changes in working capital		156,061,292,955	96,880,798,638
09	- (Increase)/decrease in receivables		49,890,382,795	32,975,489,688
10	- (Increase)/decrease in inventory		(30,168,216,858)	875,450,228
11	- Increase/(decrease) in payables (excluding interest payable, CIT payables)		(65,672,607,840)	302,100,713,012
12	- Increase/(decrease) in prepaid expenses		5,880,707,222	3,245,338,150
13	- Increase/(decrease) in trading securities		-	-
14	- Interest paid		(18,524,669,315)	(34,719,339,808)
15	- Corporate income tax (CIT) paid	V.15	(25,660,053,215)	(27,168,283,730)
16	- Other cash inflows from operating activities		-	-
17	- Other cash outflows from operating activities	V.20	(575,187,000)	(366,660,001)
20	Net cash inflows/(outflows) from operating activities		71,231,648,744	373,823,506,177
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase of fixed assets and other long-term assets		(116,787,916,869)	(2,894,509,529)
22	2. Proceeds from disposals of fixed assets and other long-term assets	VI.7	-	-
23	3. Loans to other entities and payments for purchase of debt instruments of other entities		-	(3,800,000,000)
24	4. Repayments from borrowers and proceeds from sales of debt instruments of other entities		68,224,109,588	-
25	5. Payments for investments in other entities		-	(5,429,598,432)
26	6. Proceeds from sales of investments in other entities		-	-
27	7. Interest and dividends received		7,317,737,786	19,062,808
30	Net cash inflows/(outflows) from investing activities		(41,246,069,495)	(12,105,045,153)
	III. CASH FLOW FROM FINANCING ACTIVITIES			
31	1. Proceeds from issue of stocks, capital contribution of the owner		-	-
32	2. Capital redemption of the owners, the acquisition of issued stocks		-	-
33	3. Proceeds from borrowings	V.19	399,554,958,486	264,500,062,600
34	4. Repayments of borrowing principal	V.19	(433,520,351,290)	(340,095,428,191)
40	Net cash inflows/(outflows) from financing activities		(33,965,392,804)	(75,595,365,591)
50	Net cash inflows/(outflows) in year (20+30+40)		(3,979,813,555)	286,123,095,433
60	Cash and cash equivalents at the beginning of the year	V.1	41,700,293,654	40,546,457,375
61	Impact of exchange rate fluctuation		-	-
70	Cash and cash equivalents at the end of the year	V.1	37,720,480,099	326,669,552,808

Ho Chi Minh city, approved on 27 August 2026

Prepared by

NGUYEN THI NGOC

Chief Accountant

HA THU HUONG



SELECTED NOTES TO THE (CONSOLIDATED) FINANCIAL STATEMENTS**For the six-month period ended 30th June 2026**

These notes form an integral part of and should be read in conjunction with the interim (consolidated) Financial Statements for the six-month period ended 30th June 2026 of Investment and Trading of Real Estate Joint Stock Company and 04 subsidiaries (hereafter, referred to as “the Group”).

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 Group's normal operating cycle is within 12 months.

5. The Group's operations in year affect the interim (consolidated) financial statements

Compared to the same period last year, net revenue increased by 15.39%, mainly driven by higher revenue from hotel, restaurant operations, and real estate sales. Concurrently, income from financial activities (primarily term deposit interest) experienced a sharp surge of 8,630.04% compared to the same period last year. These factors drove profit after corporate income tax increased by 253.02% compared to the same period last year.

6. Consolidated subsidiaries**6a. Subsidiaries**

Total number of subsidiaries: 04 companies.

Number of consolidated subsidiaries: 04 companies.

Subsidiaries include:

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%

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTS

For the six-month period ended 30th June 2026

Selected Notes to the (consolidated) 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
2.	Royal Service Restaurant Hotel Travel JSC	No. 83 Ly Chinh Thang street, Xuan Hoa ward, Ho Chi Minh city.	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3.	Intresco Construction JSC	No. 20 Nguyen Binh Khiem street, Da Kao ward, district 1, 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%

62. Associated company

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 (direct associated company)	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 associated company) ⁽¹⁾	No. 18 Nguyen Binh Khiem street, Tan Dinh ward, Ho Chi Minh city.	22.50%	23.40%	22.50%	23.40%	17.13%	17.81%
3.	Le Royal JSC (indirect associated company) ⁽²⁾	Floor 4, No. 280 Nam Ky Khoi Nghia street, Ho Chi Minh city.	40.00%	40.00%	40.00%	40.00%	30.00%	30.00%

⁽¹⁾ 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).

⁽²⁾ 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 Group had 661 employees (643 employees at the beginning of the year)..

II. ACCOUNTING PERIOD, AND REPORTING CURRENCY

1. The Group's fiscal year

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

These interim (consolidated) financial statements are prepared for the six-month period ended 30th June 2026, from 01st January 2026 to 30th 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 Group has applied the Accounting Standards and the Vietnamese Corporate Accounting System in accordance with the Circular No. 99/2025/TT-BTC dated 27th October 2025 of the Ministry of Finance and the Circular No. 202/2014/TT-BTC dated 22nd December 2014, the Circular No. 43/2026/TT-BTC dated 20th April 2026 on amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22nd December 2014 as well as circulars guidance on implementing the accounting standards of the Ministry of Finance in the preparation of the interim (consolidated) Financial statements.

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

The Board of Directors ensure 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 27th October 2025, the Circular No. 202/2014/TT-BTC dated 22nd December 2014, the Circular No. 43/2026/TT-BTC dated 20th April 2026 on amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22nd December 2014 as well as circulars guidance on implementing the accounting standards of the Ministry of Finance in the preparation of the interim (consolidated) Financial statements. The Group has restated the comparative figures (Notes No. IV.23); therefore, the figures presented in the interim (consolidated) financial statements for the six-month period ended 30th June 2026 are comparable with the corresponding figures of the previous period.

IV. ADOPTED ACCOUNTING POLICIES

1. Basic for preparing the interim (consolidated) Financial statements

The interim (consolidated) financial statements include the financial statements of parent company and all subsidiaries. The financial statements of subsidiaries are prepared for the same fiscal year as well as applied the same accounting policies of parent company. Adjusted entries are applied for any different accounting policy in order to ensuring the consistency of parent company and all subsidiaries.

All inter-company balances and transactions, including recognised profits arising from inter-group transactions, have been eliminated in full. Unrealized losses are eliminated in interim (consolidated) financial statements, except where irrevocable expenses.

Minority interest showed the profit/ loss and net assets which are not held by the Company's shareholders and are presented by a separate item on the interim (consolidated) Income Statement and the interim (consolidated) Balance Sheet.

Subsidiaries are interim (consolidated) since the date of parent Company obtains control and cease to be interim (consolidated) since the date of parent Company do not obtain control that subsidiary. In case of parent Company has no longer the right of control the subsidiaries, the interim (consolidated) financial statements will include the period's business result which is still obtained control by parent Company.

The financial statements of subsidiaries subject to business combinations under common control are included in the Company's interim (consolidated) financial statements in accordance with the book value method of accounting. The financial statements of the other subsidiaries are interim (consolidated) into the Company's reports under the purchase method whereby assets and liabilities are recorded at fair value at the date of a business combination.

2. Cash and cash equivalents

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

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. Receivables

Doubtful receivables are presented by book value subtracting the provisions for doubtful receivables.

