Form No. 01-A

SAI GON VI NA LAND JOINT STOCK COMPANY	SOCIAL REPUBLIC OF VIET NAM Independence – Freedom – Happiness
No: 576 /LSG-TCKT	*Ho Chi Minh City, 30 July 2026*

PERIODIC DISCLOSURE OF FINANCIAL STATEMENT

To: Ha Noi Stock Exchange

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information on the stock market, Sai Gon Vi Na Land Joint Stock Company hereby discloses its 2026 Interim Financial Statements (FS) for to the Hanoi Stock Exchange as follows:

1. *Organization name:*
   - *Stock code: LSG*
   - Address: *628-630 Võ Văn Kiệt Street, Chợ Quán Ward, Ho Chi Minh City.*
   - Tel: 028 22418282 Fax: 028 38381626
   - Email: info@landsaigon.vn Website: www.landsaigon.vn
2. *Contents of disclosed information:*

- *2026 Interim Financial Statements*

☒ *Separate Financial Statements (The listed company does not have subsidiaries and the parent accounting entity has no subordinate units)*

☐ *Consolidated financial statements(the listed company has subsidiaries);*

☐ *Group Financial Statements (The listed company has subordinate accounting units with independent accounting systems).*

- *Circumstances requiring explanation:*

+ *The auditing organization provides a non-unqualified opinion on the financial statements (for audited):*

Yes ☐ No ☐

Explanation document provided, tick yes:

Yes ☐ No ☐

+ *The profit after tax in the reporting period shows a difference of 5% or more before and after the audit, there is a change from a loss to profit or vice versa (for the audited):*

Yes ☐ No ☐

Explanation document provided, tick yes:

Yes ☐ No ☐

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA
Ký ngày: 30/7/2026 11:31:26

+ The profit after tax in the income statement of reporting period changes by 10% or more compared to the same period of the previous year:

Yes ☒ No ☐

Explanation document provided, tick yes:

Yes ☒ No ☐

+ The profit after tax in the reporting period shows a loss, changing from a profit in the same period of the previous year to a loss in the current period, or vice versa:

Yes ☒ No ☐

Explanation document provided, tick yes:

Yes ☒ No ☐

This information has been disclosed on the company website on 30 /7/2026 at the following link: www.landsaigon.vn

Recipients:
- As above;
- Archive: VT, BP. TCKT (Tuan).

Enclosed documents:
- 2026 Interim Financial Statements
- Explanation of the fluctuation in net profit after tax for *First Six Months of 2026* of 10% compared to the same period;Transition from Loss in the Same Period Last Year to Profit in This Period

REPRESENTATIVE OF THE ORGANIZATION
(Legal Representative)

CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA

Trần Thị Minh Tâm

SAI GON VI NA LAND
JOINT STOCK COMPANY

SOCIAL REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

No: 575 /LSG-TCKT
Regarding the explanation of 10% net profit after tax fluctuations of First Six Months of 2026 compared to the same period; Transition from Loss in the Same Period Last Year to Profit in This Period

Ho Chi Minh City, July 30 2026

To:

- State Securities Commission of Vietnam;
- Ha Noi Stock Exchange

Company name: Sai Gon Vi Na Land Joint Stock Company.

Address: 628-630 Võ Văn Kiệt Street, Chợ Quán Ward, Hồ Chí Minh City

Stock code: LSG

Pursuant to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance on guidelines for information disclosure in the securities market.

Based on the Reviewed Interim Financial Statements for the six-month period ended 30 June 2026, the Company hereby provides explanations for the following circumstances::

1. Profit after corporate income tax in the Statement of Profit or Loss and Other Comprehensive Income for the reporting period changed by 10% or more compared to the same period of the previous year.

2. Profit after corporate income tax for the reporting period changed from profit to loss or from loss to profit compared to the same period of the previous year.

Land Sai Gon Real Estate Joint Stock Company hereby provides the following explanation for the changes:

Content	***6M2026***	***6M2025***	**Difference**	**Volatility rate %**
Total revenue	89.061.645.763	52.758.979.557	36.302.666.206	68,81%
Total expense	68.344.396.765	83.899.405.794	(15.555.009.029)	(18,54%)
Net profit before tax	20.717.248.998	(31.140.426.237)	51.857.675.235	166,53%
Net profit after tax	16.444.446.042	(31.161.426.237)	47.605.872.279	152,77%

During the first six months of 2026, the Company recorded a profit after tax of VND 16.44 billion, an increase of VND 47.61 billion compared to the same period of 2025, representing a change of 152,77%, and a turnaround from a loss of VND 31.16 billion in the first six months of 2025 to a profit in the first six months of 2026.

The increase was mainly attributable to the recognition of VND 42 billion in commercial premium income arising from investment cooperation agreements entered into with business partners. In addition, financial income decreased by approximately VND 8.71 billion, while finance costs decreased by approximately VND 14.73 billion, equivalent to a decrease of 19%.

Respectful.

Recipients:
- As above;
- Archive: VT , BP.TCKT (Tuan).

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA

Trần Thị Minh Tâm

SAI GON VI NA LAND JOINT STOCK COMPANY
Address: 628-630 Võ Văn Kiệt Street, Chợ Quán Ward, Hồ Chí Minh City
Tel: (028) 22418282 - 38382030 Website: www.landsaigon.vn

SAI GON VI NA LAND JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM FINANCIAL STATEMENTS

For the 06-month accounting period ended 30 June 2026

RSM

SAI GON VI NA LAND JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM FINANCIAL STATEMENTS

For the 06-month accounting period ended 30 June 2026

Ho Chi Minh City – July 2026

TABLE OF CONTENTS

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Sai Gon Vi Na Land JSC (hereinafter referred to as "the Company") presents this report together with the Company's interim financial statements for the 06-months accounting period ended 30 June 2026.

MEMBERS OF THE BOARD OF DIRECTORS, THE SUPERVISORY COMMITTEE AND THE BOARD OF MANAGEMENT

THE BOARD OF DIRECTORS

The members of the Board of Directors during the period and at the date of this report are:

Mr. Nguyen Quang Hien	Chairman
Mr. Nguyen Quang Trung	Vice Chairman
Ms. Tran Thi Minh Tam	Member
Mr. Vu Trung Truc	Member (appointed on 24 April 2025)
Ms. Nguyen Thi Xuan Hoa	Member (appointed on 24 April 2025)
Mr. Vu Hoai	Member (resigned on 24 April 2025)
Ms. Bui Huong Que	Member (resigned on 24 April 2025)

THE SUPERVISORY COMMITTEE

The members of Supervisory Committee during the period and at the date of this report are:

Mr. Truong Thanh Long	Head of Control Committee
Mr. Dao Ngoc Phuong Nam	Member
Ms. Doan Thu Huong	Member

THE BOARD OF MANAGEMENT

The member of the Board of Management during the period and at the date of this report is:

Ms. Tran Thi Minh Tam	General Director

AUDITORS

The accompanying interim financial statements for the 06-month accounting period ended 30 June 2026 have been reviewed by RSM Vietnam Auditing & Consulting Company Limited, a member of RSM International.

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the interim financial statements, which give a true and fair view of the interim financial position of the Company and of its interim operating results and interim cash flows for the period. In preparing these interim financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim financial statements;
- Prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business;
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the interim financial statements so as to minimise errors and fraud.

The Board of Management confirms that the Company has complied with the above requirements in preparing the interim financial statements.

