

Số/No. 23./2026/CBTT - BVLIFE

Hà Nội, ngày 30 tháng 07 năm 2026

Hanoi, July 30, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

Kính gửi/Tới: Sở giao dịch chứng khoán Hà Nội/ Hanoi Stock Exchange

Thực hiện quy định tại Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần BV Life thực hiện công bố thông tin báo cáo tài chính (BCTC) Quý II/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, BV Life Joint Stock Company hereby discloses the Financial Statements (FS) Q2/2026 to the Hanoi Stock Exchange as follows:

1. **Tên tổ chức/ Organization name:** Công ty Cổ phần BV Life/ *BV Life Joint Stock Company*
 - Mã chứng khoán/Stock code: **VCM**
 - Địa chỉ/ *Head office:* Tầng 4, Tòa nhà Rivera Park, Số 69 Đường Vũ Trọng Phụng, Phường Thanh Xuân, TP Hà Nội, Việt Nam/*4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam*
 - Điện thoại/Phone: 024.62511300 Website: www.bvlife.com.vn
2. **Nội dung thông tin công bố/Information disclosure content:**
 - BCTC Quý II/2026/ *Financial Statements for QII/2026*
 - ☒ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị phụ thuộc)/ *Separate Financial Statements (applicable to listed organizations without subsidiaries and to superior accounting units with dependent units)*
 - ☒ BCTC hợp nhất (TCNY có công ty con)/ *Consolidated Financial Statements (applicable to listed organizations with subsidiaries)*



☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/ *Combined Financial Statements (applicable to listed organizations with affiliated accounting units that maintain separate accounting systems)*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases subject to explanation of causes:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/được kiểm toán):

The auditing organization issues an opinion other than an unqualified opinion on the Financial Statements (for financial statements that have been reviewed/audited):

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☒ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước là sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC đã được soát xét/được kiểm toán):

Profit after tax in the reporting period differs by 5% or more between the pre-audit and post-audit figures, or changes from a loss to a profit or vice versa (for financial statements that have been reviewed/audited):

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước:

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại:

Profit after tax in the reporting period records a loss, or changes from a profit in the same period of the previous year to a loss in the current period, or vice versa:

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

Thông tin này được công bố trên trang điện tử Công ty vào ngày 30/07/2026 tại đường dẫn <https://bvlife.com.vn/muc-quan-he-co-dong/bao-cau-tai-chinh-vi/>

This information was published on the company's website on: 30/07/2026 at the link: https://bvlife.com.vn/muc-quan-he-co-dong/bao-cau-tai-chinh-vi/

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the contents of this disclosure.

Nơi nhận/ Recipient:

- Như Kính gửi/ As Dear;
- Lưu VP.HĐQT/
Save BOD Assistant Office.

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information



TỔNG GIÁM ĐỐC/CEO

NGUYỄN VŨ THIÊN

MR. NGUYEN VU THIEN





BV LIFE JOINT STOCK COMPANY

**Address: 4th Floor, Rivera Park Building, No. 69 Vu Trong
Phung Street, Thanh Xuan Ward, Hanoi City**

Phone: 024.62511300

Fax: 024.62511302

Website: www.bvlife.com.vn



SEPARATE FINANCIAL STATEMENTS

(From 01/04/2026 to 30/06/2026)

Hanoi, July 2026

BV LIFE JOINT STOCK COMPANY

4th Floor, Rivera Park Building, 69 Vu Trong Phung Street,
Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026

Form No. B 01 - DN

SEPARATE FINANCIAL STATEMENT
As at 30/06/2026

ITEMS	Code	Note	30/06/2026	Unit: VND
				01/01/2026
A. CURRENT ASSETS	100		38.930.353.950	34.016.050.077
I. Cash and cash equivalents	110	V.1	952.666.620	3.298.367.197
1. Cash	111		952.666.620	798.367.197
2. Cash equivalents	112		-	2.500.000.000
II. Short-term financial investments	120	V.2	6.824.046.469	-
1. Investments held to maturity	123		6.824.046.469	-
III. Short-term accounts receivable	130		27.828.011.532	30.371.727.393
1. Short-term trade receivables	131	V.3	19.515.995.718	26.417.802.560
2. Short-term advances to suppliers	132	V.4	9.547.311.978	1.171.110.959
3. Short-term Loans receivables	135		1.048.481.782	6.623.591.520
4. Other receivables	136	V.5	(2.283.777.946)	(3.840.777.646)
IV. Inventories	140	V.7	2.537.851.533	255.451.901
1. Inventories	141		2.537.851.533	255.451.901
V. Other current assets	160		787.777.796	90.503.586
1. Short-term deferred expenses	161	V.8	603.556.257	90.503.586
2. VAT deductible	162		165.729.771	-
3. Taxes and other receivables from the State	163	V.13	18.491.768	-
B. NON - CURRENT ASSETS	200		142.138.230.036	143.139.292.582
I. Long-term receivables	210		50.000.000	550.000.000
1. Other long-term receivables	215		50.000.000	550.000.000
II. Fixed assets	220		41.501.530	56.431.828
1. Tangible fixed assets	221	V.9	41.501.530	56.431.828
- Cost	222		17.362.834.798	17.362.834.798
- Accumulated depreciation (*)	223		(17.321.333.268)	(17.306.402.970)
III. Investment properties	240	V.10	19.361.484.921	19.835.269.263
- Cost	241		36.777.755.182	36.777.755.182
- Accumulated depreciation (*)	242		(17.416.270.261)	(16.942.485.919)
IV. Long-term financial investments	260	V.2	122.585.400.000	122.585.400.000
1. Investment in subsidiaries	261		122.585.400.000	122.585.400.000
V. Other long-term assets	270		99.843.585	112.191.491
1. Long-term deferred expenses	271	V.8	99.843.585	112.191.491
TOTAL ASSETS(270=100+200)	280		181.068.583.986	177.155.342.659

BV LIFE JOINT STOCK COMPANY

4th Floor, Rivera Park Building, 69 Vu Trong Phung Street,
Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026

Form No. B 01 - DN

SEPARATE FINANCIAL STATEMENT

As at 30/06/2026

(Continuous)

