Vingroup Joint Stock Company

INTERIM SEPARATE FINANCIAL STATEMENTS

QUARTER II 2026

Vingroup Joint Stock Company

CONTENTS

Vingroup Joint Stock Company

GENERAL INFORMATION

THE COMPANY

Vingroup Joint Stock Company ("the Company") is a joint stock company established in Vietnam pursuant to the Business Registration Certificate No. 0103001016 issued by the Hanoi Department of Planning and Investment on 3 May 2002 and the Business Registration Certificate No. 0101245486 re-issued on 12 May 2010. The Company subsequently received amendments to Business Registration Certificate, with the latest amendment being the 77th amended Enterprise Registration Certificate dated 15 July 2026.

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The current principal activities of the Company are to invest in, construct and trade real estate properties; to carry out capital mobilisation and investment activities; and to provide general administrative services.

The Company's head office is located at No. 7, Bang Lang 1 street, Vinhomes Riverside Urban Area, Phuc Loi ward, Hanoi city, Vietnam. Its branch is located at No. 72, Le Thanh Ton street and No. 45A, Ly Tu Trong street, Sai Gon ward, Ho Chi Minh city, Vietnam.

BOARD OF DIRECTORS

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

Mr. Pham Nhat Vuong	Chairman
Ms. Pham Thuy Hang	Vice Chairwoman
Ms. Pham Thu Huong	Vice Chairwoman
Ms. Nguyen Dieu Linh	Vice Chairwoman
Mr. Nguyen Viet Quang	Vice Chairman
Mr. Adil Ahmad	Independent Board member
Mr. Chin Michael Jaewuk	Independent Board member
Mr. Ronaldo Dy-Liacco Ibasco	Independent Board member

BOARD OF SUPERVISION

Members of the Board of Supervisory during the period and at the date of this report are:

Mr. Nguyen The Anh	Head of Board of Supervision
Ms. Nguyen Hong Mai	Member of Board of Supervision
Ms. Do Thi Hong Van	Member of Board of Supervision

MANAGEMENT

Members of the management during the period and at the date of this report are:

Mr. Nguyen Viet Quang	Chief Executive Officer
Ms. Mai Huong Noi	Deputy Chief Executive Officer
Ms. Duong Thi Hoan	Deputy Chief Executive Officer

LEGAL REPRESENTATIVE

The legal representative of the Company is Mr Nguyen Viet Quang.

Vingroup Joint Stock Company

REPORT OF MANAGEMENT

Management of Vingroup Joint Stock Company ("the Company") is pleased to present its report and the separate financial statements of the Company for quarter II 2026.

MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

Management is responsible for the interim separate financial statements of each financial period which give a true and fair view of the separate financial position of the Company and of the separate results of its operations and its separate cash flows for the period. In preparing those interim separate financial statements, management is required to:

▶ select suitable accounting policies and then apply them consistently;

▶ make judgements and estimates that are reasonable and prudent;

▶ state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the separate financial statements; and

▶ prepare the separate financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue its business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. 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.

Management confirmed that it has complied with the above requirements in preparing the accompanying separate financial statements.

STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim separate financial statements give a true and fair view of the separate financial position of the Company as at 30 June 2026 and of the separate results of its operations and its separate cash flows in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

For and on behalf of management:

TẬP ĐOÀN VINGROUP - CÔNG TY CP
MSDN: 0101245486

Nguyen Viet Quang
Chief Executive Officer

Hanoi, Vietnam
Approved, 30 July 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

Currency: VND million

Code	*ASSETS*	*Notes*	*Ending balance*	*Beginning balance (Restated)*
100	**A. CURRENT ASSETS**		**212,014,873**	**136,113,581**
110	***I. Cash and cash equivalents***	***4***	***11,448,587***	***10,275,079***
111	1. Cash		11,448,587	6,475,079
112	2. Cash equivalents		-	3,800,000
120	***II. Short-term investments***		***58,625,313***	***38,022,998***
121	1. Held-for-trading securities		399,045	1,583,614
123	2. Short-term held-to-maturity investments	5	58,226,268	36,439,384
130	***III. Current accounts receivables***		***111,662,771***	***60,509,867***
131	1. Short term trade receivables	6.1	3,496,856	8,899,771
132	2. Short term advances to suppliers	6.2	21,527,221	11,689,720
135	3. Other short-term receivables	7	86,701,519	39,983,201
136	4. Provision for doubtful short-term receivables	7	(62,825)	(62,825)
140	***IV. Inventories***		***28,185,660***	***25,168,863***
141	1. Inventories	8	28,185,660	25,168,863
160	***V. Other current assets***		**2,092,542**	**2,136,774**
161	1. Short-term unallocated expenses	9	1,558,555	1,899,089
162	2. Value-added tax deductible		302,907	202,654
165	3. Other current assets	10	231,080	35,031

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Currency: VND million

Code	*ASSETS*	*Notes*	*Ending balance*	*Beginning balance (Restated)*
200	**B. NON-CURRENT ASSETS**		**297,803,319**	**274,272,392**
210	***I. Long-term receivables***		***1,073***	***1,122***
215	1. Other long-term receivables		1,073	1,122
220	***II. Fixed assets***		***346,773***	***613,930***
221	1. Tangible fixed assets	11	346,517	613,625
222	Cost		586,440	970,889
223	Accumulated depreciation		(239,923)	(357,264)
227	2. Intangible fixed assets		256	305
228	Cost		118,288	118,288
229	Accumulated amortisation		(118,032)	(117,983)
240	***III. Investment properties***	***12***	***7,360,499***	***7,376,536***
241	1. Cost		8,230,890	8,120,588
242	2. Accumulated depreciation		(870,391)	(744,052)
250	***IV. Long-term assets in progress***	***13***	***6,589,797***	***5,665,824***
252	1. Construction in progress		6,589,797	5,665,824
260	***V. Long-term investments***	*14*	***282,835,068***	***259,446,239***
261	1. Investments in subsidiaries	14.1	258,796,224	242,932,140
262	2. Investments in associates, joint ventures	14.2	3,582,485	3,582,485
263	3. Investments in other entities	14.3	24,996,948	14,213,216
264	4. Provision for long-term investments		(12,934,600)	(13,344,935)
265	5. Long-term Held-to-maturity investments	5	8,394,011	12,063,333
270	***VI. Other long-term assets***		***670,109***	***1,168,741***
271	1. Long-term prepaid expenses	9	304,641	386,933
272	2. Deferred tax assets		362,360	568,600
274	3. Other long -term assets	10	3,108	213,208
280	**TOTAL ASSETS**		**509,818,192**	**410,385,973**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Currency: VND million

Code	*RESOURCES*	*Notes*	*Ending balance*	*Beginning balance*
300	**C. LIABILITIES**		**405,830,101**	**321,318,235**
310	***I. Current liabilities***		***189,419,948***	***135,530,900***
311	1. Short term trade payables	15	4,982,065	4,352,231
312	2. Short-term advances from	16	44,822,380	55,676,601
314	3. Short-term Statutory obligations	17	33,516,366	5,132,550
315	4. Payables to employees		86,385	64,177
316	5. Short-term accrued expenses	18	17,850,057	18,376,342
319	6. Short term unallocated revenues	19	1,844	-
320	7. Short-term other payables	19	36,748,978	23,209,531
321	8. Short-term loans and debts	20.1	51,291,874	28,642,150
322	9. Short-term provisions		119,999	77,318
330	***II. Non-current liabilities***		***216,410,153***	***185,787,335***
331	1. Long-term Trade payables		-	38,694
334	2. Long term accrued expenses	18	3,078,241	1,153,542
337	3. Long-term unallocated revenues		696	861
338	4. Other long-term liabilities	19	118,995,743	89,711,694
339	5. Long-term loans and debts	20.2	94,141,808	94,741,665
343	6. Long-term provisions		193,665	140,879
400	**D. OWNERS' EQUITY**	21	**103,988,091**	**89,067,738**
411	1. Issued share capital		77,334,919	77,334,919
411a	- *Shareholders of shares with voting rights*		77,060,310	77,060,310
411b	- *Preferred shares*		274,609	274,609
412	2. Share premium		591,187	591,187
419	3. Other funds belonging to owners'		81,000	76,000
420	4. Undistributed earnings		25,980,985	11,065,632
420a	- *- Undistributed earnings of prior year*		11,060,632	10,121,573
420b	- *Undistributed earnings of current*		14,920,353	944,052
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**509,818,192**	**410,385,973**