Receivables are classified as trade receivables and other receivables comply with the following principles:

- Trade receivables reflect the commercial elements arising from selling - purchasing transactions between the Group and the buyer is an independent entity, include receivables from export sales under entrusted others.
- Other receivables reflect the non-commercial elements, unrelated to selling - purchasing transactions.

Provisions for doubtful receivables are presented at the estimated uncollectible value by the Group as at the accounting period ended. Increase/Decrease in the balance of provisions for doubtful receivables are recognized in the income statement.

4. Inventories

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

Historical costs of inventories are determined as follows:

- Raw materials, goods: including the acquisition cost and other direct related expenses arising to obtain inventory in current status and place.
- 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.

5. Prepaid expenses

Prepaid expenses include short-term prepaid expenses or long-term prepaid expenses on the balance sheet and are allocated in the prepaid period or the time brings corresponding economic benefits thanks to these expenses.

Prepaid expenses include the actual arising costs but related to the operating results of numerous accounting periods. The Group'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 Group. 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 Group selects the appropriate methods of cost allocation criterion over the period expected to be generate economic benefits.

6. Tangible fixed assets

Tangible fixed assets are determined by the historical costs less (-) accumulated depreciation. Historical costs of tangible fixed assets include all the expenses of the Group to have these fixed assets as of the dates they are ready to be put into use. Other expenses incurred subsequent to the initial recognition are included in historical costs of fixed assets only if they certainly bring more economic benefits in the future thanks to the use of these assets. Those which do not meet the above conditions will be recorded into 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 include all the expenses of the Group to have these fixed assets as of the dates they are ready to be put into use. Other expenses incurred subsequent to the initial recognition are included in expenses during the period only if they attached to the specific intangible fixed asset and bring more economic benefits thanks to the use of these 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.

The Group's intangible fixed assets include:

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 Group 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 Group to pay until the date the software is put into use. Computer software is amortized in line with straight-line method within 04 years.

8. Investment properties

Investment properties are property being land use right, a building or a part of building, infrastructure held by the Group under a financial lease to earn rental or for capital appreciation. Leasehold investment properties are determined by the historical costs less (-) accumulated depreciation. Historical cost of investment properties include all the expenses paid by the Group or the fair value of other consideration given to acquire the assets at the time of its acquisition or construction.

Subsequent expenses relating to an investment properties that have already been recognized should be added to the net book value of the investment properties when they are probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment properties, will flow to the Group.

When investment properties 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.

A transfer from owner-occupied property or inventories to investment property only when the owner ends of using that property and commencement of an operating lease to another party or end of construction. A transfer from investment property to owner-occupied property or inventories only when the owner commencements of using that property or commencement of development with a view to sale. A transfer from investment property to owner-occupied property or inventories does not change the historical cost or the net book value of the property as at the date for transfer.

Investment properties held for price appreciation are not depreciated. Where there is solid evidence that investment properties held for price appreciation is undervalued to market value and the undervalued amount can be reliably determined, the historical cost of investment property held for price appreciation is recorded as a decrease and the loss is recognized in cost of goods sold.

9. Construction-in-progress

Construction-in-progress reflects the direct related to the assets are being built, machineries and equipments are being installed for the purpose of manufacturing, leasing and management, as well as expenses related to the repair of fixed assets which are being implemented. Those assets are recorded at their historical cost and not to be depreciated.

10. Investments

Investment in associates

Associated company is an enterprise in which the Group has significant influence but not control over the financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control over those policies.

Investments in subsidiaries, associates is 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.

Investment in other entities

Investment in other entities is initially recorded at their historical cost.

Provision for loss of investments

Provision for impairment of investments is made when there is solid evidence that there is a decline in the value of these investments as at the accounting period ended.

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

11. 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, loans and finance lease 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.
- 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.
- Loans and finance lease liabilities reflect loans, finance lease liabilities and the payment status of loans, finance lease liabilities.
- Other payables reflect the non-commercial elements, unrelated to selling - purchasing transactions, rendering of services.

12. Provision for payables

Provisions are recognized when the Group 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.

If the time value of money is material, provisions are determined by discounting the future amounts required to settle the obligation using a pre-tax discount rate that reflects the current market assessments of the time value of money and the risks specific to the liability. The increase in the provision due to the passage of time is recognized as a finance cost.

13. 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.

14. Profit distribution

Profit after corporate income tax is distributed to shareholders after appropriating for funds in accordance with the Charter of Parent company and subsidiaries 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.

15. Recognition of revenues and income

Revenues are recognized when the Group 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 Group 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 recognised when the Group's right to receive payment is established.

16. Cost of goods sold

Cost of goods sold is total cost of goods, expenses directly of provided services, depreciation costs of rental real estate, other expenses are included in the cost of goods.

17. Expenses from financial activities

Expenses from financial activities are the costs related to financial activities include borrowing costs, loss of the short-term securities transfers, transaction costs of selling securities, provision for devaluation of trading securities, provision for loss of investments in other entities.

18. 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 Group.

19. 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.

20. 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 expense is recognized based on taxable income. Taxable income is different from accounting profit due to the adjustments of differences between tax and accounting figures as well as those of non-taxable or non-deductible income and expenses.

Corporate income tax (CIT) rate: 20%

Deferred Corporate income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between book values of assets and liabilities serving the preparation of the financial statements and the values for tax purposes. Deferred income tax liabilities are recognized for all the temporary taxable differences. Deferred income tax assets are recorded only when there is an assurance on the availability of taxable income in the future against which the temporarily deductible differences can be used.

Book values of deferred corporate income tax assets are considered at the balance sheet dates and will be reduced to the rates that ensure enough taxable income against which the benefits from a part of or all of the deferred income tax can be used. Deferred corporate income tax assets are not yet recorded in before that will be reconsidered as at the accounting period ended and recorded when being reliably taxable profit to be able to use deferred income tax assets.

Deferred income tax assets and deferred income tax liabilities are determined at the estimated rates to be applied in the year when the assets are recovered or the liabilities are settled based on the effective tax rates as of the balance sheet date. Deferred income tax is recognized in the income statement. In the case

that deferred income tax is related to the items of the owner's equity, corporate income tax will be included in the owner's equity of the Group.

Deferred income tax assets and deferred income tax liabilities should be offset when:

- The Group has a legal right to implement the offset of current income tax assets and current income tax payable; and
- Those deferred income tax assets and deferred income tax payable related to corporate income tax is administered by the same tax authority:
 - For the same taxable entity; or
 - The Group intends to pay current income tax payable and current income tax assets on the basis of net or recover assets at the same time with the payment of liabilities in each future period when the significant deferred income tax payable or deferred income tax assets to be paid or recovered.

21. Related parties

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

22. Segment Reporting

A segment is a distinguishable component of the Group that is engaged in providing related products or services (a business segment), or providing products or services within a particular economic environment (a geographical segment) and that is subject to risks and returns that are different from those of components operating in other economic environments.

The Group's basic segment reporting format is based on business segments.

23. Comparative figures

From 01st January 2026, the Group has adopted the Circular No. 99/2025/TT-BTC dated 27th 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 22nd December 2014 issued by the Ministry of Finance on guiding the enterprise accounting system and related circulars. The Group has restated the comparative figures; therefore, the figures presented in the interim (consolidated) financial statements for the six-month period ended 30th June 2026 are comparable with the corresponding figures of the previous period.