STATEMENT OF THE BOARD OF MANAGEMENT (CONT'D)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY (CONT'D)

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the interim financial position of the Company and ensuring that the interim financial statements comply with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise issued under Circular 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and and relevant legal regulations relating to the preparation and presentation of interim financial statements. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF THE INTERIM FINANCIAL STATEMENTS

I hereby state that, there is no event that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the interim financial position of the Company as at 30 June 2026 and of the interim results of its operations and interim cash flows for the 06-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise issued under Circular 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and relevant legal regulations relating to the preparation and presentation of interim financial statements.

For and on behalf of the Board of Management,

M.S.D.N: 0303518946 - C.T.C.P
CÔNG TY
CỔ PHẦN
BẤT ĐỘNG SẢN
SÀI GÒN VI NA
QUẬN 5 - TP. HỒ CHÍ MINH

Tran Thi Minh Tam
General Director
23 July 2026

RSM Vietnam

Hanoi Office
25th Floor, Tower A, Discovery Complex,
302 Cau Giay Street, Cau Giay Ward,
Hanoi, Vietnam

T: (+84)24 3795 5353
F: (+84)24 3795 5252

www.rsm.global/vietnam

No.: 145/2026/RSMHN-BCSX

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS

Re.: Interim financial statements for the 06-month period ended 30 June 2026 of Sai Gon Vi Na Land JSC

To: Shareholders, the Board of Directors, the Supervisory Committee and the Board of Management of Sai Gon Vi Na Land JSC

Report on review of interim financial statements

We have reviewed the accompanying interim financial statements of Sai Gon Vi Na Land JSC (hereinafter referred to as "the Company") prepared on 23 July 2026, which comprise the interim statement of financial position as at 30 June 2026, the inteirm statement of profit or loss, the interim statement of cash flows for the 06-month accounting period ended 30 June 2026 and the notes to the interim financial statements as set out on pages 06 to 33. The accompanying interim financial statements are not intended to present the interim financial position, interim results of operations and interim cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

The Board of Management' responsibility

The Board of Management is responsible for the preparation and fair presentation of these interim financial statements in accordance with Vietnamese Accounting Standards, Corporate Accounting System issued under Circular 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and relevant legal regulations relating to the preparation and presentation of interim financial statements, and for such internal control as the Board of Management determines necessary to enable the preparation of interim 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 the accompanying interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standards on Auditing about review contract No. 2410 - Review of interim financial information by the entity's independent auditor.

A review of the interim financial information includes conducting interviews, primarily to those responsible for financial and accounting matters, performing analytical and other related procedures. A review is substantially narrower in scope than an audit conducted in accordance with the Vietnamese Standards on Auditing and therefore does not allow us to achieve assurance that we will be aware of all material matters may be discovered during the audit. Accordingly, we do not express an audit opinion.

RSM Vietnam is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS (CONT'D)

Auditor's Conclusion

Based on our review, there is no issue that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the Company's interim financial position as at 30 June 2026, the interim results of its operations and interim cash flows for the 06-month accounting period then ended in accordance with with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise issued under Circular 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and relevant legal regulations relating to the preparation and presentation of interim financial statements.

CÔNG TY TNHH KIỂM TOÁN & TƯ VẤN RSM VIỆT NAM - CHI NHÁNH HÀ NỘI

Hoang Thi Vinh
Audit Director
Audit Practice Registration Certificate
No. 1678-2023-026-1

For and on behalf of
RSM Vietnam Auditing & Consulting Company Limited
Member of RSM International

Hanoi, 23 July 2026

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Expressed in VND

ASSETS	Codes	Notes	As at 30 June 2026	As at 01 January 2026 (Restated)
1	2	3	4	5
A. CURRENT ASSETS	**100**		**490,055,466,800**	**717,136,485,017**
I. Cash and cash equivalents	**110**	**5.1**	**27,111,229,819**	**48,593,316,709**
1. Cash	111		4,611,229,819	2,593,316,709
2. Cash equivalents	112		22,500,000,000	46,000,000,000
II. Short-term financial investments	**120**		**403,000,000,000**	**587,000,000,000**
1. Held-to-maturity investments	123	5.2	403,000,000,000	587,000,000,000
III. Short-term receivables	**130**		**15,961,142,998**	**38,176,474,182**
1. Short-term trade receivables	131		1,288,800,000	1,728,300,000
2. Short-term advances to suppliers	132		1,752,517,993	4,642,441,593
3. Other short-term receivables	135	5.3	12,919,825,005	31,805,732,589
IV. Inventories	**140**		**446,646,680**	**-**
1. Inventories	141		446,646,680	-
V. Short-term biological assets	**150**		**-**	**-**
VI. Other short-term assets	**160**		**43,536,447,303**	**43,366,694,126**
1. Short-term prepayments	161	5.4	14,019,998	-
2. Deductible VAT	162	5.6	43,522,427,305	43,366,694,126
B. NON-CURRENT ASSETS	**200**		**1,446,278,001,947**	**1,436,566,098,959**
I. Long-term receivables	**210**		**86,903,681,147**	**86,903,681,147**
1. Other long-term receivables	215	5.3	86,903,681,147	86,903,681,147
II. Fixed assets	**220**		**152,738,626**	**225,664,192**
1. Tangible fixed assets	221		152,738,626	225,664,192
Cost	222		1,475,570,951	1,475,570,951
Accumulated depreciation	223		(1,322,832,325)	(1,249,906,759)
2. Intangible assets	227		-	-
Cost	228		282,383,660	282,383,660
Accumulated amortisation	229		(282,383,660)	(282,383,660)
III. Long-term biological assets	**230**		**-**	**-**
IV. Investment properties	**240**		**-**	**-**
V. Long-term assets in progress	**250**	**5.5**	**1,270,296,258,741**	**1,265,781,982,624**
1. Long-term work in progress	251		1,159,779,554,276	1,157,174,278,980
2. Construction in progress	252		110,516,704,465	108,607,703,644
VI. Long-term financial investments	**260**		**-**	**-**
1. Investments in other entities	263		3,000,000,000	3,000,000,000
2. Allowance for long-term investments held to maturity	266		(3,000,000,000)	(3,000,000,000)
VII. Other long-term assets	**270**		**88,925,323,433**	**83,654,770,996**
1. Long-term prepayments	271	5.4	88,290,323,433	82,994,770,996
2. Deferred income tax assets	272	6.8	635,000,000	660,000,000
TOTAL ASSETS	**280**		**1,936,333,468,747**	**2,153,702,583,976**

INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)
As at 30 June 2026

Expressed in VND

EQUITY AND LIABILITIES	Codes	Notes	As at 30 June 2026	As at 01 January 2026 (Restated)
1	2	3	4	5
A. LIABILITIES	**300**		**831,714,152,805**	**1,063,527,714,076**
I. Current liabilities	**310**		**567,474,152,805**	**1,010,287,714,076**
1. Short-term trade payables	311		165,048,949	244,291,585
2. Dividends and profit distributions payable	313	5.7	5,831,923,581	5,939,978,925
3. Short-term taxes and amounts payable to the State budget	314	5.6	4,370,227,722	11,086,038,618
4. Payables to employees	315		-	1,685,935,794
5. Short-term accruals	316		175,000,000	30,648,410,959
6. Other current payables	320	5.8	554,518,637,329	959,213,534,251
7. Bonus and welfare fund	323		2,413,315,224	1,469,523,944
II. Long-term liabilities	**330**		**264,240,000,000**	**53,240,000,000**
1. Other long-term payables	338	5.8	264,240,000,000	53,240,000,000
B. OWNERS' EQUITY	**400**	**5.9**	**1,104,619,315,942**	**1,090,174,869,900**
I. Capital and reserves	**410**		**1,104,619,315,942**	**1,090,174,869,900**
1. Paid-in capital	411		900,000,000,000	900,000,000,000
- Ordinary shares with voting rights	*411a*		*900,000,000,000*	*900,000,000,000*
2. Other owners' equity	414		1,565,519,629	1,565,519,629
3. Retained earnings	420		203,053,796,313	188,609,350,271
- Retained earnings of previous periods	*420a*		*186,609,350,271*	*168,104,194,032*
- Retained earnings of current period	*420b*		*16,444,446,042*	*20,505,156,239*
TOTAL EQUITY AND LIABILITIES	**440**		**1,936,333,468,747**	**2,153,702,583,976**