TẬP ĐOÀN VINGROUP CÔNG TY CP
MSDN: 0101245486

Tran Thi Tuyet Nhung Preparer	Nguyen Thi Thu Hien Chief Accountant	Nguyen Viet Quang Chief Executive Officer

Approved, 30 July 2026

Vingroup Joint Stock Company

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INTERIM SEPARATE INCOME STATEMENT

Quarter II 2026

Currency: VND million

Code	ITEMS	Notes	Quarter II 2026	Quarter II 2025	For the 6-month period ended 30 June 2026	For the 6-month period ended 30 June 2025
01	**1. Revenue from sale of goods and rendering of services**	22.1	**12,085,343**	**4,864,188**	**19,262,415**	**9,871,913**
02	2. Deductions	22.1	-	-	-	-
10	3. Net revenue from sale of goods and rendering of services	22.1	12,085,343	4,864,188	19,262,415	9,871,913
11	4. Cost of goods sold and services rendered	23	3,735,038	4,024,522	9,424,073	8,334,309
20	**5. Gross profit from sale of goods and rendering of services**		**8,350,305**	**839,666**	**9,838,342**	**1,537,604**
21	6. Gain/(Losses) from disposal of investment properties		53,099	-	53,099	-
22	7. Finance income	22.2	21,797,294	8,812,111	25,945,312	12,999,625
23	8. Finance expenses	24	14,123,777	8,445,009	18,059,691	12,261,723
24	*- In which: Interest expense and issuance costs*		*3,816,822*	*3,526,845*	*7,555,520*	*6,578,567*
25	9. Selling expenses		912,889	313,451	1,520,894	581,744
26	10. General and administrative expenses	25	174,233	160,743	375,705	249,459
30	**11. Operating profit**		**14,989,799**	**732,574**	**15,880,463**	**1,444,303**
31	12. Other income	26	107,386	(29,923)	132,935	(40,997)
32	13. Other expenses	26	37,925	27,664	80,148	238,365
40	14. Other profit/(loss)	26	69,461	(57,587)	52,787	(279,362)
50	**15. Accounting profit before tax**		**15,059,260**	**674,987**	**15,933,250**	**1,164,941**
51	16. Current corporate income tax expense	27	319,866	609,418	806,658	1,060,502
52	17. Deferred tax expense/(income)	27	165,750	(148,20[illegible]	206,239	(294,741)
60	**18. Net profit after tax**		**14,573,644**	**2[illegible]3,777**	**14,920,353**	**399,180**

Tran Thi Tuyet Nhung
Preparer

Nguyen Thi Thu Hien
Chief Accountant

Nguyen Viet Quang
Chief Executive Officer

Approved, 30 July 2026

TẬP ĐOÀN VINGROUP - CÔNG TY CP
MSDN: 0101245486

INTERIM SEPARATE CASH FLOW STATEMENT
Quarter II 2026

Currency: VND million

Code	*ITEMS*	*Notes*	*For the 6-month period ended 30 June 2026*	*For the 6-month period ended 30 June 2025*
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**Profit before tax**		**15,933,250**	**1,164,941**
	Adjustments for:			
02	Depreciation and amortisation		154,125	100,728
03	Changes in provisions		1,856,098	(793,322)
04	Foreign exchange (gain)/losses		(70,885)	372,256
05	Profits from investing activities		(24,299,427)	(12,797,674)
06	Interest expense (including issuance costs)		7,555,520	6,578,567
08	**Operating profit before changes in working capital**		**1,128,681**	**(5,374,504)**
09	Increase in receivables		(38,059,825)	(21,043,420)
10	Increase in inventories		(3,016,797)	(12,750,429)
11	Increase in payables (other than interest, corporate income tax)		64,808,728	46,327,218
12	(Increase)/decrease in unallocated expenses		340,533	(898,079)
14	Interest paid		(5,470,363)	(4,971,845)
15	Corporate income tax paid		(2,596,913)	(4,838,378)
20	**Net cash flows (used in) operating activities**		**17,134,044**	**(3,549,437)**

INTERIM SEPARATE CASH FLOW STATEMENT (continued)
Quarter II 2026

Currency: VND million

Code	*ITEMS*	*Notes*	*For the 6-month period ended 30 June 2026*	*For the 6-month period ended 30 June 2025*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	Purchase, construction of fixed assets and other long-term assets		(1,013,102)	(3,444,440)
22	Proceeds from disposals of fixed assets and other long-term assets		1,228,266	555,175
23	Loans to other entities and payments for purchase of debt instruments of other entities		(98,485,338)	(22,898,211)
24	Collections from borrowers and proceeds from sale of debt instruments of other entities		62,879,560	7,956,666
25	Payments for investments in other entities		(19,257,433)	(12,563,425)
26	Proceeds from sale of investments in other entities		8,714,527	16,009,385
27	Interest and dividends received		5,198,640	1,032,462
30	**Net cash flows from/ (used in) investing activities**		**(40,734,880)**	**(13,352,388)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
33	Drawdown of borrowings		94,005,971	97,611,208
34	Repayment of borrowings		(69,231,627)	(79,800,189)
40	**Net cash flows from financing activities**		**24,774,344**	**17,811,019**

INTERIM SEPARATE CASH FLOW STATEMENT (continued)

Quarter II 2026

Currency: VND million

Code	*ITEMS*	*Notes*	*For the 6-month period ended 30 June 2026*	*For the 6-month period ended 30 June 2025*
50	**Net increase/(decrease) in cash and cash equivalents**		**1,173,508**	**909,194**
60	**Cash and cash equivalents at beginning of the period**		**10,275,079**	**4,205,810**
61	Impact of exchange rate fluctuation		-	-
70	**Cash and cash equivalents at end of the period**	**4**	**11,448,587**	**5,115,004**

Tran Thi Tuyet Nhung
Preparer

Nguyen Thi Thu Hien
Chief Accountant

Nguyen Viet Quang
Chief Executive Officer

TẬP ĐOÀN VINGROUP - CÔNG TY CP
MSDN: 0101245486

Approved, 30 July 2026

1. CORPORATE INFORMATION

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As at 30 June 2026, the Company has 118 subsidiaries. The information on these subsidiaries, along with the Company's voting rights and equity interest in each subsidiary are detailed in the Appendix 1.

2. BASIS OF PREPARATION

2.1 Accounting standards and system

The interim separate financial statements of the Company expressed in million of Vietnamese dong ("million VND"), are prepared in accordance with the Vietnamese Enterprise Accounting System and Vietnamese Accounting Standard and other Vietnamese Accounting Standards issued by the Ministry of Finance as per:

► Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 1);
► Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 2);
► Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 3);
► Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 4); and
► Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 5).

Accordingly, the accompanying interim separate financial statements, including their utilisation are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the separate financial position and separate results of operations and separate cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

2. BASIS OF PREPARATION (continued)

2.2 Applied accounting documentation system

The Company's applied accounting documentation system is the General Journal.

2.3 Fiscal year

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

2.4 Accounting currency

For the purpose of preparing the separate financial statements for the year ended 30 June 2026, all amounts are rounded to the nearest million and presented in million of Vietnam dong ("VND million")

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Changes in accounting policies and notes to financial statements

The Company's accounting policies used to prepare the financial statements are applied consistently with the policies used to prepare the financial statements for the fiscal year ended 31 December 2025, except for changes in accounting policies related to the application of Circular No. 99/2025/TT-BTC guiding the Enterprise Accounting System as presented below:

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC guiding the Enterprise Accounting System ("Circular 99"), superseding Circular No. 200/2014/TT-BTC guiding the Enterprise Accounting System issued by the Ministry of Finance on 22 December 2014 and some other related regulations. Circular 99 takes effect from 1 January 2026, and applies to fiscal year starting from or after 1 January 2026.

The Company applies the changes in accounting policies as stipulated in Circular 99, and these changes affect the Company on a prospective basis, as Circular 99 does not require retrospective application of these changes. The Company has also restated the corresponding data from the previous year for certain items to conform to the presentation method of Circular 99 in these financial statements, as presented in Note 34.

3.2 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.

3.3 Invetories

Inventory property

Property acquired or being constructed for sale in the ordinary course of business, rather than to be held for rental or capital appreciation, is held as inventory and is measured at the lower of cost and net realisable value.