Certain balances on the interim (consolidated) Statement of Financial Position have been restated to conform to current regulations (the Circular No. 99/2025/TT-BTC dated 27th 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 22nd December 2014 issued by the Ministry of Finance). Details are as follows:

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTSFor the six-month period ended 30th June 2026

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

Code	Items	Ending balance of previous year under Circular 200/2014/TT-BTC	Beginning balance of current year has been restated under Circular 99/2025/TT- BTC	Differences
1	2	3	4	5=4-3
INTERIM (CONSOLIDATED) STATEMENT OF FINANCIAL POSITION				
100	CURRENT ASSETS AND SHORT-TERM INVESTMENTS	2,394,797,698,280	2,394,797,698,280	-
123	Held-to-maturity investments	303,480,400,000	310,965,835,616	7,485,435,616
136	Other short-term receivables	95,806,042,561	88,320,606,945	(7,485,435,616)
20	TOTAL ASSETS	4,199,184,404,290	4,199,184,404,290	-
310	Current liabilities	1,229,081,747,096	1,229,081,747,096	-
313	Dividends and profits payable	-	3,547,219,513	3,547,219,513
320	Other short-term payables	167,442,893,737	163,895,674,224	(3,547,219,513)
440	TOTAL RESOURCES	4,199,184,404,290	4,199,184,404,290	-

Gains on stock and Diluted gains on stock in previous period have been restated in current period due to the bonus and welfare fund being appropriated based on the official profit of previous year in accordance with the Resolution of the General Meeting of Shareholders No. 01/NQ-DHĐCĐ dated 28th April 2026 (refer to the Notes No. VI.9 and VI.10).

Code	Items	Previous period (before adjustments)	Adjustments	Previous period (after adjustments)
1	2	3	4	5=4+3
INTERIM (CONSOLIDATED) INCOME STATEMENT				
70	Gains on stock	179	(12)	167
71	Diluted gains on stock	179	(12)	167

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTS

For the six-month period ended 30th June 2026

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

V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM (CONSOLIDATED) 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 of period	Beginning balance
- Cash on hand	21,415,457,234	18,912,190,992
- Demand deposits (*)	16,125,952,385	20,515,631,870
- Cash in transit	179,070,480	2,272,470,792
Total	37,720,480,099	41,700,293,654

(*) Details are as follows:

	Ending balance of period	Beginning balance
- JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	4,789,080,161	4,256,381,362
- Other banks	11,336,872,224	16,259,250,508
Total	16,125,952,385	20,515,631,870

2. Short-term and long-term financial investments**2a. Short-term financial investments**

	Ending balance of period	Beginning balance
Held-to-maturity investments	247,841,726,028	310,965,835,616
- Term deposits (*)	211,516,400,000	303,480,400,000
- Interest on term deposits	6,078,750,686	7,485,435,616
- Principal of loans to non-related parties	30,000,000,000	-
Chanh Phu Hoa Investment Construction JSC	30,000,000,000	-
- Interest on loans	246,575,342	-
Total	247,841,726,028	310,965,835,616

(*) Details are as follows:

	Ending balance of period	Beginning balance
- Ho Chi Minh City Development JS Commercial Bank (HDBank)	150,000,000,000	-
- Fortune Vietnam JS Commercial Bank (LPBank)	56,000,000,000	278,000,000,000
- Other banks	416,400,000	25,480,400,000
Total	211,516,400,000	303,480,400,000

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

2b. Long-term financial investments

	Ending balance of period	Beginning balance
- Investment in associates and joint ventures (under the equity method) ⁽¹⁾	22,569,653,645	24,632,424,011
- Investment in other entities ⁽²⁾	42,566,500,000	42,566,500,000
- Held-to-maturity investments	500,000,000	5,600,000,000
- Provision for long-term financial investments	(10,269,396,200)	(3,100,000,000)
Book value	55,366,757,445	69,698,924,011

⁽¹⁾ *Investment in associates (under the equity method)*

Details are as follows:	Ending balance of period		Beginning balance	
	Historical cost	Recoverable amount	Historical cost	Recoverable amount
Long Binh Construction - Trading – Producing JSC (Voting rights ratio: 36.36%; Ownership interest: 36.36%)	21,000,000,000	13,505,189,096	21,000,000,000	15,567,959,462
Travel World Trading JSC (Voting rights ratio: 22.50%; Ownership interest: 17.13%)	6,750,000,000	4,698,752,779	6,750,000,000	4,698,752,779
Le Royal JSC (Voting rights ratio: 23.40%; Ownership interest: 17.81%)	6,000,000,000	4,365,711,770	6,000,000,000	4,365,711,770
Total	33,750,000,000	22,569,653,645	33,750,000,000	24,632,424,011

Details of investments in associates under the equity method are as follows:

	Long Binh Construction - Trading – Producing JSC	Travel World Trading JSC	Le Royal JSC	Total
Investment value				
- Beginning balance	21,000,000,000	6,750,000,000	6,000,000,000	33,750,000,000
- Increase investment value	-	-	-	-
- Decrease investment value	-	-	-	-
- Ending balance of period	21,000,000,000	6,750,000,000	6,000,000,000	33,750,000,000
Accumulated profit/(loss) profit after investing in associates				
- Beginning balance	(5,432,040,538)	(2,051,247,221)	(1,634,288,230)	(9,117,575,989)
- Profit/(loss) from business results of associates in year	(2,062,770,366)	-	-	(2,062,770,366)
- Ending balance of period	(7,494,810,904)	(2,051,247,221)	(1,634,288,230)	(11,180,346,355)
Net book value				
Beginning balance	15,567,959,462	4,698,752,779	4,365,711,770	24,632,424,011
Ending balance of period	13,505,189,096	4,698,752,779	4,365,711,770	22,569,653,645

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

(2) Investment in other entities

	Ending balance of period		Beginning balance	
	Historical cost	Provision	Historical cost	Provision
- Gia Dinh Development Corporation (the Group holds 5.61% of charter capital)	34,000,000,000	-	34,000,000,000	-
- Housing Development Bac Trung Nam JSC (the Group holds 10.93% of charter capital) (*)	5,466,500,000	-	5,466,500,000	-
- Saigon Mang Den Corporation (the Group holds 1.61% of charter capital)	3,100,000,000	(3,100,000,000)	3,100,000,000	(3,100,000,000)
Total	42,566,500,000	(3,100,000,000)	42,566,500,000	(3,100,000,000)

3. Short-term trade receivables

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

	Ending balance of period	Beginning balance
Receivables from related parties	83,542,613,550	71,095,377,856
- Khang Nam Investment Real Estate JSC	59,102,335,115	47,346,346,115
- Dai Phu Loc Project Investment Co., Ltd.	18,100,000,000	18,100,000,000
- Le Royal JSC	2,925,656,632	2,243,722,760
- Future Architectural Design JSC	2,011,444,726	2,011,444,726
- Gia Dinh Development Corporation	831,610,000	831,610,000
- Housing Development Bac Trung Nam JSC	484,000,000	484,000,000
- Travel World Trading JSC	87,567,077	78,254,255
Receivables from others	116,101,262,842	116,291,685,527
- Customers of Long Thoi project	54,506,035,409	55,803,460,409
- Others	61,595,227,433	60,488,225,118
Total	199,643,876,392	187,387,063,383

4. Short-term advance payments to suppliers

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

	Ending balance of period	Beginning balance
<i>Short-term advance payments to related parties</i>	37,611,310,622	24,074,794,622
- Future Architectural Design JSC	15,683,707,191	2,147,191,191
- 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
<i>Short-term advance payments to other suppliers</i>	52,409,873,095	75,169,062,114
- HT & A Construction and Interior Decoration Co., Ltd.	6,893,055,000	11,156,735,000
- Others	45,516,818,095	64,012,327,114
Total	90,021,183,717	99,243,856,736