ITEMS	Code	Note	30/06/2026	Unit: VND
				01/01/2026
C. LIABILITIES	300		20.619.941.208	14.968.057.012
I. Current liabilities	310		19.491.214.863	14.424.785.212
1. Short-term Trade payables	311	V.11	7.801.621.276	7.949.337.406
2. Short-term Advances from customers	312	V.12	-	198.450
3. Tax payables and statutory obligations	314	V.13	66.162.301	2.560.521.165
4. Payables to employees	315		399.070.041	645.024.231
5. Short-term Accrued expenses	316	V.14	32.801.518	48.904.534
6. Short-term deferred revenue	319		829.545.455	-
7. Short-term other payables	320	V.15	162.077.780	155.247.780
8. Short-term loans and debts	321	V.16	4.094.930.598	-
9. Bonus and welfare fund	323		6.105.005.894	3.065.551.646
II. Long-term liabilities	330		1.128.726.345	543.271.800
1. Other long-term payables	338	V.15	1.128.726.345	543.271.800
D. OWNER'S EQUITY	400		160.448.642.778	162.187.285.647
I. Equity	410	V.17	160.448.642.778	162.187.285.647
1. Contributed capital	411		120.000.000.000	120.000.000.000
- Ordinary shares with voting rights	411a		120.000.000.000	120.000.000.000
2. Share capital surplus	412		(322.839.049)	(322.839.049)
3. Investment and development fund	418		5.900.000.000	5.900.000.000
4. Undistributed earnings	420		34.871.481.827	36.610.124.696
- Undistributed profit after tax of previous period	420a		33.553.670.448	5.261.876.004
- Undistributed profit after tax of current period	420b		1.317.811.379	31.348.248.692
TOTAL RESOURCES(440=300+400)	440		181.068.583.986	177.155.342.659

Prepared by



Nguyen Thi Thuy Huong

Chief Accountant



Nguyen Thi Thuy Huong

Hanoi, 25 July, 2026

Chairman of the Board



Luu Vu Truong Dam

STATEMENT OF COMPREHENSIVE INCOME

Quarter II 2026

ITEMS	Code	Note	QII FY26	QII FY25	Accumulated total from beginning of FY26	Accumulated total from beginning of FY25
1. Revenue from sale of goods and rendering of services	01	VI.1	23.154.146.567	41.588.814.602	57.872.266.073	67.630.314.189
2. Deductible items	02		49.179.032	-	117.114.861	-
3. Net revenue from sale of goods and rendering of services (10=01-02)	10		23.104.967.535	41.588.814.602	57.755.151.212	67.630.314.189
4. Cost of sales	11	VI.2	22.309.841.185	38.012.996.786	54.970.097.754	62.380.653.466
5. Gross profit from sale of goods and rendering of services (20=10-11)	20		795.126.350	3.575.817.816	2.785.053.458	5.249.660.723
6. Profit/loss from the sale and liquidation of investment properties	21		-	-	-	-
7. Revenue from financial activities	22	VI.3	141.017.053	340.238.513	255.860.001	878.014.452
8. Finance costs	23	VI.4	28.345.954	132.172.442	28.345.954	295.595.623
-In which: Interest expenses	24		21.928.947	132.172.442	28.345.954	242.880.823
9. Selling expenses	25	VI.5	443.310.071	434.234.652	790.536.480	834.384.561
10. General Administrative expenses	26	VI.5	495.964.922	1.096.571.652	572.389.597	2.359.440.068
11. Net profit from operating activities {30=20+(21-22)-(25+26)}	30		(31.477.544)	2.253.077.583	1.649.641.428	2.638.254.923
12. Other income	31	VI.6	220.835	5	220.940	2.200.005
13. Other expense	32	VI.7	5.340	16.127.193	5.740	16.127.193
14. Other profit (loss) (40=31-32)	40		215.495	(16.127.188)	215.200	(13.927.188)
15. Total profit before tax (50=30+40)	50		(31.262.049)	2.236.950.395	1.649.856.628	2.624.327.735
16. Current corporate income tax expenses	51	VI.8	(5.712.210)	450.721.518	332.045.249	602.194.737
17. Deferred corporate income tax expenses	52		-	-	-	-
18. Profit after tax (60=50-51-52)	60		(25.549.839)	1.786.228.877	1.317.811.379	2.022.132.998

Prepared by


 Nguyen Thi Thuy Huong

Chief Accountant


 Nguyen Thi Thuy Huong

Chairman of the Board



Luân Vũ Trương Đàm

STATEMENT OF CASH FLOWS
(Indirect method)
The period from 01/01/2026 to 30/06/2026

ITEMS	Code	Note	Unit: VND	
			01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
I. Cash flows from operating activities				
1. Profit before tax	01		1.649.856.628	2.624.327.735
2. Adjustment for				
- Depreciation and amortisation	02		488.714.640	835.552.543
- Provisions	03		(1.556.999.700)	(93.963.946)
- Gain/loss from unrealized foreign exchange difference	04		-	(2.527.113)
- Gain/loss from investment activities	05		(255.860.001)	(875.487.339)
- Interest expense	06		28.345.954	242.880.823
3. Profit from operating activities before changes in working capital	08		354.057.521	2.730.782.703
- Increase/Decrease in receivables	09		4.359.786.937	(7.509.187.782)
- Increase/Decrease in inventories	10		(2.282.399.632)	3.630.764.159
- Increase/Decrease in payables (excluding interest payables/ enterprise income tax payables)	11		(233.455.306)	(6.681.395.834)
- Increase/Decrease in prepaid expenses	12		(500.704.765)	(179.254.777)
- Interest expenses paid	14		(23.648.970)	(243.411.782)
- Corporate Income taxes paid	15		(2.756.696.667)	(352.488.578)
- Other expenses on operating activities	17		1.153.909.090	(10.000.000)
Net cash flows from operating activities	20		70.848.208	(8.614.191.891)
II. Cash flows from investing activities				
1. Purchase of fixed assets and other long-term assets	21		-	(37.581.818)
2. Repayment from borrowers and proceeds from sales of debt instruments of other entities	24		-	28.500.000.000
3. Interest, dividends and profit received	27		312.567.086	875.487.339
Net cash flows from investing activities	30		312.567.086	29.337.905.521

BV LIFE JOINT STOCK COMPANY

4th Floor, Rivera Park Building, 69 Vu Trong Phung Street,
Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026

Form No. B 03 - DN

STATEMENT OF CASH FLOWS
(Indirect method)
The period from 01/01/2026 to 30/06/2026
(Continuous)

			Unit: VND	
ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
III. Cash flows from financing activities				
1. Proceeds from short - term, long - term borrowings	33		4.094.930.598	12.772.739.165
2. Loan repayment	34		-	(14.230.620.312)
Net cash flows from financing activities	40		4.094.930.598	(1.457.881.147)
Net decrease/increase in cash and cash equivalents	50		4.478.345.892	19.265.832.483
Cash and cash equivalents at beginning of the year	60		3.298.367.197	2.028.260.488
Impact of foreign exchange fluctuation	61		-	2.527.113
Cash and cash equivalents at end of the year	70		7.776.713.089	21.296.620.084

Prepared by



Nguyen Thi Thuy Huong

Chief Accountant



Nguyen Thi Thuy Huong



Hanoi, 25 July, 2026
Chairman of the Board

Luu Vu Trung Dam

NOTES TO THE FINANCIAL STATEMENTS
The period from 01/01/2026 to 30/06/2026**I. Background****1. Forms of Ownership**

BV Life Joint Stock Company.