Cost includes:

- Freehold and leasehold rights for land;
- Amounts paid to contractors for construction;
- Borrowing costs, planning and design costs, costs of site preparation, professional fees for legal services, property transfer taxes, construction overheads and other related costs.

Net realisable value is the estimated selling price in the ordinary course of the business, based on market prices at the reporting date and less costs to completion and the estimated costs of sale.

The cost of inventory recognised in the separate income statement on disposal is determined with reference to the specific costs incurred on the property sold and an allocation of any non-specific costs based on the appropriate basis.

Goods

Goods are stated at the lower of cost incurred in bringing each product to its present location and condition, and net realisable value. Net realisable value represents the estimated selling price in the ordinary course of business less the estimated costs to complete and the estimated costs necessary to make the sale.

The perpetual method is used to record inventories, which is valued as follow:

Goods	- cost of purchase on a specific identification basis.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.3 *Invetories* (continued)

Provision for obsolete inventories

An inventories provision is created for the estimated loss arising due to the impairment of value (through diminution, damage, obsolescence, etc.) of raw materials, finished goods, and other inventories owned by the Company, based on appropriate evidence of impairment available at the financial statements date. Increases and decreases to the provision balance are recorded into the separate income statement.

3.4 *Receivables*

Receivables are presented in the separate financial statements at the carrying amounts due from customers and other debtors, after provision for doubtful debts.

The provision for doubtful debts represents amounts of outstanding receivables at the financial statements date which are doubtful of being recovered. Increases and decreases to the provision balance are recorded into the separate income statement.

3.5 *Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises its purchase price and any directly attributable costs of bringing the tangible fixed asset to working condition for its intended use. Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the separate income statement as incurred.

When tangible fixed assets are sold or retired, their costs and accumulated depreciation are removed from the financial statements and any gain or loss resulting from their disposal is included in the separate income statement.

3.6 *Intangible assets*

Intangible assets are stated at cost less accumulated amortisation.

The cost of an intangible asset comprises its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use. Expenditures for additions, improvements are added to the carrying amount of the assets and other expenditures are charged to the separate income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the separate income statement.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.7 Depreciation and amortisation

Depreciation and amortisation of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Buildings and structures	37 - 49 years
Machinery and equipment	3 - 10 years
Means of transportation	6 - 8 years
Office equipment	2 - 5 years
Computer software	3 - 5 years
Others	3 - 15 years

3.8 Investment properties

Investment properties are stated at cost including transaction costs less accumulated depreciation.

Subsequent expenditure relating to an investment property that has already been recognized is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

Depreciation and amortisation of investment properties are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Land use rights, buildings and structures	26 - 48 years
Machinery and equipment	5 - 12 years

Amortisation of land use rights with definite terms presented as a part of investment properties is calculated on a straight-line basis over the definite term.

Investment properties are derecognised when either they have been disposed of or when the investment properties are permanently withdrawn from use and no future economic benefit is expected from its disposal. The difference between the net disposal proceeds and the carrying amount of the assets is recognised in the income statement in the period of retirement or disposal.

Transfers are made to investment properties when, and only when, there is a change in use, evidenced by ending of owner-occupation, commencement of an operating lease to another party or ending of construction or development. Transfers are made from investment properties when, and only when, there is change in use, evidenced by commencement of owner-occupation or commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the cost or the carrying value of the property for subsequent accounting at the date of change in use.

3.9 Borrowing costs

Borrowing costs consist of interest and other costs that an entity incurs in connection with the borrowing of funds. Borrowing costs are recorded as expense during the year in which they are incurred, except to the extent that they are capitalized as explained in the following paragraph.

Borrowing costs that are directly attributable to the acquisition, construction or production of an asset that necessarily take a substantial period of time to get ready for its intended use or sale are capitalized as part of the cost of the respective asset.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.10 Unallocated expenses

Unallocated expenses are reported as short-term or long-term unallocated expenses on the financial statements and allocated over the period for which the amount are paid or the period in which economic benefits are generated in relation to these expenses.

Long-term prepaid expenses include long-term prepaid land rental and other long-term expenses that bring future economic benefits for more than one year period.

3.11 Investments

Investments in subsidiaries

Investments in subsidiaries over which the Company has control are accounted for under the cost method of accounting in the separate financial statements.

Distributions from accumulated net profits of the subsidiaries arising subsequent to the date of acquisition are recognised in the separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

Investments in associates

Investments in associate over which the Company has significant influence are accounted for under the cost method of accounting in the separate financial statements. Distributions from the accumulated net profits of the associates arising subsequent to the date of acquisition by the Company are recognized as income in the separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

Investments in other entities

Investments in other entities are stated at their acquisition costs.

Provision for investments

Provision is made for any diminution in value of the held-for-trading securities and investments in capital of other entities at the financial statements date. Increases or decreases to the provision balance are recorded as finance expense in the separate income statement.

Held-to-maturity investments

Held-to-maturity investments are stated at their acquisition costs. After initial recognition, held-to-maturity investments are measured at recoverable amount. Any impairment loss incurred is recognised as expense in the separate financial statements and deducted against the value of such investments.

3.12 Payables and accruals

Payables and accruals are recognised for amounts to be paid in the future for goods and services received, whether or not billed to the Company. Payables to contractors are recorded based on work certificates between two parties, regardless of whether or not billed to the Company.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.13 Accrual for severance pay

The severance pay to employee is accrued at the end of each reporting year for all employees who have more than 12 months in service up to the reporting date at the rate of one-half of the average monthly salary for each year of service up to the 31 December 2008 in accordance with the Labour Code, the Law on Social Insurance and related implementing guidance. The average monthly salary used in this calculation will be revised at the end of each reporting year following the average monthly salary of the 6-month period up to the reporting date. Any changes to the accrued amount will be taken to the separate income statement.

This accrued severance pay is used to settle the termination allowance to be paid to employee upon termination of their labour contract following Article 48 of the Labour Code.

3.14 Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

When the Company expects some or all of a provision to be reimbursed, for example under an insurance contract, the reimbursement is recognised as a separate asset but only when the reimbursement is virtually certain. The expense relating to any provision is presented in the separate income statement net of any reimbursement.

If the effect of the time value of money is material, provisions are discounted using a current pre tax rate that reflects, where appropriate, the risks specific to the liability. Where discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

3.15 Foreign currency transactions

Transactions in currencies other than the Company's reporting currency of VND are recorded at the actual transaction exchange rates at transaction dates which are determined as follows:

- Transactions resulting in liabilities are recorded at the selling exchange rates of the transaction of commercial banks designated for payment;

- Payments for assets or expenses without liabilities initially being recognised is recorded at ththe average transfer exchange rates at the dates of statement of financial position.

At the end of the year, monetary balances denominated in foreign currencies are translated at the average transfer exchange rates at the dates of statement of financial position.

All foreign exchange differences incurred are taken to the income statement.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.16 Bond issuance costs

Bond issuance costs are amortised on a straight-line basis during the term of the bond and recognized as either finance expenses or being capitalized. At initial recognition, bond issuance costs are deducted from the par value of the bond. Periodically, the bond issuance costs are amortized by increasing the par value of the bond and such amortizations are recognized as either finance expense or being capitalized in correspondence with the recognition of interest expenses.

3.17 Treasury shares

Own equity instruments which are reacquired (treasury shares) are recognised at cost and deducted from equity. No gain or loss is recognised in profit or loss upon purchase, sale, issue or cancellation of the Company's own equity instruments.

3.18 Appropriation of net profits

Net profit after tax is available for appropriation to shareholders after approval in the annual general meeting, and after making appropriation to reserve funds in accordance with the Company's Charter and the Vietnamese regulatory requirements.

The Company maintains the financial reserve fund which is appropriated from the Company's net profit as proposed by the Board of Directors and subject to approval by shareholders at the annual general meeting.

3.19 Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured regardless of when payment is being made. Revenue is measured at the fair value of the consideration received, excluding discounts, rebates, and sales taxes or duty. The following specific recognition criteria must also be met before revenue is recognised:

Revenue from sale of inventory property

Revenue from sale of inventory property is recognized when the significant risks and rewards of ownership of the properties have passed to the buyer.

Revenue from leasing of investment properties

Rental income arising from leased investment properties is accounted for on a straight line basis over the lease term of ongoing leases.