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

	Ending balance of period	Beginning balance
<i>Short-term receivables from related parties</i>	-	56,850,000,000
- Others	-	56,850,000,000
<i>Short-term receivables from others</i>	25,999,989,650	31,470,606,945
- Advances to employees	17,561,964,000	17,661,964,000
- Others	8,438,025,650	13,808,642,945
Total	25,999,989,650	88,320,606,945

5b. Other long-term receivables

	Ending balance of period	Beginning balance
<i>Long-term receivables from related parties</i>	-	-
<i>Long-term receivables from others</i>	15,894,394,994	14,554,060,000
- 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
- Others	1,340,334,994	-
Total	15,894,394,994	14,554,060,000

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

	Ending balance of period		Beginning balance	
	Historical cost	Provision	Historical cost	Provision
Short-term trade receivables	46,067,955,000	(17,793,091,000)	46,067,955,000	(9,793,091,000)
- 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)
Other short-term receivables	19,642,933,260	(19,642,933,260)	17,352,137,045	(17,352,137,045)
Other long-term receivables	2,661,060,000	(2,661,060,000)	2,661,060,000	(2,661,060,000)
Total	68,371,948,260	(40,097,084,260)	66,081,152,045	(29,806,288,045)

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
- Work-in-process of real estate projects	1,722,017,212,090	(12,636,094,337)	1,690,859,391,266	(12,636,094,337)
+ Sabinco Commercial and Service Housing project (*)	540,358,216,697	-	528,895,538,401	-
+ The Stars Village, Long Thoi – Nha Be project (*)	519,187,935,831	-	505,531,569,115	-
+ Terra Flora project	258,093,885,784	-	231,802,435,434	-
+ Terra Royal project	121,434,924,603	-	145,725,860,497	-
+ Long Phuoc project (*)	40,062,351,329	-	50,070,502,033	-
+ Other projects	242,879,897,846	(12,636,094,337)	228,833,485,786	(12,636,094,337)
- Raw materials	1,848,524,381	-	3,458,551,085	-
- Tools	1,113,687,452	-	709,426,490	-
- Merchandises	1,301,460,606	-	1,085,298,830	-
Total	1,726,280,884,529	(12,636,094,337)	1,696,112,667,671	(12,636,094,337)

(*) As at 30th June 2026, some land-use rights, benefits arising in the future from Sabinco Commercial and Service Housing project, The Stars Village Project, Long Thoi – Nha Be project and Long Phuoc project with amount of VND 281,352,433,862 are used as collateral for loans at banks (refer to the Notes No. V.19).

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

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

	Ending balance of period	Beginning balance
- Tools in use	2,113,149,642	2,407,270,750
- Others	2,377,966,853	1,231,175,872
Total	4,491,116,495	3,638,446,622

8b. Long-term prepaid expenses

	Ending balance of period	Beginning balance
- Land rental (*)	10,360,988,079	10,552,858,227
- Repair costs	15,522,607,041	18,934,867,805
- Tools in use	13,218,722,270	16,347,968,453
Total	39,102,317,390	45,835,694,485

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

9. Tangible fixed assets

	Buildings & structures	Machineries, equipments	Vehicles, transmissions	Management equipments and tools	Total
Historical cost					
Beginning balance	692,669,971,107	74,545,347,188	13,949,419,671	10,675,199,751	791,839,937,717
- New procurement	-	1,248,918,481	4,676,636,364	-	5,925,554,845
- Decrease during period	-	-	-	-	-
Ending balance of period	692,669,971,107	75,794,265,669	18,626,056,035	10,675,199,751	797,765,492,562
Depreciation					
Beginning balance	91,013,669,633	38,400,353,002	11,959,234,547	6,052,057,816	147,425,314,998
- Depreciation during period	8,840,602,262	4,179,253,907	479,620,402	452,675,836	13,952,152,407
- Decrease during period	-	-	-	-	-
Ending balance of period	99,854,271,895	42,579,606,909	12,438,854,949	6,504,733,652	161,377,467,405
Net book value					
Beginning balance	601,656,301,474	36,144,994,186	1,990,185,124	4,623,141,935	644,414,622,719
Ending balance of period	592,815,699,212	33,214,658,760	6,187,201,086	4,170,466,099	636,388,025,157

- Period-end historical cost of fully-depreciated tangible fixed assets but still be used is VND 25,830,509,387.

- Period-end residual value of tangible fixed assets 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

	Land-use right has no term	Land-use right has a term	Computer software	Total
Historical cost				
Beginning balance	244,389,712,807	230,875,064,045	2,207,899,120	477,472,675,972
- Procurement during period	-	-	-	-
- Increase due to consolidation of newly acquired subsidiary during the period	61,942,339,740	-	-	61,942,339,740
- Decrease during period	-	-	-	-
Ending balance of period	306,332,052,547	230,875,064,045	2,207,899,120	539,415,015,712
Amortization				
Beginning balance	-	24,176,053,237	1,170,782,761	25,346,835,998
- Amortization during period	-	2,487,488,692	128,684,865	2,616,173,557
Ending balance of period	-	26,663,541,929	1,299,467,626	27,963,009,555
Net book value				
Beginning balance	244,389,712,807	206,699,010,808	1,037,116,359	452,125,839,974
Ending balance of period	306,332,052,547	204,211,522,116	908,431,494	511,452,006,157

- Period-end historical cost of fully-amortized intangible fixed assets but still be used is VND 1,541,154,545.

- Period-end residual value of intangible fixed assets is used as collateral for loans with amount of VND 243,062,258,262 (refer to the Notes No. V.19).

Value of land-use rights have a term and no term includes:

- + Certificate of land-use right and house ownership No. 88/2008/GCN-QSHNŌ&QSDDŌ; No. 89/2008/GCN-QSHNŌ&QSDDŌ; No. 90/2008/GCN-QSHNŌ&QSDDŌ and No. 125/2008/GCN-QSHNŌ&QSDDŌ 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).

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

- + Certificate of Land-use right and ownership of property attached to land No. AA00054776, AA00054777, AA00054778, AA00054779, AA00054780, AA00054781, AA00054782 located at Vo Thi Sau ward, district 3, Ho Chi Minh city (currently Xuan Hoa ward, Ho Chi Minh city).
- + Certificate of Land-use right and ownership of property attached to land No. DA 036342, located at Phuoc Hai commune, Ho Chi Minh city.

11. Investment Properties

	House and land	Total
Historical cost		
Beginning balance	700,707,963,163	700,707,963,163
- Decrease during period	-	-
Ending balance of period	700,707,963,163	700,707,963,163
Depreciation		
Beginning balance	131,718,672,314	131,718,672,314
- Depreciation during period	8,540,173,458	8,540,173,458
- Decrease during period	-	-
Ending balance of period	140,258,845,772	140,258,845,772
Net book value		
Beginning balance	568,989,290,849	568,989,290,849
Ending balance of period	560,449,117,391	560,449,117,391

Investment properties include 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 rights and assets formed in the future and the right to exploit benefits arising from Commercial Area and La Vela Saigon Hotel belonging to Terra Royal project, Ho Chi Minh city.

Period-end residual value of investment properties is VND 560,449,117,391 which is used as collateral for loans (refer to the Notes No. V.19).