The company operates under Business Registration Certificate no. 0102234864, registered for the first time on 03/05/2007, registered for the 14th change on 10/04/2026 issued by the Department of Finance of Ha Noi city.

Head office: 4th Floor, Rivera Park Building, 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City.

The Company's charter capital: VND 120.000.000.000

2. Business field

Business fields of the Company are:

- Providing services to send workers to work abroad;
- Organize vocational and foreign language training;
- Sales and installation of electrical supplies and equipment;
- Commercial space for rent.

3. Business activities

According to the Business registration certificate, principal activities of the Company are:

- Service activities of sending workers to work abroad;
- Organizing vocational training: Carpentry, masonry, welding, iron, mechanics - steel structure, electricity, aluminum, glass, machine operation, industrial sewing, fashion design, housekeeping, housekeeping, bridge and tunnel workers, mining and shipbuilding workers (enterprises only operate after competent State agencies grant permission);
- Foreign language training: English, Japanese, Korean, Taiwanese, Chinese (enterprises only operate after permission from competent State agencies);
- Import and export business of materials, machinery and equipment, spare parts, production materials, consumption materials, technology and automation lines, construction materials, handicrafts, agricultural and forestry products (except forestry products banned by the State), aquatic products, consumer goods, motorbikes and means of transport;
- Import-export business, transportation, import-export entrusted services, acting as a sales agent for production and consumption goods for domestic and foreign firms;
- Commercial space for rent.

4. The Company's normal business period

The Company's normal business period is 12 months.

5. Business structure

The list of subsidiaries

Subsidiary name	Rate of interest	Rate of voting rights	Head office	Principle activities
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Dong Nai Production, Trading and Service Joint Stock Company	58,75%	No. 197 Ha Huy Giap, Tran Bien Ward, Dong Nai Province, Vietnam.	Commercial business (Honda dealers) and services (property rental, kiosk rental at central markets of Dong Nai province,...).
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Total number of employees

At date "30/06/2026, the Company had 19 employees (At date 01/01/2026, the Company had 18 employees)"

6. Statement of ability to compare information on Financial Statements

The financial statements of the Company are prepared to ensure comparability.

II. Accounting period and accounting monetary unit

1. Accounting period

Annual accounting period commences from 1st January and ends on 31st December.

2. Accounting monetary unit

Monetary unit used in accounting is Viet Nam Dong (National symbol is "đ"; International symbol is "VND").

III. Accounting standards and Accounting system

1. Accounting System

The company applies the Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance guiding the Enterprise Accounting System

2. Announcement on compliance with Vietnamese standards and accounting system

The company has applied Vietnamese Accounting Standards and the guiding documents for those Standards issued by the State. The separate financial statements are prepared and presented in accordance with all the provisions of each standard, the circulars guiding the implementation of the standards, and the current accounting system in effect.

IV. Accounting policies

1. Exchange rates applied in accounting system

Foreign currency transactions during the accounting period are converted into Vietnamese Dong at the exchange rate on the transaction date, which is the average buying and selling transfer rate of the commercial bank where the enterprise regularly conducts transactions [or: an approximate rate close to the average buying and selling transfer rate on the transaction date of the commercial bank where the enterprise regularly conducts transactions (the difference shall not exceed 1% compared to the average buying and selling transfer rate on the transaction date)]

The actual exchange rate used when revaluing monetary items denominated in foreign currencies at the time of preparing the financial statements is determined according to the following principle:

- For monetary items denominated in foreign currencies: apply the average buying and selling exchange rate of the commercial bank where the company regularly conducts transactions

- For demand deposits in foreign currency: the average buying and selling exchange rate of the bank where the company has its account will be applied.

2. Recognition of cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash in banks and short-term, highly liquid investments with an original maturity of less than three months that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

When arising transactions in foreign currencies, foreign currencies shall be converted into Vietnam dong under the principle: Debit transactions are applied with actual exchange rates; Credit transactions are applied with weighted average exchange rates in book.

When preparing financial statements, in accordance with the law, balances in foreign currencies are re-evaluated at actual buying exchange rates of the commercial banks.

The actual exchange rate applied when re-evaluating the cash in hand, cash in bank in foreign currency is actual buying exchange rates of the commercial banks with which the company regularly transacts.

3. Financial investment

Held-to-maturity investments

Include term deposits at bank (including debentures, promissory notes), bonds, preferred stock. Party required to buy back at a certain time in the future and held-to-maturity loans for the purpose of earning periodically interests and interest on investments held to maturity date.

For investments held to maturity, if not already provision for bad debts in accordance with law and accounting assessing recoverability, accountants conduct reviews of the ability to recall. Where there is strong evidence suggesting that part or all of the investment may not be recoverable, the accountants shall record the periodical losses in financial expenses. In case of loss cannot be reliably determined, accountants conduct the accounting disclosures in financial statements about the recoverability of investments.

Investment in subsidiaries; joint-ventures, associates

Investments in subsidiaries over which the Company has control rights are stated at original cost. Distributions from accumulated net profits from subsidiaries arising subsequent to the date of acquisition are recognized in the Statement of comprehensive income. Other distributions received (in excess of such profits) are considered a recovery of investment and are deducted to the cost of the investment.

Investments in associates over which the Company has significant influence are stated at original cost. Distributions from accumulated net profits from associates arising subsequent to the date of acquisition are recognized in the Statement of comprehensive income. Other distributions received (in excess of such profits) are considered a recovery of investment and are deducted to the cost of the investment.

Investment in a joint venture entity is accounted by cost method and kept unadjusted thereafter for the post acquisition change in the venture's share of net assets of the joint venture entity. The Statement of comprehensive income reflects the venture's share of the net accumulated profits of the joint venture entity arising as from the contribution date.