Revenue from sales of goods and rendering of services

Revenue is recognised when the significant risks and rewards of ownership of the goods have passed to the buyer, usually upon the delivery of the goods.

Revenue from rendering of services is recognised when the services are rendered and the outcome of the contract is certainly determined.

Gains from capital transfer

Gains from capital transfer are determined as the excess of selling prices against the cost of securities sold. Such gain is recognized on the trade date when the relevant contracts are executed.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.19 Revenue recognition (continued)

Interest

Revenue is recognized as the interest accrues (taking into account the effective yield on the asset) unless collectability is in doubt.

Dividends

Income is recognized when the Company's entitlement as an investor to receive the dividend is established.

3.20 Taxation

Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be paid to (or recovered from) the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the separate financial statements date.

Current income tax is charged or credited to the income statement, except when it relates to items recognised directly to equity, in which case the current income tax is also dealt with in equity.

Current income tax assets and liabilities are offset when there is a legally enforceable right for the Company to set off current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

Deferred income tax

Deferred tax is provided using the liability method on temporary differences at the financial statements date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognised for all taxable temporary differences, except:

► where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the related transaction affects neither the accounting profit nor taxable profit or loss;

► in respect of taxable temporarily differences associated with investments in subsidiaries and associates, and interests in joint ventures where timing of the reversal of the temporary difference can be controlled and it is probable that the temporary difference will not reverse in the foreseeable future.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.20 Taxation (continued)

Deferred tax assets are recognised for all deductible temporary differences, carried forward unused tax credit and unused tax losses, to the extent that it is probable that taxable profit will be available against which deductible temporary differences, carried forward unused tax credit and unused tax losses can be utilised, except:

► where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss;

► in respect of deductible temporarily differences associated with investments in subsidiaries, associates, and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred income tax assets is reviewed at each financial statements date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised. Previously unrecognised deferred income tax assets are re assessed at each financial statements date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset realised or the liability is settled based on tax rates and tax laws that have been enacted at the financial statements date.

Deferred tax is charged or credited to the income statement, except when it relates to items recognised directly to equity, in which case the deferred tax is also dealt with in the equity account

Deferred tax assets and liabilities are offset when there is a legally enforceable right for the Company to off-set current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on:

► either the same taxable entity; or

► when the Company intends either settle current tax liabilities and assets on a net basis or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

4 CASH AND CASH EQUIVALENTS

Currency: VND million

	Ending balance	*Beginning balance (Restated)*
Cash in banks	11,448,587	6,475,079
Cash equivalents	-	3,800,000
TOTAL	**11,448,587**	**10,275,079**

5. SHORT-TERM AND LONG-TERM INVESTMENTS

Held-to-maturity investments

Currency: VND million

	Ending balance	*Beginning balance (Restated)*
Short - term		
Short-term bank deposits	1,205,260	2,333,023
Short-term lendings related parties (Note 28.2)	56,959,055	34,046,252
Others	61,953	60,109
TOTAL	**58,226,268**	**36,439,384**
Long-term		
Short-term lendings related parties (Note 28.2)	8,393,376	12,062,358
Others	635	975
TOTAL	**8,394,011**	**12,063,333**

6. TRADE RECEIVABLES AND ADVANCES TO SUPPLIERS

6.1 Short-term trade receivables

Currency: VND million

	Ending balance	*Beginning balance*
Sale of inventory properties	2,918,925	2,108,217
Rendering management services and other services	469,218	570,264
Receivables from leasing of investment properties and other services	68,713	73,450
Receivable from transfer of investments	40,000	6,147,840
TOTAL	**3,496,856**	**8,899,771**
In which:		
Trade receivables from other parties	*2,968,789*	*2,116,317*
Trade receivables from related parties (Note 28.1)	*528,067*	*6,783,454*

6.2 Short-term advances to suppliers

Currency: VND million

	Ending balance	*Beginning balance*
Advances to suppliers	21,527,221	11,689,720
TOTAL	**21,527,221**	**11,689,720**

7. OTHER SHORT-TERM RECEIVABLES

Currency: VND million

	Ending balance	*Beginning balance (Restated)*
Receivables from dividends	17,706,270	-
Receivables from build - transfer contract	10,079,466	10,079,466
Receivables from Business Co-operation contract and from payment on behalf	58,275,052	29,252,129
Others	640,731	651,606
TOTAL	**86,701,519**	**39,983,201**
In which:		
Other receivables	*10,722,576*	*6,736,510*
Other receivables from related parties (Note 28.1)	*75,978,943*	*33,246,691*

8. INVENTORIES

Currency: VND million

	Ending balance	*Beginning balance*
Inventory properties under construction	27,855,488	24,023,654
Other inventories	330,172	1,145,209
TOTAL	**28,185,660**	**25,168,863**

9. UNALLOCATED EXPENSES

Currency: VND million

	Ending balance	*Beginning balance*
Short-term		
Selling expenses relating to inventory properties not yet handed over	1,384,901	1,822,802
Others	173,654	76,287
TOTAL	**1,558,555**	**1,899,089**
Long-term		
Prepaid land rental	302,538	385,298
Others	2,103	1,635
TOTAL	**304,641**	**386,933**

10. OTHER ASSETS

Currency: VND million

Short-term	*Ending balance*	*Beginning balance*
Short-term restricted cash at banks	20,979	35,031
Others	210,101	-
TOTAL	**231,080**	**35,031**

Long-term	*Ending balance*	*Beginning balance (Restated)*
Long-term restricted cash at banks	3,108	3,107
Others	-	210,101
TOTAL	**3,108**	**213,208**

11. TANGIBLE FIXED ASSETS

Currency: VND million

	Buildings & construction	*Machinery & equipment*	*Means of transportation*	*Office equipment*	*Others*	*Total*
Cost:						
Beginning balance	517,784	186,547	85,215	160,472	20,871	970,889
Newly purchased	-	*164*	*41,802*	*517*	-	*42,483*
Disposal	(273,210)	(135,497)	(4,778)	(135)	-	(413,620)
Others	(12,314)	(888)	*(110)*	-	-	(13,312)
Ending balance	**232,260**	**50,326**	**122,129**	**160,854**	**20,871**	**586,440**
Accumulated depreciation:						
Beginning balance	50,309	116,830	26,502	160,036	3,587	357,264
Depreciation for the period	4,407	5,665	6,341	151	812	17,376
Disposal	(41,131)	(89,809)	(3,770)	(7)	-	(134,717)
Ending balance	13,585	32,686	29,073	160,180	4,399	239,923
Net carrying amount:						
Beginning balance	467,475	69,717	58,713	436	17,284	613,625
Ending balance	**218,675**	**17,640**	**93,056**	**674**	**16,472**	**346,517**

12. INVESTMENT PROPERTIES

Currency: VND million

	Buildings and structures	*Machinery and equipment*	*Total*
Cost:			
Beginning balance	7,126,492	994,096	8,120,588
Newly Constructed	35,528	-	35,528
Others	36,576	38,198	74,774
Ending balance	**7,198,596**	**1,032,294**	**8,230,890**
Accumulated depreciation:			
Beginning balance	424,617	319,435	744,052
Depreciation for the period	85,857	43,402	129,259
Others	(2,920)	-	(2,920)
Ending balance	**507,554**	**362,837**	**870,391**
Net carrying amount:			
Beginning balance	6,701,875	674,661	7,376,536
Ending balance	**6,691,042**	**669,457**	**7,360,499**

13. CONSTRUCTION IN PROGRESS

Currency: VND million

	Ending balance	*Beginning balance*
Project in Ha Noi	3,004,505	2,941,631
Project in Hai Phong	1,623,718	1,496,788
Other projects	1,961,574	1,227,405
TOTAL	**6,589,797**	**5,665,824**

14. LONG-TERM INVESTMENTS

Currency: VND million

	Ending balance			*Beginning balance (Restated)*		
	Cost	*Fair value*	*Provision*	*Cost*	*Fair value*	*Provision*
- Investment in subsidiaries	258,796,224	247,467,503	(11,328,721)	242,932,140	231,001,683	(11,930,457)
- Investment in joint ventures and associates	3,582,485	3,521,842	(60,643)	3,582,485	3,521,842	(60,643)
- Other long-term investments	24,996,948	23,451,712	(1,545,236)	14,213,216	12,859,381	(1,353,835)
- Long-term Held-to-maturity inves	8,394,011	8,394,011	-	12,063,333	12,063,333	-
TOTAL	**295,769,668**	**282,835,068**	**(12,934,600)**	**272,791,174**	**259,446,239**	**(13,344,935)**