The fair value of investment properties has not yet been officially assessed and determined as at 30th 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.

Revenue and expenses related to investment properties

	Current period	Previous period
- Rental income from investment properties (refer to the Notes No. VI.1)	30,652,011,336	32,987,943,054
- Direct operating costs of investment properties generating rental income during year (refer to the Notes No. VI.2)	28,108,019,087	29,976,595,610
Net Profit/(Loss)	2,543,992,249	3,011,347,444

12. Construction-in-progress

	Ending balance of period	Beginning balance
- Land-use rights (*)	48,000,000,000	-
- Others	920,022,284	-
Book value	48,920,022,284	-

(*) This is the value of land-use rights located in Hamlet 1, Long Son Commune, Ho Chi Minh City according to the Certificate of land-use right No. CU 823733 dated 19th March 2020. Term of use: long-term. Ownership transfer procedures are currently in progress.

13. Short-term trade payables

	Ending balance of period	Beginning balance
Trade payables to related parties	447,362,100	392,500,500
- Khang Nam Investment Real Estate JSC	326,863,900	326,863,900
- Travel World Trading JSC	120,498,200	65,636,600
Trade payables to others	101,611,592,545	96,756,902,603
- An Long Building Materials Services and Trading Co., Ltd.	19,436,685,620	19,436,685,620
- Phu Phu Suong Trading and Service Co., Ltd.	15,323,597,840	15,323,597,840
- Phu Phu Bao Trading and Service Co., Ltd.	12,314,708,778	12,314,708,778
- Others	49,681,910,365	49,681,910,365
Total	102,058,954,645	97,149,403,103

In which, the overdue short-term trade payables with amount of VND 0.

14. Short-term and long-term advance payments from customers

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

14a. Short-term advance payments from customers

	Ending balance of period	Beginning balance
Advance payments from related parties	72,369,004,644	99,226,068,687
- Khang Nam Investment Real Estate JSC	25,000,000,000	25,000,000,000
- Le Thi Tram Anh	47,369,004,644	59,357,596,152
- Other related parties	-	14,868,472,535
Advance payments from others	140,325,749,846	198,433,508,131
Total	212,694,754,490	297,659,576,818

14b. Long-term advance payments from customers

	Ending balance of period	Beginning balance
Advance payments from related parties	-	-
Advance payments from others	132,743,479,569	135,185,879,569
Total	132,743,479,569	135,185,879,569

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)	11,768,219,631	512,329,230	20,965,120,239	(10,410,549,890)	22,415,446,675	604,985,925
- Import duty	-	-	30,247,293	(30,247,293)	-	-
- Special consumption tax (SCT)	627,572,214	-	2,930,579,053	(3,033,956,810)	524,194,457	-
- Corporate income tax (CIT)	26,745,858,384	-	23,798,226,969	(25,660,053,215)	24,884,032,138	-
- Personal income tax (PIT)	820,557,767	-	1,393,777,336	(3,273,020,975)	212,484,198	1,271,170,070
- Other taxes	2,968,820,089	-	3,290,898,867	(2,939,680,419)	3,384,817,349	64,778,812
Total	42,931,028,085	512,329,230	52,408,849,757	(45,347,508,602)	51,420,974,817	1,940,934,807

Value added tax (VAT)

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

Corporate income tax ("CIT")

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

Items	Current period	Previous period
Total pre-tax accounting profit	82,520,130,373	32,235,055,256
Increase/ Decrease adjustments of accounting profit to determine profit subject to corporate income tax:		
- Increase adjustments		
+ Expenses without valid documents	32,684,493,497	22,134,926,832
+ Interest expenses exceeded 30% of EBITDA	26,770,034,676	21,331,686,353
+ Taxable income loss of subsidiaries in period	20,018,812	693,456,364
- Decrease adjustments	(1,048,993,593)	(9,915,089,987)
Taxable income	140,945,683,765	66,480,034,818
Transferring losses from subsidiaries in previous years	(23,406,243,976)	-
Taxed income	117,539,439,789	66,480,034,818

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Items	Current period	Previous period
Corporate income tax (CIT) rate	20%	20%
Corporate income tax (CIT) payable under taxed income during period	23,507,887,958	13,296,006,963
Corporate income tax (CIT) adjustments of previous years	290,339,011	-
Total corporate income tax (CIT) payable during period	23,798,226,969	13,296,006,963

16. Short-term accruals

Details	Ending balance of period	Beginning balance
Related parties	-	-
Others	98,051,181,998	112,092,621,722
- Loan interest	74,555,892,270	68,959,586,039
- Construction costs	16,691,498,058	37,282,964,052
- Others	6,803,791,670	5,850,071,631
Total	98,051,181,998	112,092,621,722

17. Short-term unearned revenue

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

	Ending balance of period	Beginning balance
Unearned revenue with related parties	-	-
Unearned revenue with others	434,397,667	14,397,664
Total	434,397,667	14,397,664

18. Other short-term and long-term payables

18a. Other short-term payables

	Ending balance of period	Beginning balance
Other short-term payables to related parties	-	-
Other short-term payables to others	152,926,947,534	163,895,674,224
- Cho Lon Real Estate JSC (Advance deposit) (*)	96,528,461,000	96,528,461,000
- Short-term deposits, mortgages	7,871,453,000	8,855,385,000
- Others	48,527,033,534	58,511,828,224
Total	152,926,947,534	163,895,674,224

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(*) This is the advance deposit from Cho Lon Real Estate JSC (“Cho Lon Real Estate”) according to the Deposit Contract No. 04/HĐĐC/SGBD dated 27th July 2020 on purchasing 46 houses belonging to the Sabinco Commercial and Service Housing project (invested by a subsidiary of Saigon Binh Duong Investment Corporation). According to the deposit contract, Cho Lon Real Estate has the right not to purchase and to the return of their deposit along with the corresponding interest rate of 13%/year.

18b. Other long-term payables

	Ending balance of period	Beginning balance
<i>Other long-term payables to related parties</i>	-	-
<i>Other long-term payables to others</i>	12,857,682,714	12,857,682,714
- Long-term deposits, mortgages	12,857,682,714	12,857,682,714
Total	12,857,682,714	12,857,682,714

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

Details of short-term and long-term loans during period are as follows:

	Beginning balance	Loan amount arising during period	Consolidation of loans from newly acquired subsidiary during the period	Loan amount already paid during period	Ending balance of period
Loans from organizations and individuals	536,346,097,891	399,554,958,486	39,255,000,000	(433,520,351,290)	541,635,705,087
Total	536,346,097,891	399,554,958,486	39,255,000,000	(433,520,351,290)	541,635,705,087

19a. Short-term loans and finance lease liabilities

Details	Ending balance of period		Beginning balance	
	Amount	Ability to repay	Amount	Ability to repay
<i>Short-term loans and finance lease liabilities payable to related parties</i>	109,900,000,000	109,900,000,000	109,900,000,000	109,900,000,000
- Future Architectural Design JSC ⁽¹⁾	109,900,000,000	109,900,000,000	109,900,000,000	109,900,000,000
<i>Short-term loans and finance lease liabilities payable to other organizations and individuals</i>	327,511,133,087	327,511,133,087	306,925,525,891	306,925,525,891
- JS Commercial Bank for Investment and Development of Vietnam (BIDV) ⁽²⁾	179,420,374,082	179,420,374,082	87,476,350,798	87,476,350,798
- LienViet Post JS Commercial Bank – Branch in Ho Chi Minh city ⁽³⁾	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 ⁽⁴⁾	40,000,000,000	40,000,000,000	32,098,397,763	32,098,397,763
- Mr. Nguyen Xuan Vinh ⁽⁵⁾	6,419,885,150	6,419,885,150	6,419,885,150	6,419,885,150
- Ms Nguyen Thi Thanh ⁽⁶⁾	8,000,000,000	8,000,000,000	8,000,000,000	8,000,000,000
- Ho Chi Minh city Development JS Commercial Bank (HDBank) ⁽⁷⁾	665,901,000	665,901,000	125,000,000,000	125,000,000,000