M.S.D.N:0305316946 - C.T.C.P
CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA
QUẬN 5 - TP. HỒ CHÍ MINH

Tran Thi Minh Tam	**Tran Thanh Nhon**	**Ngo Anh Tuan**
General Director	**Chief Accountant**	**Preparer**
23 July 2026		

INTERIM STATEMENT OF PROFIT OR LOSS
For the 06-month accounting period ended 30 June 2026

Expressed in VND

DESCRIPTION	Codes	Notes	For the 06-month period ended 30 June 2026	For the 06-month period ended 30 June 2025
1	2	3	4	5
1. Revenues from sales of goods and services rendered	**01**	**6.1**	**4,695,000,000**	**1,660,000,000**
2. Sale deductions	02		-	-
3. Net revenues from sales of goods and services rendered	**10**		**4,695,000,000**	**1,660,000,000**
4. Cost of sales	11	6.2	2,330,433,284	847,639,022
5. Gross profit	**20**		**2,364,566,716**	**812,360,978**
6. Profit/(Loss) on the sale and disposal of investment property	21		-	-
7. Financial incomes	22	6.3	42,249,181,886	50,956,274,557
8. Financial expenses	23	6.4	62,921,136,985	77,655,784,061
- Of which: Interest expense	*24*		*62,921,136,985*	*77,655,784,061*
9. Selling and distribution expenses	25		-	-
10. General and administrative expenses	26	6.5	3,092,473,687	5,395,982,711
11. Net operating (loss)	**30**		**(21,399,862,070)**	**(31,283,131,237)**
12. Other incomes	31	6.6	42,117,463,877	142,705,000
13. Other expenses	32		352,809	-
14. Other profit	**40**		**42,117,111,068**	**142,705,000**
15. Profit/(loss) before tax	**50**		**20,717,248,998**	**(31,140,426,237)**
16. Current corporate income tax expenses	51	6.7	4,247,802,956	-
17. Deferred corporate income tax expenses	52	6.8	25,000,000	21,000,000
18. Profit/(loss) after tax	**60**		**16,444,446,042**	**(31,161,426,237)**
19. Earning/(loss) per share	70	5.9.4	183	(346)
20. Diluted earning/(loss) per share	71	5.9.4	183	(346)

M.S.D.N:0305316946-C.T.C.P
CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA
QUẬN 5 - T.P HỒ CHÍ MINH

Tran Thi Minh Tam	**Tran Thanh Nhon**	**Ngo Anh Tuan**
General Director	**Chief Accountant**	**Preparer**
23 July 2026		

INTERIM STATEMENT OF CASH FLOWS
For the 06-month accounting period ended 30 June 2026

Expressed in VND

DESCRIPTION	Codes	Notes	For the 06-month period ended 30 June 2026	For the 06-month period ended 30 June 2025
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit/(loss) before tax	01	6.7	**20,717,248,998**	**(31,140,426,237)**
2. Adjustments for				
- Depreciation of fixed assets	02		72,925,566	72,925,566
- (Gains)/losses from investing and financing activities	05	6.3	(42,249,181,886)	(50,956,274,557)
- Interest expenses	06	6.4	62,921,136,985	77,655,784,061
3. Profit/(loss) from operating activities before changes in working capital	08		**41,462,129,663**	**(4,367,991,167)**
- Decrease in receivables	09		3,168,556,956	259,269,470
- (Increase) in inventories	10		(4,960,922,797)	(2,424,211,843)
- (Decrease) in payables	11		(2,190,990,610)	(1,525,977,503)
- (Increase) in prepayments	12		(5,309,572,435)	(1,255,840,308)
- Interest paid	14		(88,681,369,866)	(72,160,372,603)
- Income tax paid	15	6.7	(10,945,876,672)	(884,113,367)
- Other payments for operating activities	17		(1,056,208,720)	(857,131,389)
Net cash (used in) operating activities	20		**(68,514,254,481)**	**(83,216,368,710)**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchase of debt instruments of other entities	23	5.2	(403,000,000,000)	-
2. Proceeds from sales of debt instruments of other entities	24	5.2	587,000,000,000	169,500,000,000
3. Interest earned, dividends and profits received	27		61,140,222,935	26,246,543,052
Net cash from investing activities	30		**245,140,222,935**	**195,746,543,052**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from short-term and long-term borrowings (i)	33		746,000,000,000	-
2. Prepayments for borrowing principal settlement (i)	34		(944,000,000,000)	(159,000,000,000)
3. Payments of dividends	36		(108,055,344)	(198,067,363)
Net cash (used in) financing activities	40		**(198,108,055,344)**	**(159,198,067,363)**
NET CASH FLOWS DURING THE PERIOD	50		**(21,482,086,890)**	**(46,667,893,021)**
Cash and cash equivalents at the beginning of the period	60	5.1	**48,593,316,709**	**72,414,129,935**
Cash and cash equivalents at the end of the period	70	5.1	**27,111,229,819**	**25,746,236,914**

(i) This item includes cash flows relating to receipts from and payments under business cooperation contracts. For details, refer to Note 5.8 "Other payables".

M.S.D.N:0305316946-C.T.C.P
CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA
QUẬN 5 - TP. HỒ CHÍ MINH

Tran Thi Minh Tam
General Director
23 July 2026

Tran Thanh Nhon
Chief Accountant

Ngo Anh Tuan
Preparer

NOTES TO THE INTERIM FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

1. GENERAL INFORMATION

1.1 Structure of ownership

Sai Gon Vi Na Land JSC (hereinafter referred to as "the Company"), formerly known as Sai Gon Vi Na Power Real Estate Joint Stock Company, established and operated under Enterprise Registration Certificate No. 0305316946, initially issued by the Department of Planning and Investment of Ho Chi Minh City on 16 November 2007, the latest change was 14th times dated 04 June 2025 with the content of changing the identity card information of the legal representative.

On 25 April 2022, the Company was formally listed to trade securities on Hanoi Sercurities Trading Centre under Decision No. 271/QĐ-SDGHN by Hanoi Stock Exchange.

The charter capital as stipulated in the lastest Enterprise Registration Certificate is VND 900,000,000,000, divided into 90,000,000 shares with a par value of VND 10,000 per share.

The Company's registered head office is at 628-630 Vo Van Kiet, Cho Quan Ward, Ho Chi Minh City, Vietnam.

1.2 Operating industry

Construction, services and real estate business.

1.3 Principal activities

The Company's principal activities in the period include:

- Real estate business; Apartment and high-rise building management services; Real estate advertising services; Real estate brokerage;
- Construction consulting (excluding project design, construction supervision, construction survey).

1.4 Normal operating cycle

The Company's normal operating cycle is carried out for a period of over 12 months.