14. LONG-TERM INVESTMENTS (continued)

14.1 Investments in subsidiaries

Currency: VND million

		Ending balance	*Beginning balance*
1	VinFast Vietnam Joint Stock Company	157,253,078	-
2	Vinfast Trading And Production JSC	-	144,823,089
3	Vinhomes JSC	27,190,462	27,875,791
4	Vinpearl JSC	21,403,075	21,403,075
5	Vinsmart Research And Manufacture JSC	13,053,303	13,053,303
6	Others	39,896,306	35,776,882
	TOTAL	**258,796,224**	**242,932,140**

14. LONG-TERM INVESTMENTS (continued)

14.2 *Investments in associates*

Currency: VND million

	Ending balance	*Beginning balance*
Vincom Retail JSC	3,501,335	3,501,335
Genestory JSC	71,150	71,150
Others	10,000	10,000
TOTAL	**3,582,485**	**3,582,485**

14.3 *Other long-term investments*

Currency: VND million

	Ending balance	*Beginning balance (Restated)*
VinEnergo Holding Joint Stock Company	15,185,385	-
Vinenergo Energy Joint Stock Company	-	5,383,650
VinSpeed High-speed Railway Investment and Development JSC	4,500,000	4,500,000
GSM Green and Smart Mobility JSC	530,000	1,775,000
Others	4,781,563	2,554,566
TOTAL	**24,996,948**	**14,213,216**

15. SHORT-TERM TRADE PAYABLES

Currency: VND million

	Ending balance	*Beginning balance*
Trade payables to others	3,874,304	3,101,471
Trade payables to related parties (Note 28.1)	1,107,761	1,250,760
TOTAL	**4,982,065**	**4,352,231**

16. SHORT-TERM ADVANCES FROM CUSTOMERS

Currency: VND million

	Ending balance	*Beginning balance*
Advances from customers under construction contracts	9,430,111	9,430,111
Downpayment from customers under real estate sale and purchase agreements	35,391,551	46,246,490
Others	718	-
TOTAL	**44,822,380**	**55,676,601**

17. STATUTORY OBLIGATIONS

Currency: VND million

	Ending balance	*Beginning balance*
Value added tax	185,560	2,399,914
Corporate income tax	748,795	2,539,050
Personal income tax	48,098	22,469
Land rental, land use fees and other taxes	32,533,913	171,117
TOTAL	**33,516,366**	**5,132,550**

18. ACCRUED EXPENSES

Currency: VND million

	Ending balance	*Beginning balance*
Short-term		
Accrued construction costs of real estate properties	14,921,463	13,907,208
Accrued interest expenses from borrowings and deposits	1,407,059	1,362,405
Other accruals	1,521,535	3,106,729
TOTAL	**17,850,057**	**18,376,342**
In which:		
Accrued expenses due to others	*17,295,097*	*17,981,137*
Accrued expenses due to related parties (Note 28.1)	*554,960*	*395,205*
Long-term		
Accrued interest expenses from borrowings and deposits	3,078,241	1,153,542
TOTAL	**3,078,241**	**1,153,542**
Accrued expenses due to others	33,040	
Accrued expenses due to related parties (Note 28.1)	*3,045,201*	*1,153,542*

19. OTHER PAYABLES

Currency: VND million

	Ending balance	*Beginning balance*
Short-term		
Deposits under business co-operation contracts and transferred contracts of real estate projects	16,366,457	19,775,276
Shared profit payables under investment/business co-operation contracts	585,073	-
Payables under deposits and other agreements related to real estate projects	18,755,537	1,180,626
Others	1,041,911	2,253,629
TOTAL	**36,748,978**	**23,209,531**
In which:		
Payables to others	*32,838,132*	*23,130,364*
Payables to related parties (Note 28.1)	*3,910,846*	*79,167*
Long-term		
Deposits under business co-operation contracts and transferred contracts of real estate projects	115,242,039	85,193,684
Deposits received for disposal of investments	3,234,471	3,998,777
Others	519,233	519,233
TOTAL	**118,995,743**	**89,711,694**
In which:		
Payables to others	*1,398,084*	*5,687,737*
Payables to related parties (Note 28.1)	*117,597,659*	*84,023,957*

20. LOANS

20.1 Short-term loans

Currency: VND million

	Note	*Ending balance*	*Beginning balance*
Current portion of long-term bonds	20.2.1	35,152,057	12,314,667
Current portion of Syndicated loans	20.2.2	5,408,064	6,353,647
Loans from banks	20.2.3	10,026,771	9,210,954
Loans from related parties	28.3	704,982	762,882
TOTAL		**51,291,874**	**28,642,150**

20.2 Long-term loans

Currency: VND million

	Note	*Ending balance*	*Beginning balance*
Corporate bonds	20.2.1	11,737,312	40,414,368
Loans and Syndicated loans	20.2.2	7,490,451	11,327,113
Loans from banks and financial institutions	20.2.3	3,986,927	3,757,782
Loans from related parties	28.3	70,927,118	39,242,402
TOTAL		**94,141,808**	**94,741,665**

20. LOANS (continued)

20.2.1. Corporate bonds

Depository/Underwriting agents	**Original currency**	***Ending balance (VND million)***	**Maturity date**	**Interest rate**
Techcom Securities Joint Stock Company	VND	10,930,773	From January 2027 to June 2028	Floating interest rate, interest rate for the period from 9.175% to 9.7% per annum. Fixed interest rate at 12% per annum.
SSI Securities Joint Stock Company	VND	735,472	September 2026	Floating interest rate, interest rate for the period from 9.175% to 9.7% per annum.
HD Securities Joint Stock Company	VND	9,809,171	From April 2027 to May 2027	Fixed interest rate at 12.5% per annum.
BIDV Securities Joint Stock Company	VND	1,960,500	June 2028 and November 2028	Fixed interest rate at 12% per annum.
VP Securities Joint Stock Company	VND	5,813,707	September 2027	Fixed interest rate at 11% per annum.
The Hong Kong and Shanghai Banking Corporation Limited	USD	17,639,746	November 2028, December 2030 and April 2031	Fixed interest rate at 10% per annum. Fixed interest rate at 5.5% per annum.
In which: current portion		*(35,152,057)*		
TOTAL		**11,737,312**		

20.2.2. Loans, Syndicated loans

Lender/credit arranger	**Original currency**	***Ending balance (VND million)***	**Maturity date**	**Interest rate**
UBS AG Singapore Branch (Formerly Credit Suisse) - Syndicated loans 2	USD	4,880,236	December 2026	Fixed interest rate at 7.85% per annum.
Deutsche Bank AG, Singapore Branch - Syndicated loans 3	USD	2,598,133	November 2028	Floating interest, for this period from 7.1411% to 7.36847% per annum.
HSBC Bank (Vietnam) Ltd, Ha Noi Branch	VND	379,493	November 2028	Floating interest, for this period from 8.18% to 9.4% per annum.
The Hong Kong and Shanghai Banking Corporation Limited, Singapore Branch	USD	5,040,653	October 2030	Floating interest, for this period from 7.31969% to 7.3839% per annum. Fixed interest rate at 9.4% per annum.
In which: current portion		*(5,408,064)*		
TOTAL		**7,490,451**		

20.2.3. Loans from banks

Lender	**Original currency**	***Ending balance (VND million)***	**Maturity date**	
Cargill Financial Services International, Inc	USD	3,344,681	July 2028	(i)
Bank of China (Hong Kong) Limited	VND	1,007,877	August 2026 to October 2026	(ii)
Vietnam Prosperity Joint Stock Commercial Bank	VND	3,266,849	July 2026 to March 2027	(ii)
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND	642,246	August 2032	(ii)
Malayan Banking Berhad	VND	222,370	September 2026 to October 2026	(ii)
Joint Stock Commercial Bank For Foreign Trade Of Vietnam	VND	2,897,136	July 2026 to May 2027	(ii)
Vietnam Technological and Commercial Joint Stock Bank	VND	1,633,654	July 2026 to December 2026	(ii)
Saigon - Hanoi Commercial Joint Stock Bank	VND	998,884	August 2026 to September 2026	(ii)
TOTAL		**14,013,698**		