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTSFor the six-month period ended 30th June 2026**Selected Notes to the (consolidated) Financial statements (cont.)**

Details	Ending balance of period		Beginning balance	
	Amount	Ability to repay	Amount	Ability to repay
- JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank) ⁽⁸⁾	63,834,036,321	63,834,036,321	19,000,000,000	19,000,000,000
- Ms Nguyen Thi Xuan Trang ⁽⁹⁾	16,539,170,000	16,539,170,000	16,910,000,000	16,910,000,000
Current portion of long-term loans from others	43,610,000,000	43,610,000,000	47,370,000,000	47,370,000,000
- Ho Chi Minh city Development JS Commercial Bank (HDBank)	43,610,000,000	43,610,000,000	47,370,000,000	47,370,000,000
Total	481,021,133,087	481,021,133,087	464,195,525,891	464,195,525,891

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

- Loan limit: VND 109,900,000,000.
- Loan term: until 31st March 2027.
- Interest rate: 13%/year.
- Loan purpose: supplementing working capital.
- Collateral: unsecured.

(2) The loan from JS Commercial Bank for Investment and Development of Vietnam (BIDV) according to the following loan contracts:

a. The Loan contract No. 01/2025/93512/HĐTD dated 12th 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.
- Collateral: Land-use right with total area of 24,673 m2 at The Stars Village, Long Thoi - Nhon Duc Nha Be district, Ho Chi Minh city (refer to the Notes No. V.7).

b. The Credit contract No. 01/2025/11884944/HĐTD dated 04th July 2025.

- Loan limit: VND 74,800,000,000.
- Loan term: to the end of 30th June 2026.
- Interest rate: according to each loan receipt.
- Loan purpose: supplementing working capital, issuing L/C guarantee for business activities.
- Collateral: Real estate at No. 213 and 215, 9A street, Trung Son residential area, hamlet 4B, Binh Hung commune, Binh Chanh district, Ho Chi Minh city with the mortgage value of VND 62,016,000,000 and real estate at No. 76 Le Van Sy street, ward 11, Phu Nhuan district, Ho Chi Minh city with the mortgage value of VND 19,368,000,000. These assets are owned by Mr. Truong Minh Thuan – General Director and his wife – Mrs. Le Thi Tram Anh.

c. Hợp đồng vay tín dụng số 01/2025/3943137/HĐTD ngày 30 tháng 12 năm 2025.

- Loan limit: VND 50,000,000,000.
- Loan term: less than 12 months.
- Interest rate: according to each loan receipt..

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTS

For the six-month period ended 30th June 2026

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

- Loan purpose: supplementing working capital, issuing L/C guarantee for business activities.
 - Collateral: Assets attached to land: Commercial Center, Mixed-use Residential, Commercial, Service and Hotel Complex (Floor 1 Commercial Center; Usable area: 1,428.1 m²) at No. 280 Nam Ky Khoi Nghia street, Xuan Hoa ward, Ho Chi Minh city.
- (3) The loan from LienViet Post JS Commercial Bank – Branch in Ho Chi Minh city according to the Loan contract No. HDTD5002025455 dated 30th 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.
 - Collateral: Land-use rights and assets attached to land at No. 16 Nguyen Dinh Chieu street, Da Kao ward, district 1, 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).
- (4) The loan from Vietnam Bank for Agriculture and Rural Development (Agribank) – Tan Binh branch according to the Loan contract No. 6360-LAV-202502095 dated 31st 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 Nhon Duc commune, Nha Be district, Ho Chi Minh city (refer to the Notes No. V.7); Land-use right at land plot No. 347, 355, 442, 444 at Hamlet 4, Nhon Duc commune, Nha Be district, Ho Chi Minh city (refer to the Notes No. V.6).
 - + 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).
- (5) The loan from Mr. Nguyen Xuan Vinh according to the following loan contracts:
- a. Loan contract No. 61A/2024/HĐVV dated 28th March 2024 and the Contract appendix No. 839 dated 23rd December 2025.
 - Loan limit: VND 5,000,000,000.
 - Loan term: until 31st December 2026.
 - Interest rate: 10%/year.
 - Loan purpose: supplement working capital for production and business activities.
 - Collateral: unsecured.
 - b. Loan contract No. 48/2025/HĐVV dated 24th January 2025.
 - Loan limit: VND 2,000,000,000.
 - Loan term: until 31st December 2026.
 - Interest rate: 10%/year.
 - Loan purpose: supplement working capital for production and business activities.
 - Collateral: unsecured.

-
- (6) The loan from Ms Nguyen Thi Thanh according to the Loan contract No. 24/2021/HĐVV dated 05th January 2021 and the Contract appendix No. 840 dated 23rd December 2025.
- Loan limit: VND 8,000,000,000.
 - Loan term: until 31st December 2026.
 - Interest rate: 10%/year.
 - Loan purpose: supplement working capital for production and business activities.
 - Collateral: unsecured.
- (7) The loan from Ho Chi Minh city Development JS Commercial Bank (HDBank) according to the Contract No. 1789325/25MN/HĐTD (attached is the request for disbursement of the promissory note 1789325/25MN/HĐTD/KUNN01 dated 26th July 2025)
- Loan limit: VND 125,000,000,000.
 - Loan term: 12 months.
 - Interest rate: according to each loan receipt.
 - Loan purpose: payment of business cooperation contract between subsidiary and parent company.
 - Collateral: Real estate at 5th floor of the mixed-use commercial, service, and hotel complex at 280 Nam Ky Khoi Nghia street, Xuan Hoa ward, Ho Chi Minh city; Rights arising from the Promise of Sale between the Borrower/Credit Recipient (Seller) and Future Architectural Design Joint Stock Company; Rights arising from the Transfer contract No. 440/HĐCN/ĐTKDN dated 12th June 2025.
- (8) The loan from JS Commercial Bank for Foreign Trade of Vietnam (Vietcombank) according to the Credit limit contract No. 0253/SGN.KHDN/LD24 - 03 dated 17th January 2025.
- Loan limit: VND 40,000,000,000.
 - Loan term: 12 months.
 - Interest rate: according to each loan receipt.
 - Loan purpose: supplement working capital for production and business activities.
 - Collateral: Term deposit contracts.
- (9) The loan from Ms Nguyen Thi Xuan Trang according to the Loan agreement No. 617/BBTT/ĐTKDN dated 29th August 2025.
- Loan term: until 31st December 2026.
 - Interest rate: 9,5%/year.
 - Loan purpose: supplement working capital for production and business activities.
 - Collateral: unsecured.