1.5 Significant events in the financial year impacting the financial statements

In the first 06 months of 2026, the Project "Dragon Riverside City Complex 628 – 630 Vo Van Kiet" remained under review by the competent authorities in connection with the completion of legal procedures relating to the adjustment of the investment policy, the determination of land-related financial obligations, and the issuance of the Construction Permit for the subsequent phases. As the Construction Permit has not yet been granted, the Company has not commenced construction of the subsequent phases of the Project. During the period, the Company mainly incurred incomes and expenses from financing activities.

As presented in Note 5.5 "Long-term assets in progress", accordingly based on the actual situation, at the date of these interim financial statements, the Board of Management of Company believes that the Company will have approval from the competent authority to continue implementing the project. Therefore, these interim financial statements are prepared on the assumption that the Company will continue as a going concern.

1.6 The Company's structure

The Company's branch as at 30 June 2026 was as follows:

Name	Address
Branch of Sai Gon Vi Na Land Joint Stock Company	628-630 Vo Van Kiet, Cho Quan Ward, Ho Chi Minh City, Vietnam

1.7 The number of employees

The number of employees as at 30 June 2026 was 27 (as at 01 January 2026: 25).

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

1. GENERAL INFORMATION (CONT'D)

1.8 Statement on the comparability of information presented in the interim financial statements

Comparative information in the interim financial statements has been presented consistently with the previous period to ensure comparability between reporting periods.

2. ACCOUNTING PERIOD AND FUNCTIONAL CURRENCY

2.1 Accounting period

The accounting period of the Company begins on 01 January 01 and ends on 31 December of the calendar year.

The Company's interim accounting period begins on 01 January and ends on 30 June of the calendar year.

2.2 Reporting and functional currency

The Company maintains its accounting records in VND.

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

3.1 Accounting system

Effective from the 2026 financial year, the Company has adopted the Vietnamese Accounting System for Enterprise under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance guiding the corporate accounting system.

3.2 Compliance with Vietnamese Accounting Standards and Accounting System

The Company has complied with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and relevant legal regulations on the preparation and presentation of these interim Financial Statements.

3.3 Basis for preparation of the interim financial statements

The accompanying interim financial statements are presented in Vietnamese Dong (VND), on the historical cost basis and in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprise issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and relevant legal regulations relating to the preparation and presentation of interim financial statements.

These interim financial statements do not include all the disclosures required for annual financial statements. In preparing these interim financial statements, the Company has focused on presenting significant transactions and events occurring during the reporting period.

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

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies adopted by the Company in the preparation of the interim financial statements:

4.1 Accounting estimates

The preparation of interim financial statements in compliance with Vietnamese Accounting Standards requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and the disclosure of contingent liabilities and assets at the date of the interim financial statements as well as the reported amounts of revenues and expenses during the accounting period. Actual business performance may differ from these estimates and assumptions.

4.2 Cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposits, cash in transit, and cash equivalents of the Company. Cash equivalents are short-term investments with an original maturity of not more than 03 months from the date of investment, that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value at the end of the accounting period.

Cash equivalents are determined in accordance with Vietnamese Accounting Standard No. 24 – Statement of Cash Flows. Cash and cash equivalents that the Company is restricted from using shall not be presented under this item but must be presented under Other short-term assets or Other long-term assets.

4.3 Receivables

Receivables are presented at the carrying amounts of trade receivables and other receivables less allowance for doubtful debts.

At the end of the accounting period, an allowance for doubtful debts is made when there is evidence that the Company is unlikely or unable to recover past due receivables or undue receivables from debtors who have become bankrupt, are undergoing dissolution procedures, are missing, have absconded, or face similar difficulties.

The difference between the allowance for doubtful debts to be made in the current period and the unused provision made in the previous period is recognised as an increase or decrease in general administrative expenses in the interim Statement of Profit or Loss.

4.4 Work in progress

Construction in progress is carried at cost and represents direct costs incurred in relation to construction projects that are incomplete at the end of the reporting period. Construction in progress includes direct costs and other costs directly attributable to investment and construction activities.

Construction in progress is accumulated and monitored on a detailed basis by individual projects, work items and cost elements to facilitate the determination of the cost of each project upon completion.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.5 Prepaid expenses

Prepaid expenses include short-term prepaid expenses and long-term prepaid expenses. These expenses are allocated to production and operating costs over the periods during which economic benefits are expected to be generated.

The following items are recorded as prepaid expenses to be gradually allocated to the business performance:

- Prepaid expenses for the Dragon Hill Premier Apartment project include advertising expenses, event organisation expenses, expenses incurred for the construction of the show house and sales gallery; and other related costs. These expenses will be allocated to the operating results when the apartments are completed and commercially sold;
- Substantial tools and supplies.

4.6 Construction in progress

Assets under construction for production, rental, administrative or any other purposes are recognised at historical cost. This cost includes necessary and directly related costs to form the assets, including construction and installation costs, equipment costs, and other costs in accordance with the Company's accounting policies.

After the final settlement is approved, the provisional historical cost shall be adjusted to the final settlement amount approved by the competent authorities.

4.7 Financial investments

Held-to-maturity (HTM) investments

Held-to-maturity (HTM) investments include loans held to maturity for the purpose of earning periodic interest.

At the end of the accounting period, if there are any signs or evidence showing that the Company's held-to-maturity investments may be impaired, the enterprise must make a provision for impairment and recognise it as a financial expense.

Loans granted are measured at historical cost.

4.8 Business Cooperation Contracts (BCC)

Classification and principles for recognition of BCCs

In all cases, upon receiving cash or assets contributed by other parties to the BCC, the Company (the receiving party) must account for them as liabilities and must not recognise them in owners' equity.

Principles for allocating of the contract

Profits are distributed in accordance with the agreements between the parties under the relevant contracts, either in the form of financing arrangements under which returns are not dependent on the operating results of the business cooperation project, or in proportion to the parties' capital contributions.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.9 Owners' equity

Owners' contributed capital

The owners' contributed capital is always recognised at the actual contributed amount, and strictly not recognised at the committed contribution amount or the charter capital recorded in the Enterprise Registration Certificate.

Dividends and profit distribution payable

Dividends and profit distribution payable are recognised at the time the enterprise has no right to reject the obligation to pay dividends and profits to shareholders and capital contributors in accordance with applicable laws and regulations or the enterprise's Charter.

Profit distribution

The management, use, and distribution of the enterprise's retained earnings are carried out in accordance with enterprise laws and the prevailing financial mechanism after being approved by the General Meeting of Shareholders.

4.10 Revenue and other income

Revenue from provision of services

Revenue of a transaction involving the rendering of services are recognised when the outcome of the transactions can be estimated reliably. If the service provision transaction involves multiple accounting periods, the revenue is recognised in the period based on the results of the completed portion of the work at the date of preparing the interim statement of financial position for that period.

Financial income

Interest on deposits is recognised on an accrual basis, determined based on the deposit account balances and the applicable interest rates.

Dividend income

Dividend income from investments is recognised when the Company's right to receive payment has been established. Interest income on loans is recognised in accordance with the agreements or is paid in accordance with the lender's repayment commitment..

Other income

Other income for the year mainly comprises fees paid by partners to the Company for the right to participate in contributing capital to develop the Office–Commercial–Hotel and Residential Complex Project (Dragon Riverside City) located at 628–630 Vo Van Kiet Street, Cho Quan Ward, Ho Chi Minh City. In the event that a partner withdraws from the cooperation agreement, the Company is required to refund the contributed capital and compensate for damages (cost of capital); however, such refund does not include the fee paid for the right to participate in the capital contribution.