Provision for devaluation of investment is made at the end of the year. The level of provision is determined based on the financial statements at the time of provisioning of the economic organization.

4. Receivables

Receivable are monitored in detail by maturity receivable, objects to be recovered and the type of original currency receivables, and other factors under the management of the Company.

At the end of the accounting period, businesses must revalue the balances of accounts receivable that are monetary items denominated in foreign currency using the average buying and selling exchange rates of the commercial banks with which the business regularly conducts transactions.

The identification of necessary provision for doubtful debts is based on the items that are classified as short-term, long-term receivables on Balance Sheet. Provision for doubtful debts is made for each one based on the age of overdue debts or the estimated losses that may occur.

5. Inventory

Principles of recognizing inventories

The Company's inventories are assets bought to manufacture or sell in normal business period.

Inventories are stated at original cost. Where the net realizable value is lower than cost, inventories should be measured at the net realizable value. The costs of inventories comprise the purchase price, costs of conversion and other costs incurred in bringing the inventories to their present location and condition.

Method of calculating inventories

The cost of inventory at the year-end is calculated by weighted average method.

Method for valuation of work in process: works in progress is obtained for each construction unfinished or related revenue unrecognised.

Method of accounting inventories

Inventory is recorded by perpetual.

Method of setting up provision for devaluation of inventories

Provisions for devaluation of inventories made at the end of the year are the excess of original cost of inventory over their net realizable value.

6. Fixed assets and depreciation of fixed assets**Fixed assets**

Fixed assets (tangible and intangible) are stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and net book value.

Depreciation is provided on a straight-line basis. Depreciation period applicable under Circular 45/2013/TT-BTC dated 25/04/2013 of the Ministry of Finance guiding the management, use and depreciation of fixed assets.

-	Buildings	06 - 20 years
-	Machine, equipment	10 - 15 years
-	Transportation equipment	05 - 10 years
-	Management equipment and other assets	03 - 10 years

Gain or loss on the liquidation fixed assets is recognized as income or expense in the statement of comprehensive income.

Investment property

Investment property is recognised at historical cost. During the period of waiting for capital appreciation or of operating lease, investment property is recorded at cost, accumulated depreciation and net book value.

Investment properties for operating leases are amortized and recognized into business expenses during the period (including during the period of hiring). The company relies on owner real estate to use the same type to estimate depreciation period and determine depreciation method of investment property.

7. Accounting principles for deferred expenses

Deferred expenses that relate only to the operating costs of a single fiscal year or business cycle are recognized as short-term deferred expenses and are included in the operating costs of the fiscal year.

Expenses incurred during the fiscal year but related to the business results of multiple accounting periods are accounted for as long-term deferred expenses to be gradually allocated to the business results in subsequent accounting periods.

The calculation and allocation of long-term deferred expenses to the cost of production and business operations in each accounting period is based on the nature and extent of each type of expense to select an appropriate allocation method and criteria. Deferred expenses are gradually allocated to the cost of production and business operations using the straight-line method.

8. Payables

Payables are monitored in detail by maturity receivable, objects to be recovered and the type of original currency receivables, and other factors under the management of the Company.

When preparing financial statements, accountants base on remaining term of payables to classify them into short-term or long-term.

When there are evidences that a loss likely occurs, accountants need to immediately record a payable according to the precautionary principle.

At the end of the accounting period, businesses must revalue the balances of monetary liabilities denominated in foreign currencies using the average buying and selling exchange rates of the commercial banks with which the business regularly conducts transactions.

9. Recognition of borrowings

Borrowings whose maturity time is over 12 months from the date of financial statements are presented as long-term borrowings and financial lease liabilities. Borrowings whose maturity time is within 12 months from the date of financial statements are presented as short-term borrowings and financial lease liabilities to prepare settlement plan.

When preparing financial statements, borrowings' balances in foreign currencies are re-evaluated in actual transacted exchange rate at the time of preparing financial statements.

Differences of exchange rate arising from payments and re-evaluation at the year end are recorded into financial incomes or expenses.

10. Accrued expenses

Payables for goods and services that are already received from suppliers or already supplied to buyers in the reported period but not actually paid due to shortage of bills or accounting files and documents are recognized as operating expenses of the reported period.

Recognizing accrued expenses into operating expenses in the period needs to be performed according to the matching principle between revenues and expenses incurred in the period.

Accrued expenses shall be balanced with actual incurred expenses. The difference between accrued and actual expenses shall be reversed.

11. Principles for recognizing deferred revenue

Unallocated revenue includes revenue received in advance such as: Amounts paid in advance by customers for one or more accounting periods for property leases; Interest received in advance on loans or the purchase of debt instruments; and other unallocated revenue such as: The difference between the agreed-upon installment or deferred payment selling price and the cash selling price; revenue corresponding to the value of goods, services, or discounts granted to customers in traditional customer programs.

Revenue awaiting allocation does not include:

- Advance payment from buyers whose enterprises have not provided products, goods and services;
- The revenue has not yet been collected from asset leasing activities, providing multi-period services.

Each accounting period, unrealized revenue is transferred into revenue in the period.

12. Owner's equity

Principles of recognizing owner's equity, share premium, convertible bonds and other owner's equity

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

Premium reserve is recorded by the difference (over/under) between the selling price and the par value of treasury stocks when stocks are firstly or additionally issued or reissued. Direct expenses related to the additional issuance of shares or reissuing treasury stock is recorded to reduce the surplus capital stock.

Recognition Undistributed profit

Profit after tax retained is the profit of business operations after deduction (-) regulated items due to applying a change in accounting retrospectively or to make a retrospective restatement to correct materiality in previous years. The profit is available for appropriation to investors after approval by Board of Management and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnamese regulatory requirements.

13. Revenue**Sale of goods**

Revenue from sale of goods should be recognized when all the following conditions have been satisfied:

- The entity has transferred to the buyer the significant risks and rewards of ownership of the goods;
- The entity retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The amount of revenue can be measured reliably;
- It is probable that The economic benefits associated with the transaction will flow to the entity;
- The cost incurred or to be incurred in respect of the transaction can be measured reliable.

Rendering of services

When the outcome of a transaction involving the rendering of services can be estimated reliable, revenue associate with the transaction shall be recognised by reference to the stage of completion of the transaction at the end of reporting period. The outcome of a transaction can be estimated reliable when all the following conditions are satisfied:

- The amount of the revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the entity;
- The stage of the completion of the transaction at the end of the reporting period can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliable.