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

19b. Long-term loans and finance lease liabilities

Details	Ending balance of period		Beginning balance	
	Amount	Ability to repay	Amount	Ability to repay
Long-term loans and finance lease liabilities payable to related parties	-	-	-	-
Long-term loans and finance lease liabilities payable to other organizations and individuals	60,614,572,000	60,614,572,000	72,150,572,000	72,150,572,000
- JS Commercial Bank for Investment and Development of Vietnam (BIDV) ⁽¹⁾	56,200,572,000	56,200,572,000	71,400,572,000	71,400,572,000
+ Toyota Financial Services Vietnam Co., Ltd. (TFSVN)	3,664,000,000	3,664,000,000	-	-
- Vietnam JS Commercial Bank for Industry and Trade (VietinBank)	750,000,000	750,000,000	750,000,000	750,000,000
Total	60,614,572,000	60,614,572,000	72,150,572,000	72,150,572,000

(1) The long-term loan from JS Commercial Bank for Investment and Development of Vietnam (BIDV) according to the following contracts:

a. The Loan limit contract No. 01/2022/93512/HĐTDTDH dated 01st 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.9, V.10).

b. The Loan limit contract No. 02/2024/11884944/HĐTD dated 3rd October 2024.

- Loan limit: VND 47,000,000,000.
- Loan term: 60 months.
- Interest rate: according to each loan receipt.
- Loan purpose: Renovating the 4th floor at Lavela Saigon Hotel (belonging to the apartment project combining commercial services and hotels - Terra Royal).
- Collateral: Assets formed in the future belong to the 4th floor renovation project at Lavela Saigon Hotel (belonging to the apartment project combining commercial services and hotels - Terra Royal).

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	27,252,392,647	1,753,799,606	(575,187,000)	28,431,005,253
Total	27,252,392,647	1,753,799,606	(575,187,000)	28,431,005,253

21. Owners' equity**21a. The movement on the owners' equity**

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

INVESTMENT AND TRADING OF REAL ESTATE JOINT STOCK COMPANY

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

INTERIM (CONSOLIDATED) FINANCIAL STATEMENTSFor the six-month period ended 30th June 2026

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

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
Total	963,754,090,000	100.00	963,754,090,000	100.00

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	-
Total	963,754,090,000	963,754,090,000	-

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 in period	-	-
+ Ending balance of period	963,754,090,000	963,754,090,000
- Dividends and profit already divided in period	-	-

21d. Stocks

	Ending balance of period	Beginning balance
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 (CONSOLIDATED) INCOME STATEMENTS (Currency: VND)**1. Net revenues from sale of goods and rendering of services**

	Current period	Previous period
- Real estate sales	34,343,760,632	26,387,982,595
- Construction	92,352,396,151	81,687,252,473
- Space rental	30,624,738,609	32,960,670,327
- Prize-winning game services	2,511,924,902	3,567,278,333
- Hotel services	235,085,297,090	198,174,724,519
- Others	6,921,145,550	5,463,214,935
Total	401,839,262,934	348,241,123,182

In which, revenues from sale of goods and rendering of services to related parties (refer to the Notes No. VII.3)

	Current period	Previous period
- Construction	10,885,175,000	-
Total	10,885,175,000	-

2. Cost of goods sold

	Current period	Previous period
- Real estate sales	30,631,308,368	20,820,323,757
- Construction	90,943,668,123	74,397,212,717
- Space rental	28,108,019,087	29,976,595,610
- Prize-winning game services	399,428,156	1,325,419,966
- Hotel services	108,028,668,535	96,128,734,874
- Others	6,715,458,229	2,606,862,323
Total	264,826,550,498	225,255,149,247

3. Income from financial activities

	Current period	Previous period
- Interest on deposits, loans	7,317,737,786	19,062,808
- Others	20,164,294	64,990,620
Total	7,337,902,080	84,053,428

4. Expenses from financial activities

	Current period	Previous period
- Interest expenses	36,227,438,165	40,002,049,695
- Others	7,169,396,200	1,186,046,966
Total	43,396,834,365	41,188,096,661

5. Selling expenses

	Current period	Previous period
- Wage and salary	2,361,370,189	5,069,772,620
- Reversal of provision for construction warranty	(10,860,441,496)	-
- Outsourcing expenses	994,215,189	1,757,580,187
- Others	8,348,537,629	3,177,643,435
Total	843,681,511	10,004,996,242

6. General & administration expenses

	Current period	Previous period
- Wage and salary	19,583,012,479	20,698,150,916
- Depreciation/Amortization fixed assets	1,212,627,651	1,407,569,270
- Outsourcing expenses	4,031,969,695	3,187,531,390
- Others	27,892,932,417	13,369,016,303
Total	52,720,542,242	38,662,267,879

7. Other income

	Current period	Previous period
- Income from reimbursement of Long Phuoc land clearance costs	38,246,249,296	-
- Others	336,265,061	629,977,920
Total	38,582,514,357	629,977,920

8. Other expenses

	Current period	Previous period
- Others	1,396,913,851	1,039,187,677
Total	1,396,913,851	1,039,187,677

9. Gain on stock

	Current period	Previous period
Net profit is allocated for shareholders holding the Company's common stock	44,800,882,244	17,587,846,504
- Appropriation of Bonus and welfare funds (*)	(3,987,149,448)	(1,565,267,668)
Profit to calculate gains on stock	40,813,732,796	16,022,578,836
Average outstanding common stock during year (stock)	95,935,049	95,935,049
Gain on stock (VND/CP)	425	167

(*) Bonus and welfare fund in current period is temporarily appropriated based on net profit attributable to common shareholders of the Company using the appropriation ratio of previous period.

10. Diluted gains on stock

	Current period	Previous period
Net profit is allocated for shareholders holding the Company's common stock	44,800,882,244	17,587,846,504
- Appropriation of Bonus and welfare funds (*)	(3,987,149,448)	(1,565,267,668)
Profit to calculate gains on stock	40,813,732,796	16,022,578,836
Average outstanding common stock during year (stock)	95,935,049	95,935,049
Number of common stocks expected to be issued additionally after the accounting period (stock)	-	-
Diluted gain on stock (VND/CP)	425	167

(*) Bonus and welfare fund in current period is temporarily appropriated based on net profit attributable to common shareholders of the Company using the appropriation ratio of previous period.

11. Expenses from operating activities by nature

	Current period	Previous period
- Raw materials, supplies	26,861,819,529	56,113,898,428
- Wage and salary	49,456,636,730	65,585,624,719
- Depreciation/Amortization of fixed assets	25,108,499,422	24,662,756,495
- Outsourcing expenses	148,278,561,149	99,288,251,441
- Others	41,373,163,422	38,001,493,803
Total	291,078,680,252	283,652,024,886

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

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

2. Contingent liabilities

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

3. Transactions and balances with related parties

The Group's related parties include: members of key management, individuals related to members of key management and other related parties.