Interests of long-term loans as at 30 June 2026 are as below

Loans	*Original currency*	*Interest rate*
(i) Secured loans	USD	Floating interest rate, interest rate for this period from 6.30% to 6.61% per annum
(ii) Secured loans	VND	Floating interest rate, interest rate for this period from 6.5% to 16% per annum

21. OWNERS' EQUITY

Increase and decrease in owner's equity

Currency: VND million

	Issued share capital	*Share premium*	*Other funds belonging to owners' equity*	*Undistributed earnings*	*Total*
For the 6-month period ended 30 June 2025					
Beginning balance	**38,785,833**	**39,140,273**	**71,000**	**10,126,573**	**88,123,679**
- Other funds	-	-	5,000	(5,000)	-
- Profit for the period	-	-	-	399,180	399,180
Ending balance	**38,785,833**	**39,140,273**	**76,000**	**10,520,753**	**88,522,859**
For the 6-month period ended 30 June 2026					
Beginning balance	**77,334,919**	**591,187**	**76,000**	**11,065,632**	**89,067,738**
- Other funds	-	-	5,000	(5,000)	-
- Profit for the period	-	-	-	14,920,353	14,920,353
Ending balance	**77,334,919**	**591,187**	**81,000**	**25,980,985**	**103,988,091**

22 REVENUES

22.1 Revenue from sale of goods and rendering of services

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Gross revenue	**12,085,343**	**4,864,188**
In which:		
Revenue from sale of inventory properties	*11,626,895*	*4,508,251*
Revenue from rendering management services	*426,562*	*323,628*
Revenue from other activities	*31,886*	*32,309*
Revenue deduction	-	-
Net revenue	**12,085,343**	**4,864,188**
In which:		
Revenue from sale of inventory properties	*11,626,895*	*4,508,251*
Revenue from rendering management services	*426,562*	*323,628*
Revenue from other activities	*31,886*	*32,309*

22.2 Finance income

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Interest income from loans and deposits, others	1,617,222	2,630,679
Disposal of investments	732,043	-
Dividend income and distributed profits	19,448,029	6,181,432
TOTAL	**21,797,294**	**8,812,111**

23 COST OF GOODS SOLD AND SERVICES RENDERED

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Cost of inventory properties sold	3,247,089	3,692,892
Cost of rendering management services	387,783	294,207
Cost of other activities	100,166	37,423
TOTAL	**3,735,038**	**4,024,522**

24 FINANCE EXPENSES

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Interest expenses and issuance costs	3,816,822	3,526,845
Provision for diminution in value of investments	3,628,489	(881,293)
Foreign exchange losses	92	265,616
Others (*)	6,678,374	5,533,841
TOTAL	**14,123,777**	**8,445,009**

(*) Cost of inventory properties sold include sharing profit of business co-operation contract.

25 GENERAL AND ADMINISTRATIVE EXPENSES

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Charity expenses	38,152	15,141
Others	136,081	145,602
TOTAL	**174,233**	**160,743**

26 OTHER INCOME AND OTHER EXPENSES

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Other income	**107,386**	**(29,923)**
Others	107,386	(29,923)
Other expenses	**37,925**	**27,664**
Others	37,925	27,664
OTHER LOSS	**69,461**	**(57,587)**

27 CORPORATE INCOME TAX

Currency: VND million

	Quarter II 2026	*Quarter II 2025*
Current income tax expenses	319,866	609,418
Deferred corporate income tax expense/(income)	165,750	(148,208)
TOTAL	**485,616**	**461,210**

28. TRANSACTIONS WITH RELATED PARTIES

28.1 Amounts due to and due from related parties

▶**Short-term trade receivables** (Note 6.1)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinhomes JSC	Subsidiary	Management fee receivables	398,797
Vinschool JSC	Subsidiary	Management fee receivables	4,489
Vincom Retail JSC	Associate	Management fee receivables	26,400
		Receivables from profit of business co-operation contract	14,235
Vinpearl JSC	Subsidiary	Management fee receivables	39,532
Others	Subsidiary	Other receivables	44,614
			528,067

▶**Other short-term receivables** (Note 7)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinhomes JSC	Subsidiary	Receivables from investment cooperation agreements	18,807,883
		Receivables from payment on behalf	39,178,107
		Dividends declared	17,669,998
Others	Subsidiaries/ Related parties	Other receivables	322,955
			75,978,943

▶**Short-term trade payables** (Note 15)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinhomes JSC	Subsidiary	Payables for purchase of goods and services	330,095
VinCons Construction Development and Investment JSC	Subsidiary	Payables for purchase of goods and services	690,716
Others	Subsidiary	Payables for purchase of goods and services	86,950
			1,107,761

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)
Quarter II 2026

28. TRANSACTIONS WITH RELATED PARTIES (continued)

28.1 Amounts due to and due from related parties (continued)

▶**Short-term accrued expenses** (Note 18)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vincom Security Service Company limited	Subsidiary	Interest payables	297,665
Xavinco Land JSC	Subsidiary	Interest payables	177,840
Xalivico LLC	Subsidiary	Interest payables	46,682
Others	Subsidiaries/ Related parties	Other payables	32,773
			554,960

▶**Long-term accrued expenses** (Note 18)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinsmart Research And Manufacture JSC	Subsidiary	Interest payables	941,198
VinRobotics Robot Application and Research Development Joint Stock Company	Subsidiary	Interest payables	500,676
VinAcademy Education and Training LLC	Subsidiary	Interest payables	374,479
Others	Subsidiaries/ Related parties	Other payables	1,228,848
			3,045,201

▶**Other short-term payables** (Note 19)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinhomes JSC	Subsidiary	Deposit under business co-operation contract	3,310,000
		Shared profit payables under business co-operation contract	585,073
Others	Subsidiary	Shared profit payables under business co-operation contract	15,773
			3,910,846

▶**Other long-term payables** (Note 19)

Related parties	*Relationship*	*Transactions*	*Currency: VND million* *Ending balance*
Vinhomes JSC	Subsidiary	Deposit receipt for business co-operation contract	45,625,410
		Shared profit payables under business co-operation contract	2,069,920
Vincom Retail JSC	Associate	Deposit receipt for business co-operation contract	12,479,764
Cangio Tourist City Corporation	Subsidiary	Deposit receipt for business co-operation contract	26,386,000
Green City Development JSC	Subsidiary	Deposit receipt for business co-operation contract	21,174,905
		Shared profit payables under business co-operation contract	1,043,625
Others	Subsidiary	Deposit receipt for business co-operation contract	8,818,035
			117,597,659

28. TRANSACTIONS WITH RELATED PARTIES (continued)

28.2 Loan to related parties

▶**Short-term held-to-maturity investments** (Note 5,1)

Currency: VND million

Related parties	*Relationship*	*Ending balance*	*Interest rate (%/annum)*
Vinmec International General Hospital JSC	Subsidiary	19,526,818	12%
VinFast Vietnam Joint Stock Company	Subsidiary	15,116,041	7.57% - 12%
VinFast Investment and Development Joint Stock Company	Subsidiary	7,697,543	12%
VinMetal Trading and Production JSC	Subsidiary	7,380,641	12%
Others	Subsidiary	7,238,012	12%
		56,959,055	

Loans have maturity no later than June 2027.

▶**Long-term held-to-maturity investments** (Note 5,1)

Currency: VND million

Related parties	*Relationship*	*Ending balance*	*Interest rate (%/annum)*
Vingroup Investment Viet Nam JSC	Subsidiary	8,385,304	11% - 12%
Others	Subsidiary	72	12%
		8,393,376	

Loans have maturity no later than May 2028.

28.3 Loan from related parties

▶**Short-term loan from related parties** (Note 20)

Currency: VND million

Related parties	*Relationship*	*Ending balance*	*Interest rate (%/annum)*
Xavinco Land JSC	Subsidiary	507,882	12%
Xalivico LLC	Subsidiary	197,100	12%
		704,982	

Loans have maturity no later than December 2026.