4.11 Cost of goods sold

Cost of sales provided represents total costs of services which are sold in the period in accordance with the matching principle.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.12 Borrowing costs

The capitalisation of borrowing costs must comply with Vietnamese Accounting Standard No. 16 - Borrowing costs. Borrowing costs directly attributable to the investment construction or production of work in progress are capitalised into the historical cost when satisfying the prescribed conditions. Income (interest on deposits) arising from the temporary investment of specific borrowings is recorded as a decrease in borrowing costs incurred upon capitalisation (thereby reducing the historical cost of the asset).

All other borrowing costs that do not qualify for capitalisation are recognised in the interim statement of Profit or Loss in the period they are incurred.

4.13 General and administration expenses

General and administrative expenses represent common expenses, which include payroll costs for office employees (salaries, wages, allowances, etc.); Social insurance, health insurance, trade union fees and unemployment insurance; Stationery expenses, material expenses, depreciation expenses of fixed assets used for administration activities; Land rental, license tax; Provision for doubtful debts; Utility services (electricity expenses, water expenses, phone, fax, warranty expenses, fire and explosion, etc.); Sundry expenses (entertainment, customer conference).

4.14 Basic earnings per share

Basic earnings per share is determined by the profit/(loss) allocated to ordinary shareholders minus (-) the Amount appropriated to bonus and welfare funds, then divided by the Weighted average number of ordinary shares outstanding during the period. The number of outstanding shares excludes treasury shares.

4.15 Diluted earnings per share

Diluted earnings per share is determined by the profit/(loss) allocated to ordinary shareholders minus (-) the Amount appropriated to bonus and welfare funds, then divided by the Weighted average number of ordinary shares outstanding during the period plus (+) the Number of ordinary shares expected to be additionally issued.

4.16 Taxation

Corporate income tax expense

Corporate income tax ("CIT") expense includes current corporate income tax expense under the provisions of the Law on Corporate Income Tax and deferred corporate income tax expense.

Current corporate income tax expense

CIT tax expense is the CIT payable calculated on the taxable income for the period and the current CIT rate. Income tax assets and income tax payable for the current and prior periods are measured based on the tax rates and tax laws that have been enacted by the end of the accounting period. During the period, the Company has the obligation to pay CIT ("CIT") at the rate of 20% on taxable income from business operations.

The Company's tax reports are subject to examination by the tax authority. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, the amounts of tax presented in the interim financial statements may be subject to change upon final decision of the tax authority.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.16 Taxation (cont'd)

Corporate income tax expense (cont'd)

Deferred corporate income tax

Deferred CIT is determined for temporary differences at the end of the accounting period between the tax base of assets and liabilities and their carrying amounts in the interim statement of financial position.

Deferred income tax liabilities must be recognised for all taxable temporary differences, except when:

- The deferred income tax liability arises from the initial recognition of an asset or liability in a transaction that affects neither the accounting profit nor the taxable profit (or tax loss) at the time of the transaction;
- Taxable temporary differences associated with investments where the enterprise is able to control the timing of the reversal of the temporary difference and it is probable that the temporary difference will not reverse in the foreseeable future.

If it is probable that future taxable profit will be available against which the deductible temporary differences, unused tax losses and unused tax credits can be utilised, the enterprise is allowed to recognise deferred income tax assets for all deductible temporary differences, the carryforward of unused tax losses and unused tax credits to the following year, except for:

- Temporary differences arising from the initial recognition of an asset or liability in a transaction that is not a business consolidation and affects neither accounting profit nor taxable income (or tax loss) at the time of the transaction;
- All deductible temporary differences arising from investments shall only be recognised to the extent that it is probable that the temporary difference will reverse in the foreseeable future and taxable profit will be available against which the temporary difference can be utilised

At the end of the accounting period, the enterprise must review the carrying amount of deferred income tax assets. The Company must reverse deferred income tax assets when deductible temporary differences no longer affect taxable profit, or when tax losses/tax credits have been utilised. When preparing the interim financial statements, if it is probable that future taxable profit will be available, previously unrecognised deferred income tax assets from prior periods shall be additionally recognised, reducing the deferred income tax expense.

Deferred income tax assets and deferred income tax liabilities are measured at the tax rates that are expected to apply to the accounting period when the asset is realised or the liability is settled, based on tax rates and tax laws that have been enacted. If at the time of recognition, it is known in advance that there will be a change in the corporate income tax rate in the future, and if the reversal falls within the period when the new tax rate has become effective, the applicable tax rate for recognition shall be calculated according to the new tax rate.

Deferred income tax incurred during the year not related to items recognised directly in owner's equity must be recognised as deferred corporate income tax expense to determine business results. The Company must not reflect in the CIT expense (Account 821) deferred income tax assets or deferred income tax liabilities arising from transactions recognised directly in owner's equity.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.16 Taxation (cont'd)

Corporate income tax expense (cont'd)

Deferred corporate income tax (cont'd)

The Company is only allowed to offset deferred income tax assets and deferred income tax liabilities when the Company has a legally enforceable right to offset current income tax assets against current income tax payable, and if the taxable temporary differences and deductible temporary differences relate to the same taxable entity and are settled with the same tax authority, the offsetting of deferred income tax assets and deferred income tax liabilities is only performed when preparing the interim statement of financial position, and offsetting is not performed in the accounting books.

Value added tax

According to the Government's Decrees on the policy of value added tax reduction, the Company is allowed to apply the VAT rate of 8% for certain services as prescribed from 01 January 2026 to the end of 31 December 2026. Specifically, the following services are subject to the VAT rate of 8%: project management consulting services.

Other taxes

Other taxes, fees and charges are declared and paid by the Company in accordance with prevailing tax laws in Vietnam.

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION

5.1 Cash and cash equivalents

	As at 30 June 2026 VND	As at 01 January 2026 VND
Cash on hand	135,696,345	46,404,912
Demand deposits at bank	4,475,533,474	2,546,911,797
- Ho Chi Minh City Development Joint Stock Commercial Bank – Nguyen Trai Branch	*4,434,106,828*	*2,411,676,667*
- Other banks	*41,426,646*	*135,235,130*
Cash equivalents (i)	22,500,000,000	46,000,000,000
Total	**27,111,229,819**	**48,593,316,709**

(i) Details of cash equivalents are as follows:

Bank	**Maturity period**	**Interest rate**	**As at 30 June 2026 VND**
Ho Chi Minh City Development Joint Stock Commercial Bank – Nguyen Trai Branch	01 month	4.75%	12,000,000,000
Vikki Bank Limited – Le Van Luong Branch	01 month	4.75%	7,500,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade -- Ho Chi Minh City Branch 1	01 month	4.75%	3,000,000,000
Total			**22,500,000,000**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.2 Held-to-maturity investments

	As at 30 June 2026 VND			As at 01 January 2026 (Restated) VND		
	Cost	Recoverable amount	Allowance	Cost	Recoverable amount	Allowance
Loan receivables	**403,000,000,000**	**403,000,000,000**	-	**587,000,000,000**	**587,000,000,000**	-
Trang An Investment and Construction JSC	-	-	-	101,000,000,000	101,000,000,000	-
Dynamic & Development Investment JSC	-	-	-	231,000,000,000	231,000,000,000	-
Flexibility Investment Co., Ltd.	-	-	-	154,000,000,000	154,000,000,000	-
Viet Phu Capital Investment Co., Ltd.	-	-	-	86,000,000,000	86,000,000,000	-
Song Hung Investment Construction and Trading Co., Ltd. (i)	403,000,000,000	403,000,000,000	-	-	-	-
Other	-	-	-	15,000,000,000	15,000,000,000	-
Total	**403,000,000,000**	**403,000,000,000**	-	**587,000,000,000**	**587,000,000,000**	-