The stage of the completion of the transaction may be determined by surveys of work completed methods.

Real estate sales

Real estate sales are recognized when all of the following conditions are satisfied:

- The property has been fully completed and handed over to the buyer, the Company has transferred the risks and benefits associated with the ownership of the property to the buyer;
- The company no longer holds the right to manage real estate such as real estate owner or property control;
- The revenue can be measured reliably;
- The company has obtained or will obtain economic benefits from the sale of real estate;
- Determine the costs associated with the sale of real estate.

In case of selling real estate products in the form of self-improvement or completed by customers according to customers' requests, the turnover shall be recorded when the rough construction parts are handed over to customers.

Revenue from construction contract

In case the construction contract stipulates that the contractor shall be paid according to the planned schedule, when the result of the construction contract performance is reliably estimated, the revenue of the construction contract shall be recorded in proportion to the completed work determined by the Company on the date of making the financial statement without depending on the invoice whether the payment is made according to the plan schedule and how much is the amount written on the invoice.

In case the construction contract stipulates that the contractor is paid according to the value of the performance volume, when the result of the construction contract performance is reliably determined and certified by the customer, the revenue and expenses related to the contract shall be recorded corresponding to the completed work confirmed by the customer in the above reporting period invoices made.

Financial income

Revenue arising from the used by the others of entity assets yielding interest, royalties and dividends shall be recognised when:

- It is probable that the economic benefits associated with the transaction will flow to the entity;
- The amount of the revenue can be measured reliably.

Dividends shall be recognised when the shareholder's right to receive payment is established.

Common Stocks and Dividends paid by Stocks: No record earnings when the right to receive bonus shares or dividend shares is established, the number of bonus shares and dividend shares received disclosure in Financial Statements.

Other revenues

Recognition of other revenues beside the entity's business activities includes:

- Revenue from liquidation of fixed assets;
- The difference between the fair value of assets shared from the Business Cooperation Contract is higher than the investment cost of constructing jointly controlled assets;
- Profit difference due to revaluation of materials, goods, fixed assets contributed to joint ventures, investments in associated companies, other long-term investments;
- Income from sale and leaseback of assets;
- Taxes payable when selling goods or providing services but then reduced or refunded (export tax refunded, VAT, special consumption tax, environmental protection tax payable but then reduced);
- Revenue from fines paid by customers for breaching contracts;
- Revenue from the third party's compensation for a loss of property (e.g. insurance compensation, compensation for relocating business office and other similar revenues);
- Collection of bad debts which have been written off;
- Revenue from payables which is not identified;
- Collecting payable debts whose owners cannot be identified;
- Income from gifts, gifts in cash and in kind from organizations and individuals given to businesses;
- The value of promotional items does not have to be returned;
- Other revenues than those listed above.

14. Deductibles from revenue

Deductibles adjusted to revenues from sale of goods and rendering of services arising in the period include: Sale discounts, sale rebates and sale returns.

Trade discounts, discounted sales, sales generated bounces same period consumption of products, goods and services are adjusted periodically generated revenue;

In case that products, goods and services have already been consumed since the previous period, but until the subsequent period, sale discounts, sale rebates or sale returns incur, then the Company recognizes deductibles from revenue according to the following requirements:

- If products, goods and services have already been consumed since the previous period and need to be discounted, rebated, returned in the subsequent period but before the time of issuing financial statements, accountants recognize it as an event that needs to be adjusted arising after the date of Balance Sheet and deduct revenues of the period's financial statements (the previous period).
- In case that products, goods and services need to be discounted, rebated, returned after the time of issuing financial statements, the entity needs to deduct revenues of the arising period (the subsequent period).

15. Cost of goods sold

Reflecting the cost value of products, goods and services sold in the period.

The provision for devaluation of inventories is included in the cost of goods sold on the basis of the number of inventories and the difference between the net realizable value is less than the cost of inventories.

When selling products and goods with equipment and spare parts, the value of equipment and spare parts is recorded into cost of goods sold.

As for the value of inventory shrinkage and loss, accountants immediately count towards cost of goods sold (after deducting the compensation, if any).

As for the cost of direct materials consumed in excess of normal level, labour cost, fixed general operation unallocated to the value of products stocked, accountants immediately count them towards in cost of goods sold (after deducting the compensation, if any) even if the products and goods have not been determined to be consumed.

Import duties, special consumption taxes and environmental protection taxes have been included in the value of purchased goods, and when the goods are sold, those taxes are refunded, the decrease of the cost of goods sold is recorded.

As for costs of goods sold unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

16. Financial expenses

Reflecting financial expenses including expenses or losses related to financial investment activities, expenses of lending and borrowing equity, expenses of contributing in joint ventures, associates, losses of transferring short-term securities, expenses of selling securities transactions; Provision for devaluation of trading securities, provision for loss of investments in other entities, losses of selling foreign currencies, losses of exchange rate...

As for financial expenses unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

17. Selling expenses and administrative expenses

Expenses recognized as selling expenses include: Expenses actually arising in process of selling products, goods and rendering services including expenses for offering, introducing, advertising products, sale commissions, expenses for products' warranty, storage, packing, transporting, ...

Expenses recognized as administrative expenses include: Expenses for administrative labour (salaries, wages, allowances,...); social insurance, health insurance, union fund, unemployment insurance of administrative staffs; expenses of office commodities, working tools, depreciation of fixed assets used for administration; land rent, excise; provision for doubtful receivables; outside purchasing costs (electricity, water, telephone, fax, asset insurance, fire insurance...); other costs in cash (guest receptions, customer conferences...).

As for selling expenses and administrative expenses unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

18. Principles and methods of recognizing current corporate income tax and differed corporate income tax charge

Current corporate income tax charge

Current corporate income tax expense is the amount of corporate income tax payable counted on taxable income in the period and prevailing tax rate.

Current tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted by the balance sheet date.

Deferred income tax

Deferred income tax expense is the amount of corporate income tax payable in the future arising from:

- Recognition of deferred income tax payable during the year;
- Deferred tax assets have been recognized from previous years.

19. Other accounting principles and methods

19.1. Basis for consolidation of financial statements

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The financial report is presented according to the historical cost convention.

The Company's financial statements are prepared on the basis of summarizing the transactions and operations that arise and are recorded in the accounting books at the Company's Office.

19.2. Related parties

Enterprises and individuals that directly or indirectly through one or more intermediaries, have control on or are under control of the Company, or are under common control with the Company, including parent companies, subsidiaries and associates are related parties. Associates and individuals that directly or indirectly hold voting right of the Company and have a significant impact on the Company, key management personnel including Board of Directors and employees of the Company, closed family members of these individuals or these associates or companies associated with these individuals are also considered as related parties.