▶**Long-term loan from related parties** (Note 20)

Currency: VND million

Related parties	*Relationship*	*Ending balance*	*Interest rate (%/annum)*
Vincom Security Service Company limited	Subsidiary	18,403,000	12%
Vinsmart Research And Manufacture JSC	Subsidiary	13,126,205	12%
VinAcademy Education and Training LLC	Subsidiary	12,560,000	12%
VinRobotics Robot Application and Research Development Joint Stock Company	Subsidiary	8,500,000	12%
Vinbus Ecology Transport Services LLC	Subsidiary	5,677,000	12%
Others	Subsidiaries/ Related parties	12,660,913	12%
		70,927,118	

29. COMPARATIVE INFORMATION

Some of the corresponding data in the financial statements as of 31 December 2025, have been Restated in according to guidance at Circular 99, as follows:

Currency: VND million

			31-Dec-25 (as presented previously)	*Restated*	*31-Dec-25 (as restated)*
		STATEMENT OF FINANCIAL POSITION			
A.		**CURRENT ASSETS**			
	I	Cash (i)	6,513,218	(38,138)	6,475,079
		Other current assets (ii)	-	35,031	35,031
	II	Short-term investments (ii)			
		Held-to-matutiry investments (ii)	2,274,128	34,165,256	36,439,384
		Short-term loan receivables (ii)	30,112,622	(30,112,622)	-
		Other short-term receivables (ii)	44,035,835	(4,052,634)	39,983,201
B.		**NON-CURRENT ASSETS**			
	V	Long-term investments			
		Long-term Held-to-maturity investments (ii)	-	12,063,333	12,063,333
		Long-term loan receivables (ii)	12,060,278	(12,060,278)	-
		Other long-term receivables (ii)	3,055	(3,055)	-
		Other long -term assets (i)	210,101	3,107	213,208
		Investments in other entities (ii)	12,398,083	1,815,133	14,213,216
		Other long-term receivables (ii)	1,816,255	(1,815,133)	1,122

(i) Reclassify and present cash, short-term assets, and other long-term assets related to funds that are currently frozen in accordance with the guidance of Circular 99.

(ii) Reclassify receivables of principal and interest from short-term and long-term loans into short-term and long-term held-to-maturity investments and restate other long-term receivables as investments in other entities in accordance with the guidance of Circular 99.

30. EVENTS AFTER THE FINANCIAL STATEMENTS DATE

There is no matter or circumstance that has arisen since the separate financial statements date that requires adjustment or disclosure in the separate financial statements of the Company.

Tran Thi Tuyet Nhung Preparer	Nguyen Thi Thu Hien Chief Accountant	Nguyen Viet Quang Chief Executive Officer

Approved, 30 July 2026

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
1	Vinhomes JSC	72.07%	72.07%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Investing, developing and trading real estate properties Leasing office, apartments and rendering real estate management services Residential and civil constructions
2	Royal City Real Estate Exchange JSC	97.85%	70.28%	No. 72A, Nguyen Trai street, Thuong Dinh ward, Thanh Xuan district, Hanoi, Vietnam	Investing, developing and trading real estate properties
3	Metropolis Hanoi Company Limited	100.00%	71.99%	HH land area, Pham Hung street, Yen Hoa ward, Hanoi, Vietnam	Investing, developing and trading real estate properties
4	Cangio Tourist City Corporation	100.00%	71.99%	No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
5	Ecology Development and Investment JSC	100.00%	71.89%	No. 191, Ba Trieu street, Le Dai Hanh ward, Hai Ba Trung district, Hanoi city, Vietnam	Investing, developing and trading real estate properties
6	Gia Lam Urban Development And Investment Company limited	99.39%	71.45%	2nd floor, Vincom Mega Mall Ocean Park, Lot CCTP-10, Gia Lam Urban Area Project, Gia Lam Commune, Hanoi, Vietnam	Investing, developing and trading real estate properties
7	Vietnam Investment and Consulting Investment JSC	70.00%	50.20%	No. 191, Ba Trieu street, Le Dai Hanh ward, Hai Ba Trung district, Hanoi, Vietnam	Investing, developing and trading real estate properties
8	Berjaya Vietnam International University Town JSC	98.33%	70.77%	20A Floor, Vincom Center Dong Khoi, No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
9	Berjaya Vietnam Financial Center Company limited	67.50%	32.32%	20A Floor, Vincom Center Dong Khoi, No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Investing, developing and trading real estate properties

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
10	Millennium Trading Investment And Development Company Limited	100.00%	72.07%	20A Floor, Vincom Center Dong Khoi, No. 72, Le Thanh Ton Street, Sai Gon ward, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
11	Thai Son Investment Construction Corporation	100.00%	47.89%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Investing, developing and trading real estate properties
12	GS Cu Chi Development JSC	100.00%	71.83%	20A Floor, Vincom Center Dong Khoi, No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
13	Green City Development JSC	100.00%	72.00%	No. 72, Le Thanh Ton Street, Sai Gon ward, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
14	Delta JSC	100.00%	72.03%	No. 110 Dang Cong Binh street, Ba Diem commune, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
15	Vinhomes Industrial Zone Investment JSC	100.00%	71.54%	Vinfast automobile production complex, Dinh Vu - Cat Hai Economic Zone, Cat Hai special economic zone, Hai Phong city, Vietnam	Investing, developing and trading real estate properties
16	Vinhomes Industrial Zone Investment Hai Phong JSC	100.00%	71.55%	Vinfast automobile production complex, Dinh Vu - Cat Hai Economic Zone, Cat Hai special economic zone, Hai Phong city, Vietnam	Investing, developing and trading real estate properties
17	Vinhomes Industrial Zone Investment Ha Tinh JSC	100.00%	71.93%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Investing, developing and trading real estate properties
18	Son Thai Trading And Investment Joint Stock Compnay	99.99%	71.99%	No. 65, Hai Phong Street, Thach Thang Ward, Hai Chau District, Da Nang City, Vietnam	Investing, developing and trading real estate properties

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
19	VinCons Construction Development and Investment JSC	100.00%	72.07%	10th Floor, Techno Park Tower, Gia Lam Urban Area, Da Ton commune, Gia Lam district, Hanoi, Vietnam	Real estate agent, consultant activities
20	Vincons Windows Construction Development JSC	100.00%	72.07%	10th Floor, TechnoPark Tower, Vinhomes Ocean Park Urban Area, Da Ton Commune, Gia Lam District, Hanoi, Vietnam	Real estate consultancy, brokerage, auction
21	Muoi Cam Ranh JSC	100.00%	72.07%	Km 15, Km 1497, Cam Nghia Ward, Cam Ranh City, Khanh Hoa Province, Vietnam	Trading real estate properties
22	Truong Thinh Real Estate Development Investment JSC	99.00%	71.27%	8th Floor, Techno Park Tower, Vinhomes Ocean Park Urban Area, Da Ton commune, Gia Lam district, Hanoi, Vietnam	Trading real estate properties
23	Ca Tam Tourism Joint Stock Company	100.00%	72.03%	Hon Tre Island, Vinh Nguyen ward, Nha Trang City, Khanh Hoa province, Vietnam	Investing, developing and trading real estate properties
24	Hiep Thanh Cong Investment JSC	100.00%	72.03%	Hon Tre Island, Vinh Nguyen ward, Nha Trang City, Khanh Hoa province, Vietnam	Investing, developing and trading real estate properties
25	Xavinco Land JSC	96.44%	96.14%	No. 191, Ba Trieu street, Hai Ba Trung ward, Hanoi, Vietnam	Investing, developing and trading real estate properties
26	Xalivico LLC	74.00%	71.14%	No. 233 Nguyen Trai Street, Thuong Dinh ward, Thanh Xuan district, Hanoi, Vietnam	Investing, developing and trading real estate properties
27	Thang Long Real Estate Trading Investment JSC	73.00%	70.21%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Investing, developing and trading real estate properties
28	Vietnam Exhibition Fair Centre JSC	87.97%	86.67%	Lai Da village, Dong Hoi commune, Dong Anh district, Hanoi, Vietnam	Investing, developing and trading real estate properties
29	Vietnam Books JSC	65.33%	65.33%	No 44, Trang Tien street, Trang Tien ward, Hoan Kiem district, Hanoi City, Vietnam	Public books