3.1. Income of members of key management (including the Board of Management ("BOM"), the Supervisory Board ("SB") and the General Director)

	Position	Current period	Previous period
Mr. Nguyen Manh	Chairperson	120,000,000	120,000,000
Mr. Truong Minh Thuan	Vice Chairperson cum General Director	811,273,000	760,134,000
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 board	72,000,000	72,000,000
Ms Ho Thi Luu	Member of the Supervisory board	30,000,000	30,000,000
Mr. Le Quang Son	Member of the 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	284,405,000	253,950,000
Total		1,907,603,000	1,809,565,000

3.2. Transactions and balances with other related parties

Related parties	Relationship
1. Long Binh Construction - Trading – Producing JSC	Associated company
2. Travel World Trading JSC	Associated company
3. Le Royal JSC	Associated company
4. Gia Dinh Development Corporation	Other Investment
5. Housing Development Bac Trung Nam JSC	Other Investment
6. Saigon Mang Den Corporation	Other Investment
7. Saigon Vien Dong Co., Ltd.	Having the same key member

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INTERIM (CONSOLIDATED) FINANCIAL STATEMENTSFor the six-month period ended 30th June 2026**Selected Notes to the (consolidated) Financial statements (cont.)**

Related parties	Relationship
8. Khang Nam Investment Real Estate JSC	Management related to the Group's key member
9. Future Architectural Design JSC	Major shareholder of the Company
10. Saigon Real Estate Corporation	Major shareholder of the Company
11. Terra Communication Entertainment Corporation	Major shareholder of the Company
12. Dai Phu Loc Project Investment Co., Ltd.	Management related to the Group's key member
13. Mrs. Le Thi Tram Anh	Person related to key member
14. Mr. Truong Minh Dat	Person related to key member
15. Ms Truong Minh Nguyet	Person related to key member
16. Khang Phat Construction JSC	Management related to the Group's key member

Transactions with other related parties

	Current period	Previous period
Travel World Trading JSC		
- Purchase costs of services	177,594,000	-
Khang Nam Investment Real Estate JSC		
- Payments made on behalf for electricity and water	-	3,259,794
- Revenue from construction	10,885,175,000	-
Future Architectural Design JSC		
- Interest on loan	7,084,786,301	7,084,786,301
- Pay interest on loan	7,087,416,000	7,120,989,041
Ms Le Thi Tram Anh		
- Revenue from sale of real estate	15,047,735,750	-
Mr. Truong Minh Dat		
- Revenue from sale of real estate	4,416,464,922	-
Ms Truong Minh Nguyet		
- Revenue from sale of real estate	14,586,941,778	-

Balances with other related parties

Balances with other related parties are described in the Notes No. V.3, V.4, V.13, V.14 and V.19.

4. Segment Reporting

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

Current period	Net revenues	Cost of goods sold	Gross profit
Real estate sales	34,343,760,632	30,631,308,368	3,712,452,264
Construction	92,352,396,151	90,943,668,123	1,408,728,028
Rental	30,624,738,609	28,108,019,087	2,516,719,522
Prize-winning game	2,511,924,902	399,428,156	2,112,496,746
Hotel	235,085,297,090	108,028,668,535	127,056,628,555
Others	6,921,145,550	6,715,458,229	205,687,321
Total	401,839,262,934	264,826,550,498	137,012,712,436

Previous period	Net revenues	Cost of goods sold	Gross profit
Real estate sales	26,387,982,595	20,820,323,757	5,567,658,838
Construction	81,687,252,473	74,397,212,717	7,290,039,756
Rental	32,960,670,327	29,976,595,610	2,984,074,717
Prize-winning game	3,567,278,333	1,325,419,966	2,241,858,367
Hotel	198,174,724,519	96,128,734,874	102,045,989,645
Others	5,463,214,935	2,606,862,323	2,856,352,612
Total	348,241,123,182	225,255,149,247	122,985,973,935

- *Segment reporting is presented according to geography*

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

5. Collateral

Assets mortgaged/pledged to other entities

The Group has used construction-in-progress of real estate projects, tangible fixed assets, intangible fixed assets and investment properties as collateral for loans at banks (refer to the Notes No. V.7, V.9, V.10, V.11 and V.19).

6. Going-concern assumption

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

7. Subsequent events

The Group's the interim (consolidated) financial statements for the six-month period ended 30th June 2026 would not be seriously affected by any important items, transactions, or any extraordinary events from 30th June 2026 to the date of this Report, which would require any adjustments to the figures or disclosures in the interim (consolidated) 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.

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For the six-month period ended 30th June 2025

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

APPENDIX No. 01 - THE MOVEMENT IN THE OWNERS' EQUITY

Items	Owners' invested equity	Surplus of share capital	Other capital of the owner	Treasury stock	Development and investment funds	Undistributed earnings after tax	Benefits of non-controlling shareholders	Total
A	1	2	3	4	5	6	7	8
For the six-month period ended 30th June 2025								
As at 01st January 2025	963,754,090,000	748,683,126,824	3,827,530,297	(9,825,117,611)	103,385,054,165	363,440,919,206	149,422,852,828	2,322,688,455,709
Increase durring period	-	-	-	-	-	17,587,846,504	374,640,000,000	392,227,846,504
- Profit during period	-	-	-	-	-	17,587,846,504	-	17,587,846,504
- Capital contribution increased during period	-	-	-	-	-	-	374,640,000,000	374,640,000,000
- Other increase	-	-	-	-	-	-	-	-
Decrease durring period	-	-	-	-	-	(1,152,059,876)	(1,317,717,782)	(2,469,777,658)
- Loss during period	-	-	-	-	-	-	(1,317,717,782)	(1,317,717,782)
- 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	3,827,530,297	(9,825,117,611)	103,385,054,165	379,876,705,834	522,745,135,046	2,712,446,524,555
For the six-month period ended 30th June 2026								
As at 01st January 2026	963,754,090,000	748,683,126,824	3,827,530,297	(9,825,117,611)	109,210,717,131	398,971,248,411	527,684,921,007	2,742,306,516,059
Increase durring period	-	-	-	-	1,413,989,523	44,800,882,244	23,036,491,308	69,251,363,075
- Profit during period	-	-	-	-	-	44,800,882,244	12,636,491,308	57,437,373,552
- Supplement from profit distribution	-	-	-	-	1,413,989,523	-	-	1,413,989,523
- Addition to net assets of non-controlling interest arising from obtaining control of subsidiaries in the first year at the acquisition date	-	-	-	-	-	-	10,400,000,000	10,400,000,000
Decrease durring period	-	-	-	-	-	(41,353,276,791)	(5,282,797,906)	(46,636,074,697)
- Appropriation of Development and investment funds	-	-	-	-	-	(1,413,989,523)	-	(1,413,989,523)
- Appropriation of Bonus and welfare funds	-	-	-	-	-	(1,565,267,668)	(188,531,938)	(1,753,799,606)
- Dividend distribution	-	-	-	-	-	(38,374,019,600)	(5,094,265,968)	(43,468,285,568)
As at 30th June 2026	963,754,090,000	748,683,126,824	3,827,530,297	(9,825,117,611)	110,624,706,654	402,418,853,864	545,438,614,409	2,764,921,804,437



Details of benefits of non-controlling shareholders as at 30th June 2026 are as follows:

Benefits of non-controlling shareholders in subsidiaries	As at 30th June 2026					For the six-month period ended 30th June 2026
	Equity capital	Other capital of the owner	Development and investment funds	Undistributed earnings after tax	Total	Profit / Loss during year
Saigon – Binh Duong Investment Corporation	481,680,000,000	-	-	(38,798,271,858)	442,881,728,142	6,061,550,735
Intresco Construction JSC	6,000,000,000	675,446,523	1,451,366,753	12,358,161,818	20,484,975,094	(20,826,214)
Royal Service Restaurant Hotel Travel JSC	50,000,000,000	-	2,008,295,352	19,665,501,651	71,673,797,003	6,597,652,617
Nam A House Trading JSC	10,400,000,000	-	-	(1,885,830)	10,398,114,170	(1,885,830)
Total	548,080,000,000	675,446,523	3,459,662,105	(6,776,494,219)	545,438,614,409	12,636,491,308

Ho Chi Minh city, approved on 27 August 2026

Prepared by



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Chief Accountant



HA THU HUONG

Legal representative
General Director



TRUONG MINH THUAN