In considering each relationship of related parties, it is necessary to pay attention to the nature of the relationship, not only its legal form.

V. Descriptive information in addition to items presented in the Balance sheet

1. Cash	Unit: VND	
	30/06/2026	01/01/2026
Cash on hand	37.198.753	19.164.717
Demand deposits	915.467.867	779.202.480
Cash equivalents	-	2.500.000.000
	952.666.620	3.298.367.197

2. Financial investments**2.1. Investments held to maturity**

	30/06/2026		01/01/2026	
	Original cost	Book value	Original cost	Book value
Short-term				
Term deposits (*)	6.672.718.310	6.672.718.310 -	-	-
Military Commercial Joint Stock Bank- Son Tay Branch	4.500.000.000	4.500.000.000		
Joint Stock Commercial Bank for Foreign Trade of Vietnam Thanh Cong Branch	2.000.000.000	2.000.000.000		
Joint Stock Commercial Bank for Investment and Development of Vietnam- Thang Long Branch	70.371.174	70.371.174		
Southeast Asia Commercial Joint Stock Bank - Transaction Office Branch	102.347.136	102.347.136		
Accrued interest on savings	151.328.159	151.328.159		
	6.824.046.469	6.824.046.469	-	-

(*)As of June 30, 2026, time deposits of 1 month, 6 months and 12 months at joint stock company commercial banks will have an interest rate of 7.3%/year.

2.2. Equity investments in other entities

30/06/2026		01/01/2026	
Original cost	Provisions	Original cost	Provisions

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Investments in subsidiaries

Dong Nai Production, Trading
and Service Joint Stock
Company (i)

122.585.400.000	-	122.585.400.000	-
122.585.400.000	-	122.585.400.000	-

(i) The investment has an interest rate and a voting right rate of 58,75% equivalent to 4.700.000 shares.

3. Receivables

	30/06/2026	01/01/2026
Short-term		
Honglam Xuanthanh Joint Stock Company	6.466.590.723	6.466.590.723
Tien Hung Investment And Trading Joint Stock Company	325.520.000	1.325.520.000
Vina2 Investment And Construction Joint Stock Company	2.282.386.000	3.327.025.700
Urban Infrastructure Development Investment Corporation	583.784.120	583.784.120
Sel Co.,LTD	1.362.468.540	2.268.787.606
Viet Nam Construction And Import - Export Joint Stock Corporation	815.882.287	3.127.918.290
Viet Han Trading-Advertising-Construction- Real estate Joint Stock Company	3.077.397.185	5.563.919.637
BV Land joint Stock Company	4.092.573.387	
Others	509.393.476	1.584.502.338
	19.515.995.718	26.417.802.560

4. Advances for suppliers

	30/06/2026	01/01/2026
Short-term		
The Vinh Trading And Investment Company Limited	2.887.939	2.887.939
Bambo Industrial Supplies Joint Stock Company	165.647.383	165.647.383
Toan Phat refrigeration engineering Joint Stock Company	125.433.071	452.632.053
DHL Technology Viet Nam Joint Stock Company	398.043.806	449.278.856
A Chau Industrial Technology Joint Stock Company	801.985.342	-
Ha Noi Branch- Daikin air Conditioning (Vietnam) Joint stock company	2.616.061.581	
Bravat Mien Bac Co., JSC	3.845.217.215	-
Others	1.592.035.641	100.664.728
	9.547.311.978	1.171.110.959

5. Other receivables

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
5.1. Short-term				
Other parties				
Advances for employees	829.798.645	-	190.884.078	-
Bet, deposit	201.027.107	-	6.353.344.327	-
Other	-	-	56.707.085	-
- Projected interest	-	-	56.707.085	-
- Other	-	-	-	-
Social insurance	17.656.030	-	22.656.030	-
	1.048.481.782	-	6.623.591.520	-

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5.2. Long-term
Bet, deposit

50.000.000	-	550.000.000	-
50.000.000	-	550.000.000	-

6. Bad debt

	30/06/2026		01/01/2026	
	Original value	Recoverable amount	Original value	Recoverable amount
Total value of receivables, loans that are overdue or not overdue but unlikely to be recovered				
Vina2 Investment And Construction Joint Stock Company	2.282.386.000	782.125.174	3.327.025.700	842.125.174
Tien Hung Investment and trading Joint Stock Company	325.520.000	235.120.000	1.325.520.000	662.760.000
Construction Enterprise No. 3 - Urban Infrastructure Development Investment Corporation UDIC - One Member Limited Liability Company	73.000.000	-	73.000.000	-
Urban Infrastructure Development Investment Corporation	583.784.120	-	583.784.120	-
Rhodium Artificial Intelligence Development Joint Stock Company	11.800.000	-	11.800.000	-
Quang Anh Trading And Technical Company Limited	24.533.000	-	24.533.000	-
	-	-	-	-
	3.301.023.120	1.017.245.174	5.345.662.820	1.504.885.174

7. Inventories

	30/06/2026		01/01/2026	
	Original value	Provision	Original value	Provision
Tools, supplies	-	-	-	-
Work in process (*)	57.500.000	-	154.863.154	-
Merchandise	2.480.351.533	-	100.588.747	-
	2.537.851.533	-	255.451.901	-

(*) Details of unfinished production costs:

	30/06/2026		01/01/2026	
	Original value	Provision	Original value	Provision
- Project 90 Lang Road	-	-	154.863.154	-
- Other	57.500.000	-	-	-