(i) Details of held-to-maturity investments are as follows:

Contract	Loan amount (VND)	Interest rate (%/year)	Principal repayment term	Interest payment period	Collateral
1105/2026/HĐ/LSG-SH dated 11 May 2026	403,000,000,000	15.6	11 May 2027	Interest is paid every 03 months	- Receivables/rights to claim arising from the Borrower's contracts or transactions with third parties, generated from the loan provided by the Lender and/or from the Borrower's financial capacity, capital, reputation, and business plan (if any); and/or - Bonds, shares/equity interests, capital contributions, together with dividends and other benefits arising from such bonds, shares/equity interests, and capital contributions owned by the Borrower in the issuing entities.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.3 Other receivables

	As at 30 June 2026 VND		As at 01 January 2026 VND	
	Carrying amount	Allowance	Carrying amount	Allowance
Short-term				
Third party	**12,919,825,005**	-	**31,805,732,589**	-
Advances	76,921,462	-	71,787,997	-
Interest receivable from deposits and loans (i)	12,842,903,543	-	31,733,944,592	-
- Interest from deposits for the Project implementation	*4,403,089,844*	-	*1,972,525,406*	-
- Interest from loans	*8,439,813,699*	-	*29,761,419,186*	-
Total	**12,919,825,005**	-	**31,805,732,589**	-
Long-term				
Third party	**86,903,681,147**	-	**86,903,681,147**	-
Deposits for the implementation of the Project "Dragon Riverside City Complex 628 - 630 Vo Van Kiet"	86,869,181,147	-	86,869,181,147	-
- Principle amount	*48,590,000,000*	-	*48,590,000,000*	-
- Compounded interest	*38,279,181,147*	-	*38,279,181,147*	-
Other long-term deposits	34,500,000	-	34,500,000	-
Total	**86,903,681,147**	-	**86,903,681,147**	-

(i) This is the balance of loan interest receivables related to short-term loans as presented in Note 5.2 "Held-to-maturity investments" and the remaining balance of interest earned on deposits with the Ho Chi Minh City Department of Planning and Investment to ensure the implementation of the Project "Dragon Riverside City Complex 628 – 630 Vo Van Kiet", is being deposited at Ho Chi Minh City Development Joint Stock Commercial Bank (HD Bank).

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.4 Prepayments

	As at 30 June 2026 VND	As at 01 January 2026 VND
Short-term		
Tools and supplies	14,019,998	-
Total	**14,019,998**	**-**
Long-term		
Tools and supplies	118,881,977	82,637,112
Selling expenses for the "Dragon Hill Premier Apartment Project"	88,171,441,456	82,912,133,884
Total	**88,290,323,433**	**82,994,770,996**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.5 Long-term assets in progress

	As at 30 June 2026 VND		As at 01 January 2026 VND	
	Cost	Recoverable amount	Cost	Recoverable amount
Long-term work in progress (i)				
Dragon Hill Premier Apartment	1,159,779,554,276	1,159,779,554,276	1,157,174,278,980	1,157,174,278,980
Total	**1,159,779,554,276**	**1,159,779,554,276**	**1,157,174,278,980**	**1,157,174,278,980**
Construction in progress (ii)	**110,516,704,465**	**110,516,704,465**	**108,607,703,644**	**108,607,703,644**
Dragon Tower Building	76,564,407,245	76,564,407,245	75,265,169,088	75,265,169,088
Dragon Mall Shopping Center	33,952,297,220	33,952,297,220	33,342,534,556	33,342,534,556
Total	**110,516,704,465**	**110,516,704,465**	**108,607,703,644**	**108,607,703,644**

(i) These are the investment and construction costs of the apartment real estate for sale "Dragon Hill Premier Apartment", belonging to the "Dragon Riverside City Complex 628 – 630 Vo Van Kiet" Project. As at 31 December 2023, the accumulated interest capitalised into this project was VND 358,771,857,685. From the year 2024 to 30 June 2026, the Company has recorded interest expense in its Statement of Profit or Loss due to the project being suspended.

The Company has completed phase 1 – Underground works (piles and diaphragm wall) of the "Dragon Hill Premier Apartment" project, which forms part of the Dragon Riverside City Complex at 628 – 630 Vo Van Kiet, in accordance with Construction Permit No. 66/GPXD dated 4 April 2017 issued by the Ho Chi Minh City Department of Construction. Since the completion of phase 1, the project has been in the process of completing legal procedures to obtain construction permits for the subsequent phases. Therefore, as at the end of the accounting period ended 30 June 2026, construction of the project remains temporarily suspended. The Company believes that the temporary suspension of construction is necessary for the completion of the required legal procedures. As at the date of issuance of these financial statements, the Company has received several important documents as follows:

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.5 Long-term assets in progress (cont'd)

Document	Date	Issuing authority	Contents
Notice No. 169/TB-VP	12 February 2026	People's Committee of Ho Chi Minh City	The conclusion of the Chairman of the People's Committee of Ho Chi Minh City was to agree to allow the Project to continue carrying out the subsequent legal procedures. At the same time, the relevant departments and authorities were assigned to carry out procedures relating to investment policy approval, determination of land-related financial obligations, and issuance of construction permits, so that the Project can continue to be implemented in accordance with regulations.
Document No. 13426/SNNMT-KTĐ	12 May 2026	Department of Agriculture and Environment of Ho Chi Minh City	The Company was requested to provide and supplement legal documents, technical documents, and other relevant materials to support the determination of land-related financial obligations, serving as the basis for finalizing the valuation certificate for the land area where the Project is implemented.
Document No. 15028/STC-KTĐN	09 June 2026	Department of Finance of Ho Chi Minh City	The Department of Finance announced that it had received the full opinions from the relevant authorities. At the same time, the Company was requested to provide documents evidencing its financial capacity (including capital contribution capacity and the ability to mobilize capital from other sources) in order to promptly complete the dossier for adjustment of the Project's investment policy in accordance with the prevailing laws and regulations.

Based on the above-mentioned legal developments, the Board of Management of the Company assesses and believes that the Company will obtain approval from the relevant authorities to continue implementing the project in the near future.

(ii) The Company's construction progress consists of initial investment costs allocated to items that are not classified as real estate inventory under the "Dragon Riverside City Complex 628 – 630 Vo Van Kiet" Project.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.6 Short-term taxes and amounts payable to the State budget

	As at 01 January 2026 VND		During the period VND		As at 30 June 2026 VND	
	Balance		**Increase**	**Refund/deducted**	**Balance**	
Deductible VAT	43,366,694,126		726,708,215	570,975,036	43,522,427,305	
	Receivable	**Payable**	**Paid/deducted**	**Payable**	**Receivable**	**Payable**
Value added tax	-	-	570,975,036	570,975,036	-	-
Corporate income tax	-	10,945,876,672	10,945,876,672	4,247,802,956	-	4,247,802,956
Personal income tax	-	140,161,946	720,657,866	702,920,686	-	122,424,766
Total	**-**	**11,086,038,618**	**12,237,509,574**	**5,521,698,678**	**-**	**4,370,227,722**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.7 Dividends and profit distributions payable

	As at 30 June 2026 VND	As at 01 January 2026 VND
Dividends and profit distribution payable	5,831,923,581	5,939,978,925
Total	**5,831,923,581**	**5,939,978,925**

As at 30 June 2026, dividends and profits committed to be paid to shareholders were overdue for payment.