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		57.500.000	-	154.863.154	-
8. Deferred Expenses:					
			30/06/2026	01/01/2026	
Short-term					
Instruments and tools			603.556.257	90.503.586	
Total			603.556.257	90.503.586	
Long-term					
Other deferred expenses			99.843.585	112.191.491	
			99.843.585	112.191.491	
9. Tangible fixed assets					
Appendix No. 01					
10. Investment properties					
Investment property for rent					
			House and Land use rights	Total	
Items					
Original cost					
As at 01/01/2026			36.777.755.182	36.777.755.182	
Increase			-	-	
Decrease			-	-	
As at 30/06/2026			36.777.755.182	36.777.755.182	
Accumulated depreciation					
As at 01/01/2026			16.942.485.919	16.942.485.919	
Depreciation in period			473.784.342	473.784.342	
Increase			-	-	
Decrease			-	-	
As at 30/06/2026			17.416.270.261	17.416.270.261	
Net carrying amount					
As at 01/01/2026			19.835.269.263	19.835.269.263	
As at 30/06/2026			19.361.484.921	19.361.484.921	
11. Payables to suppliers					
			Value and Realizable value		
			30/06/2026	01/01/2026	
Short-term					
Other parties					
Vina2 Fire Prevention And Water Electric Joint Stock Company			2.801.483.321	3.101.483.321	
BIV Group Joint Stock Corporation			3.095.314.785	-	
Dong Duong Mechanical electrical engineering corporation			-	1.252.800.000	
The Vinh Trading And Investment Company Limited			129.545.107	634.287.690	
Euro green plastic Joint Stock Company			-	960.400.347	
Iov Joint Stock Company			272.870.000	272.870.000	
An Phat construction and electric mechanical joint stock company			178.755.083	665.334.930	
Vinagenset Joint Stock Company			48.526.320	391.599.600	
Other			1.561.729.429	531.902.262	
Related parties			-	-	
My Lam Tea Joint Stock Company			219.060.396	138.659.256	
			8.307.284.441	7.949.337.406	

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12. Advances from customers

	30/06/2026	01/01/2026
Short-term		
Other	-	198.450
	-	198.450

13. Taxes and payables to the state budget**Payables**

	30/06/2026	Payables	Already paid	01/01/2026
Value-added tax	-	5.476.782.472	5.591.401.285	114.618.813
Business income tax	-	337.757.459	2.711.209.574	2.373.452.115
Personal income tax	66.162.301	66.286.455	72.574.391	72.450.237
	66.162.301	5.880.826.386	8.375.185.250	2.560.521.165

Receivables

	30/06/2026	Receivables	Received	01/01/2026
Business income tax	45.487.093	45.487.093	-	-
	45.487.093	45.487.093	-	-

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

14. Accrued expenses

	30/06/2026	01/01/2026
Short-term		
Interest expense payable	4.696.984	-
Other costs	28.104.534	48.904.534
	32.801.518	48.904.534

15. Other payables

	30/06/2026	01/01/2026
15.1. Short-term		
Trade Union Fees	162.077.780	155.247.780
Other payables	-	-
	162.077.780	155.247.780
15.2. Long-term		
Receive deposits, long-term bets	1.128.726.345	543.271.800
	1.128.726.345	543.271.800

16. Loans and debts**Short-term loans and debts**

	30/06/2026	Increase	Decrease	Value and able to pay 01/01/2026
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Banks	4.094.930.598	4.094.930.598	-	-
Joint Stock Commercial Bank for Foreign Trade of Viet Nam - Thang Long Branch (i)	2.871.566.742	2.871.566.742	-	-
Military Commercial Joint Stock Bank - Son Tay Branch (ii)	1.223.363.856	1.223.363.856	-	-
	-	-	-	-
	4.094.930.598	4.094.930.598	-	-

Detail information on Short-term loans as at 30/06/2026

(i) Credit line contract No. 22/26/CTD/BVLIFE dated 26/03/2026, limit of VND 20,000,000,000, purpose of additional working capital for production and business activities, loan term of 149 days, loan interest rate: 8,2%/year and will be adjusted when the interest rate is announced. Loan security measure: according to the Mortgage Contract of Land-attached Assets No. 03/26/TC/QTD/BVLIFE dated 26/03/2026. Collateral includes: Floor 6, Ha Dong Shopping Center, No. 8 Quang Trung, Ha Dong Ward, Hanoi.

(i) Credit Agreement No. 234780.24.827.883883.TD between Military Commercial Joint Stock Bank and BV Life Joint Stock Company signed on August 13, 2025.

- Short-term loan limit, payment guarantee, L/C limit: 35,000,000,000 VND; Other credit limit : 30,000,000,000 VND;

- Purpose of credit: to support the trading of construction materials and the supply and installation of machinery and equipment..

- Duration of the credit limit: From the date of signing until August 9, 2026. The amount, interest rate, and loan term are detailed for each disbursement and debt acknowledgment.

- Collateral: According to Mortgage Agreement No. 326500.25.827.883883.BD

+ All goods that have been, are being, and will be formed from the plan financed by the bank during the production and business process of the mortgagor.

+ The rights to receivables that have been, are being, and will be formed from the plan financed by the bank.

All amounts/balances and interest accrued in account number 3332288888 opened at the bank by the mortgagor.

The loan was fully repaid within the year.

17. Owner's equity

17.1. Increase and decrease in owner's equity

Appendix No. 02

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Earnings distribution		
Total profit of the previous period carried forward	36.610.124.696	5.608.808.801
Profit after tax in the period	1.317.811.379	2.022.132.998
Earnings distribution of the previous year, in which:	3.056.454.248	346.932.797
Bonus and welfare fund deduction	3.056.454.248	346.932.797
Stock dividend		
Undistributed profit after tax at the end of the period	34.871.481.827	7.284.009.002

17.2. The details of the owner's equity

	30/06/2026		01/01/2026	
	Rate (%)	Value	Rate (%)	Value
Bach Viet Group Joint Stock Company	14,02	16.824.000.000	14,02	16.824.000.000
Nguyen Thanh Huong	11,10	13.319.000.000	11,10	13.319.000.000
Nguyen Thi Ha Giang	10,00	12.001.400.000	10,00	12.001.400.000
Bui Manh Hung	14,28	17.138.000.000	14,28	17.138.000.000
Tran Quang Vu	13,51	16.210.000.000	13,51	16.210.000.000
Other shareholders	37,09	44.507.600.000	37,09	44.507.600.000
	100,00	120.000.000.000	100,00	120.000.000.000

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17.3.		30/06/2026	01/01/2026
	Capital transactions with owners and distribution of dividends and profits		
	Owner's Equity		
	Opening balance	120.000.000.000	120.000.000.000
	Increase in the period	-	-
	Decrease in the period	-	-
	Closing balance	120.000.000.000	120.000.000.000
17.4.	Stock	30/06/2026	01/01/2026
	Quantity of registered issuing stocks	12.000.000	12.000.000
	Quantity of Authorized issuing stocks		
	Common stocks	12.000.000	12.000.000
	Quantity of issued stocks		
	Quantity of Outstanding Stocks		
	Common stocks	12.000.000	12.000.000
	Quantity of circulation stocks		
	Par value of Stocks	10.000	10.000
17.5.	Funds in Company	30/06/2026	01/01/2026
	Development and Investment Fund	5.900.000.000	5.900.000.000

VI. Descriptive information in addition to the items presented in the Income statement

Unit: VND

1.	Total revenues from sale of goods and rendering of services		
	Revenue from sale of goods	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	Revenue from providing labor export and training services	-	330.302.629
	Revenue from sales, installation of machinery, equipment and the trading of goods	55.651.946.161	64.135.466.701
	Rental revenue	1.441.191.973	3.164.544.859
	Other revenue	779.127.939	-
		57.872.266.073	67.630.314.189
2.	Cost of good sold	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	Cost of providing labor export and training services	-	431.810.878
	Cost of sale and installation of machinery. Equipment and the trading of goods	53.819.859.385	60.774.702.420
	Cost of rental	682.866.343	1.174.140.168
	Other cost prices	467.372.026	-
		54.970.097.754	62.380.653.466
3.	Financial incomes	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	Interests of bank deposits and loans	255.860.001	875.487.339
	Interest on exchange rate differences due to revaluation	-	2.527.113
		255.860.001	878.014.452

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4. Financial expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Interests of borrowing	28.345.954	242.880.823
Exchange loss during the period	-	52.714.800
	28.345.954	295.595.623

5. Selling and general administrative expenses

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Selling expenses		
Labour expenses	738.283.262	806.239.106
Other expenses by cash	52.253.218	28.145.455
	790.536.480	834.384.561
General administrative expenses		
Management staff	1.370.391.925	1.753.622.146
Raw materials	-	-
Tools, utensils	8.417.170	-
Depreciation expenses	14.930.298	-
Tax, Charge, Fee	-	3.358.600
Provision expenses	(1.556.999.700)	(93.963.946)
Expenses from external services	678.301.196	568.243.850
Other expenses by cash	57.348.708	128.179.418
	572.389.597	2.359.440.068

6. Other income

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Other income	220.940	2.200.005
	220.940	2.200.005

7. Other expense

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Penalties	-	16.127.193
Other expense	5.740	-
	5.740	16.127.193

8. Income Tax

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Total profit before tax	1.649.856.628	2.624.327.735
Increase	10.369.620	17.457.193
Invalid payment	10.369.620	1.330.000
Fines	-	16.127.193

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Decrease ()	-	-
Amounts already calculated for corporate income tax in previous year	-	
Taxable income	1.660.226.248	2.641.784.928
Carryover of previous year's losses	-	-
Taxable income	1.660.226.248	2.641.784.928
Current corporate income tax expense	332.045.249	528.356.986
Adjustment of previous year corporate income tax expense to this year corporate income tax expense	-	73.837.751
Current corporate income tax expense	332.045.249	602.194.737

VII. Other information

Unit: VND

1 Contingent liabilities, commitments and other financial information

There are no contingent liabilities arising from past events that could affect the information presented in the Financial Statements that the Company does not control or has not recorded.

2. Events after the reporting period

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the financial statements.

3. Information on related parties**3.1. List of related parties**

<u>Related parties</u>	<u>Relationship</u>
Lychee F&B	In conjunction with the member of the Board of Directors
Dong Nai Producing Trading Services JSC	Subsidiary company
My Lam Tea Joint Stock Company	In conjunction with the member of the Board of Directors
Vina-Mec HR Manpower and Trading Joint Stock Company	In conjunction with the member of the Board of Directors
BACH VIET GROUP Joint Stock Company	In conjunction with two key Management members
Member of Board of Directors, Board of Management	Key Management

3.2. During operation, there are a number of transactions between the company and related parties as follows:

<u>Contents/ Related parties</u>	<u>From 01/01/2026 to 30/06/2026</u>	<u>From 01/01/2025 to 30/06/2025</u>
My Lam Tea Joint Stock Company		
Purchase of goods and services	219.060.396	-
Vina-Mec HR Manpower and Trading Joint Stock Company	-	-
Collecting Sales and Providing Services	231.016.500	-
	-	-

3.3. Outstanding balances with related parties up to the reporting date are as follows

Balances with related parties at the balance sheet date are presented in Note V.

3.4. Transactions with other related parties are as follows

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Appendix No. 01

9. Tangible fixed assets

Items	Buildings	Machinery, Equipment	Mean of Transportation	Office equipment and furniture	Other fixed assets	Total
Original cost						
As at 01/01/2026	11.951.465.189	849.132.727	4.314.518.700	195.718.182	52.000.000	17.362.834.798
Purchase in the period	-	-	-	-	-	-
Liquidating, disposed	-	-	-	-	-	-
As at 30/06/2026	11.951.465.189	849.132.727	4.314.518.700	195.718.182	52.000.000	17.362.834.798
Accumulated depreciation						
As at 01/01/2026	11.951.465.189	849.132.727	4.314.518.700	169.619.694	21.666.660	17.306.402.970
Depreciation in period	-	-	-	6.263.634	8.666.664	14.930.298
As at 30/06/2026	11.951.465.189	849.132.727	4.314.518.700	175.883.328	30.333.324	17.321.333.268
Net carrying amount						
As at 01/01/2026	-	-	-	26.098.488	30.333.340	56.431.828
As at 30/06/2026	-	-	-	19.834.854	21.666.676	41.501.530
Cost of fully depreciated tangible fixed assets but still in use:						17.273.252.983

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Appendix No. 02

17. Owner's equity

17.1. Increase and decrease in owner's equity

	Owner's Equity	Share capital surplus	Development and Investment Fund	Retained earnings	Total
As at 01/01/2025	60.000.000.000	(63.500.000)	5.900.000.000	5.608.808.801	71.445.308.801
Increase in capital	-	-	-	-	-
Profit/(loss) in period	-	-	-	2.022.132.998	2.022.132.998
Earnings distribution	-	-	-	(346.932.797)	(346.932.797)
Other decrease	-	(55.000.000)	-	-	(55.000.000)
As at 30/06/2025	60.000.000.000	(118.500.000)	5.900.000.000	7.284.009.002	73.065.509.002
As at 01/01/2026	120.000.000.000	(322.839.049)	5.900.000.000	36.610.124.696	162.187.285.647
Increase in capital	-	-	-	-	-
Profit/(loss) in period	-	-	-	1.317.811.379	1.317.811.379
Earnings distribution	-	-	-	(3.056.454.248)	(3.056.454.248)
Other decrease	-	-	-	-	-
As at 30/06/2026	120.000.000.000	(322.839.049)	5.900.000.000	34.871.481.827	160.448.642.778