5.8 Other payables

	As at 30 June 2026 VND	As at 01 January 2026 (Restated) VND
Short-term		
Third parties	***554,518,637,329***	***959,213,534,251***
Business cooperation contract profits payable	11,361,712,329	6,773,534,251
Deposit for the right to buy an apartment "Dragon Hill Premier Apartment"	8,040,000,000	8,440,000,000
Capital contributions received under business cooperation contracts (i)	535,000,000,000	944,000,000,000
- Phat Loc Investment and Trading Services Co., Ltd.	-	514,000,000,000
- Trang Lam Trading and Service Co., Ltd.	-	430,000,000,000
- Kim Huy Investment Trading Services Co., Ltd.	272,000,000,000	-
- Thanh Le Investment Trading Services Co., Ltd.	263,000,000,000	-
Other short-term payables	116,925,000	-
Total	**554,518,637,329**	**959,213,534,251**
Long-term		
Third parties	***264,240,000,000***	***53,240,000,000***
Long-term deposits received	240,000,000	240,000,000
Capital contributions received under business cooperation contracts (i)	264,000,000,000	53,000,000,000
- Phuong Nam Global Investment and Development Co., Ltd.	264,000,000,000	53,000,000,000
Total	**264,240,000,000**	**53,240,000,000**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.8 Other payables (cont'd)

(i) Details of capital contributions received under business cooperation contracts are as follows:

Company	Contract	Amount as per BCC (original capital contribution) (VND)	Amount contributed as at 30 June 2026 (VND)	Profit sharing	Term and Implementation Schedule	Purpose
Kim Huy Investment Trading Services Co., Ltd.	2004/2026/HĐHTKD/ KH-LSG dated 20 April 2026	272,000,000,000	272,000,000,000	15.5% per year, profit advance every 03 months	12 months from the date of receiving the full amount of the cooperation, from 13 May 2026	Supplementing business capital and sharing profits generated from business cooperation
Thanh Le Investment Trading Services Co., Ltd.	2004/2026/HĐHTKD/ KH-TL dated 20 April 2026	263,000,000,000	263,000,000,000	15.5% per year, profit advance every 03 months	12 months from the date of receiving the full amount of the cooperation, from 13 May 2026	Supplementing business capital and sharing profits generated from business cooperation
Phuong Nam Global Investment and Development Co., Ltd.	1609/2025/HĐTĐ/LS G-PNG dated 16 September 2025 and Appendix no. 02 dated 30 June 2026	641,000,000,000	264,000,000,000	Profits will be proportional to the capital contribution to the project, provided that the business project is profitable and has fulfilled its tax obligations and other related financial obligations as required by law	The term of this Agreement is two (2) years from the date of the second payment. The term of the Agreement may be extended or shortened upon mutual agreement of the Parties. If the Agreement is extended, the Parties shall execute an extension addendum. All terms and conditions of this Agreement shall remain unchanged unless otherwise agreed by the Parties. The first payment installment has been completed. The second capital contribution installment will commence in accordance with the project schedule, once the Project's legal documentation has been approved by the competent authorities and a notice for payment of the land use fee has been issued.	Joint investment in the construction and operation of the high-rise apartment building (Dragon Hill Premier) within the Dragon Riverside City Project
	Total	**1,176,000,000,000**	**799,000,000,000**			

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.9 Owners' equity

5.9.1 *Movement of owners' equity*

Description	Paid-in capital VND	Other owners' equity VND	Retained earnings VND	Total VND
As at 01 January 2025	**900,000,000,000**	**1,565,519,629**	**141,462,046,894**	**1,043,027,566,523**
Profit during the year	-	-	20,505,156,239	20,505,156,239
Other increases	-	-	28,442,147,138	28,442,147,138
Provision for reward and welfare fund from the 2024 profit	-	-	(1,800,000,000)	(1,800,000,000)
As at 31 December 2025	**900,000,000,000**	**1,565,519,629**	**188,609,350,271**	**1,090,174,869,900**
As at 01 January 2026	**900,000,000,000**	**1,565,519,629**	**188,609,350,271**	**1,090,174,869,900**
Profit during the period	-	-	16,444,446,042	16,444,446,042
Provision for reward and welfare fund from the 2025 profit (i)	-	-	(2,000,000,000)	(2,000,000,000)
As at 30 June 2026	**900,000,000,000**	**1,565,519,629**	**203,053,796,313**	**1,104,619,315,942**

(i) According to the Resolution of the Annual General Meeting of Shareholders No. 291/NQ-LSG.ĐHĐCĐ dated 23 April 2026.

The Resolution also approved the plan for a public offering of additional shares to existing shareholders in accordance with the proposal No. 257/TTr-LSG.HĐQT dated 16 April 2026 of the Board of Directors. Accordingly, the Company plans to offer 200,000,000 ordinary shares to existing shareholders through the exercise of subscription rights at a ratio of 9:20 (as at the record date for exercising the rights, shareholders holding 01 share will be entitled to 01 purchase right; shareholders holding 09 purchase rights will be entitled to purchase 20 newly issued shares), with an offering price of VND 10,000 per share.

5.9.2 *Details of owners' equity*

Shareholders	Contributed capital			
	As at 30 June 2026		As at 01 January 2026	
	VND	%	VND	%
Dai A Real Estate JSC (i)	22,335,840,000	2.48	122,335,840,000	13.59
Conasi Property Management and Development JSC	44,730,000,000	4.97	44,730,000,000	4.97
Lam Xuan Real Estate Co., Ltd.	43,000,000,000	4.78	43,000,000,000	4.78
Other shareholders	789,934,160,000	87.77	689,934,160,000	76.66
Total	**900,000,000,000**	**100**	**900,000,000,000**	**100**

(i) According to Report No. 0601/26/BC-DAL dated 24 June 2026 issued by Dai A Real Estate Joint Stock Company, Dai A Real Estate Joint Stock Company ceased to be a major shareholder of the Company from 23 June 2026.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

5.9 Owners' equity (cont'd)

5.9.3 Shares information

	As at 30 June 2026 Shares	**As at 01 January 2026 Shares**
Number of issuable shares	90,000,000	90,000,000
Number of issued and paid shares	90,000,000	90,000,000
- Preference shares	-	-
- Ordinary shares	*90,000,000*	*90,000,000*
Number of treasury shares	-	-
- Preference shares	-	-
- Ordinary shares	-	-
Number of issuing shares	90,000,000	90,000,000
- Preference shares	-	-
- Ordinary shares	*90,000,000*	*90,000,000*
Face value of issuing shares (VND/share)	10,000	10,000

5.9.4 Basic and diluted earnings/(loss) per share

	For the 06-month period ended 30 June 2026 VND	**For the 06-month period ended 30 June 2025 VND**
Profit after tax	16,444,446,042	(31,161,426,237)
Distribution to bonus and welfare fund	-	-
Weighted average number of ordinary shares	90,000,000	90,000,000
Earnings/(loss) per share (EPS)	**183**	**(346)**

Currently, the Company has determined that there are no potential common shares with a definite dilutive impact, so diluted earnings/(loss) per share are equal to basic earnings/(loss) per share.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

6. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF PROFIT OR LOSS

6.1 Revenues from sales of goods and services rendered

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Sales of services rendered	4,695,000,000	1,660,000,000
Total	**4,695,000,000**	**1,660,000,000**

6.2 Cost of sales

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Cost of services rendered	2,330,433,284	847,639,022
Total	**2,330,433,284**	**847,639,022**

6.3 Financial income

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Interest income	2,846,916,141	585,697,846
Interest from loans	39,402,265,745	50,370,576,711
Total	**42,249,181,886**	**50,956,274,557**

6.4 Financial expenses

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Interest expense from bank	-	16,800,112,826
Profit-sharing expenses from BCC	62,921,136,985	60,855,671,235
Total	**62,921,136,985**	**77,655,784,061**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

6. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF PROFIT OR LOSS (CONT'D)

6.5 General and administrative expenses

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Labour expenses	2,008,589,868	3,129,002,920
Stationery expenses	34,305,221	98,536,164
Tools and supplies	15,419,203	54,665,608
Depreciation and amortisation expenses	29,170,225	72,925,566
Taxes and fees	107,697	4,000,000
Outsourcing service expenses	389,550,896	694,728,304
Others	615,330,577	1,342,124,149
Total	**3,092,473,687**	**5,395,982,711**

6.6 Other income

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Fee for the rights of capital contribution (i)	42,000,000,000	-
Others	117,463,877	142,705,000
Total	**42,117,463,877**	**142,705,000**

(i) This amount represents a "goodwill fee" of VND 42 billion paid by Phuong Nam Global Investment and Development Co., Ltd. pursuant to the Business Cooperation Contract No. 1609/2025/HTĐT/LSG-PNG dated 16 September 2025 and Addendum No. 02 dated 30 June 2026 in order to obtain the right to participate in the Dragon Riverside City Project. This represents a non-refundable project participation fee, which is not repayable under any circumstances, including cases where the agreement is unilaterally terminated or the partner withdraws from the project. The Company fully received the amount in its bank account. As the Company has obtained the related economic benefits with certainty and has no further performance obligations in relation to this fee, the entire amount of VND 42 billion has been recognised as other income during the period.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

6. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF PROFIT OR LOSS (CONT'D)

6.7 Current corporate income tax expenses

The current CIT payable is based on taxable income for the current period. Taxable income differs from profit as reported in the interim statement of profit or loss because it excludes items of income or expense that are assessable or deductible in other period, it excludes items that are never assessable or deductible and it further excludes exempt income and tax losses carried forward. The Company's liability for current CIT is calculated using tax rates that have been enacted by the end of the reporting period.

The reconciliation between the Company's CIT expense and accounting profit as reported in the interim statement of profit or loss is presented below:

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Accounting profit/(loss) before tax	**20,717,248,998**	**(31,140,426,237)**
Adjustments	**521,765,782**	**149,574,594**
Non-deductible expenses	340,765,782	254,574,594
Remuneration of the Board of Directors	306,000,000	(105,000,000)
(Decrease) in accruals	(125,000,000)	-
Taxable Income	**21,239,014,780**	**(30,990,851,643)**
Assessable income for the period	**21,239,014,780**	**(30,990,851,643)**
Tax rate (%)	20%	20%
Estimated current CIT for the period	**4,247,802,956**	**-**
Estimated current CIT expenses	**4,247,802,956**	**-**
CIT payable at the beginning of the period	10,945,876,672	884,113,367
CIT paid during the period	(10,945,876,672)	(884,113,367)
CIT payable at the end of the period	**4,247,802,956**	**-**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

6. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM STATEMENT OF PROFIT OR LOSS (CONT'D)

6.8 Deferred corporate income tax expenses

Deferred income tax expenses during the period are as follows:

	Interim Statement of Financial Position		Interim Statement of Profit or Loss	
	As at 30 June 2026 VND	As at 01 January 2026 VND	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Deferred income tax assets	**635,000,000**	**660,000,000**		
Corporate income tax rates used for determination of value of deferred tax assets	20%	20%		
Deferred tax assets and income related to deductible temporary differences (i)	635,000,000	660,000,000	25,000,000	21,000,000
Deferred corporate income tax expenses			**25,000,000**	**21,000,000**

(i) Temporary differences are deducted from financial investment provisions and accrued expenses.

6.9 Costs by nature

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Labour expenses	3,315,735,469	4,061,578,414
Material cost	34,305,221	98,536,164
Equipment expenses	15,419,203	54,665,608
Depreciation and amortisation cost	29,170,225	72,925,566
Taxes and fees	107,697	4,000,000
Outsourcing service expenses	1,027,695,340	694,728,304
Others	1,447,120,496	1,342,124,149
Total	**5,869,553,651**	**6,328,558,205**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

7. OTHER INFORMATION

7.1 Transactions and balances with related parties

The parties are considered to be related together if one of them has the ability to control or exercises significant influence over another in making financial and operating decisions.

Accordingly, related parties of the Company include members of the Company's Board of Directors, Supervisory Committee and Board of Management.

Transactions with related parties

The Board of Directors, the Board of Management and Supervisory Committee's remuneration

	For the 06-month period ended 30 June 2026 VND	For the 06-month period ended 30 June 2025 VND
Board of Management's remuneration	**741,214,273**	**708,491,855**
Tran Thi Minh Tam - General Director	741,214,273	708,491,855
Board of Directors' remuneration	**1,296,702,486**	**1,073,956,340**
Nguyen Quang Hien - Chairman	1,062,702,486	917,956,340
Nguyen Quang Trung - Vice Chairman	72,000,000	48,000,000
Vu Hoai - Member	-	24,000,000
Bui Huong Que - Member	-	24,000,000
Tran Thi Minh Tam - Member	54,000,000	36,000,000
Vu Trung Truc - Member	54,000,000	12,000,000
Nguyen Thi Xuan Hoa - Member	54,000,000	12,000,000
The Supervisory Committees' remuneration	**126,000,000**	**84,000,000**
Truong Thanh Long - Head of Control Committee	54,000,000	36,000,000
Dao Ngoc Phuong Nam - Member	36,000,000	24,000,000
Doan Thu Huong - Member	36,000,000	24,000,000
Total	**2,163,916,759**	**1,866,448,195**

7.2 Subsequent events

There was no significant event occurring after the balance sheet date, which would require adjustments to, or disclosures to be made in the Company's interim financial statements for the 06-month accounting period ended 30 June 2026.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

7. OTHER INFORMATION (CONT'D)

7.3 Comparative figures

The comparative figures are derived from the financial statements for the year ended 31 December 2025, which were audited, and the interim financial statements for the 06-month accounting period ended 30 June 2025, which were reviewed by RSM Vietnam Auditing & Consulting Co., Ltd.

This is the first perriod in which the Company has applied Circular No. 99/2025/TT-BTC guiding the corporate accounting regime, effective from 01 January 2026. Certain figures presented in the prior period's financial statements have been reclassified and restated, where necessary, to conform with the presentation adopted in the current period's interim financial statements.

Restatement of certain items in the interim statement of financial position:

Items	Pre-adjusted figures VND	Adjustment VND	Adjusted figures VND
Financial investments			
Short-term financial investments			
	-	587,000,000,000	587,000,000,000
1. Short-term held-to-maturity investments			
2. Short-term loan receivables	587,000,000,000	(587,000,000,000)	-
Liabilities			
Current liabilities			
1. Dividends and profit distribution payable	-	5,939,978,925	5,939,978,925
2. Other short-term payables	965,153,513,176	(5,939,978,925)	959,213,534,251

CÔNG TY CỔ PHẦN BẤT ĐỘNG SẢN SÀI GÒN VI NA

Tran Thi Minh Tam
General Director
23 July 2026

Tran Thanh Nhon
Chief Accountant

Ngo Anh Tuan
Preparer