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
30	TS Holding Real estate Development Limited	65.99%	47.51%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Trading real estate properties
31	TPX Holding Real estate Development Limited	99.99%	71.99%	No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Trading real estate properties
32	Cam Ranh Investment JSC	100.00%	72.04%	Hon Tre Island, Vinh Nguyen ward, Nha Trang City, Khanh Hoa province, Vietnam	Investing, developing and trading hospitality services
33	Sao Mai Commerce and Trading Development Limited	100.00%	47.89%	Techno Park Tower, Vinhomes Ocean Park Urban Area, Da Ton commune, Gia Lam district, Hanoi, Vietnam	Trading real estate properties
34	Vinh Xanh 1 Real Estate Development Limited	99.74%	71.88%	Apartment TĐ 6-02, Dai An Urban Area, Nghia Tru Commune, Van Giang District, Hung Yen Province, Vietnam	Trading real estate properties
35	Vinh Xanh 2 Real Estate Investment Development Limited	99.77%	71.90%	Apartment TĐ 6-02, Dai An Urban Area, Nghia Tru Commune, Van Giang District, Hung Yen Province, Vietnam	Trading real estate properties
36	VinCargo Joint Stock Company	99.00%	99.00%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Coastal and ocean freight transport
37	Huong Duong Real Estate Development Company Limited	100.00%	72.02%	No. 7, Chua Hamlet, Group 15, Hai Ba Trung Ward, Hanoi City, Vietnam	Trading real estate properties
38	VinES Energy Solutions Joint Stock Company	100.00%	71.99%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Eco-Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Manufacture of batteries and accumulators
39	Vingroup DRC Holding S.A.R.L.U	100.00%	100.00%	60 Ave. Uvira, Imm. Aimée Tower, Gombe, Kinshasa	Real estate and electric vehicles

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
40	Nam Trang Cat Company Limited	100.00%	71.55%	No. 87, Street No. 4, Lach Tray Riverside Urban Area, Le Chau Ward, Hai Phong City, Vietnam	Trading real estate properties
41	Vinpearl JSC	85.55%	85.55%	Hon Tre Island, Nha Trang ward, Khanh Hoa province, Vietnam	Investing, developing and trading hospitality services
42	Phuc An Travel Development And Investment LLC	100.00%	85.69%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Providing short-time accommodation services
43	Nha Trang Port JSC	99.35%	50.21%	No. 05 Tran Phu street, Nha Trang ward, Khanh Hoa province, Vietnam	Goods loading, warehouse leasing
44	Vinpearl Australia PTY LTD	100.00%	50.53%	234 Balaclava Road, Caulfield North 3161, Melbourne, Victoria, Australia	Providing accommodation services and travel agencies
45	Cape Wickham Golf Links PTY LTD	100.00%	50.53%	1 Cape Wickham Road, Wickham, TAS 7256, Australia	Golf management services
46	Vinpearl Cua Hoi JSC	100.00%	85.55%	Binh Minh street, Cua Lo ward, Nghe An province, Vietnam	Providing short-time accommodation services
47	Landmark 81 Hotel Investment and Development JSC	100.00%	85.54%	1st Floor to 3rd Floor, 47th Floor to 63rd Floor and 65th Floor to 77th Floor, Landmark 81 Building, Tan Cang Saigon Complex (Vinhomes Central Park), No. 720A, Dien Bien Phu Street, Thach My Tay Ward, Ho Chi Minh City, Vietnam	Providing short-time accommodation services
48	Thanh Hoa Hotel Investment and Development JSC	100.00%	85.54%	No 27, Tran Phu, Hac Thanh ward, Thanh Hoa province, Vietnam	Providing short-time accommodation services
49	VinWonders Nha Trang JSC	100.00%	85.55%	Hon Tre Island, Nha Trang ward, Khanh Hoa province, Vietnam	Amusement park and theme park entertainment services

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
50	VMC Holding Business Investment JSC	100.00%	96.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Consulting and management activites
51	Vinmec International General Hospital JSC	100.00%	96.00%	No 458, Minh Khai street, Vinh Tuy ward,Hai Ba Trung district, Hanoi, Vietnam	Health care, medical and related services
52	VS Development Investment Joint Stock Company	61.42%	61.42%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Management consultancy services
53	Vinschool JSC	100.00%	61.43%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Providing education services
54	World Academy Limited Liability Company	60.00%	60.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Providing education services
55	EduCore Research and Advisory Company Limited	100.00%	61.42%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Providing education services
56	VinAcademy Education and Training LLC	100.00%	100.00%	Land lot DH, Vinhomes Ocean Park Urban Area, Da Ton Commune, Gia Lam District, Hanoi, Vietnam	Providing education services
57	Vincom Security Service Company limited	100.00%	100.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Providing security services

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
58	Vinbus Ecology Transport Services LLC	100.00%	100.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Transportation
59	Vin New Horizon JSC	65.00%	65.00%	Symphony office tower, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Health care and related services
60	EduCore Education Research Company Limited	100.00%	61.42%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Providing education services
61	VinFast Auto Ltd.	50.65%	50.65%	61 Robinson Road, #06-01, 61 Robinson, Singapore (068893)	Management consultancy services; Other financial service activities
62	VinFast Investment and Development Joint Stock Company	99.90%	50.60%	Dinh Vu - Cat Hai Economic Zone, Cat Hai Island, Cat Hai special economic zone, Hai Phong city, Vietnam	Supporting and investing
63	Vinfast Germany GmbH	100.00%	50.60%	Hanauer Landstraße 172 60314 Frankfurt am Main, Germany	Import/Export spare parts, components and materials for the automotive industry and related services
64	Vinfast Engineering Australia PTY Ltd	100.00%	50.60%	65 Fennel Street, Port Melbourne, Victoria, Australia	Design automobile & motorbike, Technology research, Import/Export products
65	Vingroup Investment Viet Nam JSC	100.00%	50.72%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Consulting and investing activities
66	Vinfast Commercial And Services Trading LLC	99.50%	50.35%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi ward, Hanoi, Vietnam	Retail cars

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
67	Vingroup USA, LLC	100.00%	50.65%	9881 Irvine Center Drive, Irvine, CA 92618	Import and distribution of electronic and telecommunications equipment
68	VinFast Auto, LLC	100.00%	50.65%	9881 Irvine Center Drive, Irvine, CA 92618	Import and distribution of automotive vehicles
69	Vinfast USA Distribution, LLC	100.00%	50.65%	9881 Irvine Center Drive, Irvine, CA 92618	Import and distribution of automotive vehicles
70	VinFast Auto Canada Inc.	100.00%	50.72%	Suite 2600, Three Bentall Centre 595 Burrard Street, P.O. Box 49314, Vancouver Bc V7X 1L3 Canada	Import and distribution of automotive vehicles
71	Vinfast France	100.00%	50.72%	95, rue La Boétie 75008 Paris	Import and distribution of automotive vehicles
72	Vinfast Netherlands B.V	100.00%	50.72%	Vijzelstraat 68, 1017HL Amsterdam, Netherlands	Sale and repair of passenger cars and light motor vehicles; Sale and installation of motor vehicle parts
73	VinFast Manufacturing US, LLC	100.00%	50.65%	160 Mine Lake Court, Suite 200, Raleigh city, State of North Carolina	Assembly EV and Ebus
74	PT VinFast Automobile Indonesia	100.00%	50.70%	AXA Tower, 45th floor, Jl. Prof.Dr.Satrio Kav 18, Kuningan Setiabudi, Jakarta 12940 Indonesia	Market research and development
75	VinFast Auto India Private Limited	100.00%	50.70%	1st Floor, Urbanwrk, The Statement Baani, Golf Course Road, Sector 43, DLF QE, Gurgaon, Dlf Qe, Haryana, India, 122002	Cars Trading
76	Vinfast UK Ltd	100.00%	50.65%	21 Holborn Viaduct, London, United Kingdom EC1A 2DY	Cars Trading

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
77	VinFast Middle East FZE	100.00%	50.65%	Jebel Ali Freezone, Dubai United Arab Emirates	Cars Trading
78	VinFast Kazakhstan	100.00%	50.65%	Kazakhstan, Almaty city, Medeu district, Yelebekov street, 10, postal index 050051	Cars Trading
79	VinFast Auto Philippines Corp.	100.00%	50.65%	907 Trade and Financial Tower, 7th Avenue corner 32nd Street, Bonifacio Global City, Taguig City Fort Bonifacio, Taguig City, Fourth District, National Capital Region (NCR), 1630	Cars Trading
80	PT.Vinfast Trading Indonesia	99.00%	50.20%	AXA TOWER, 45TH FLOOR, JL. PROF. DR. SATRIO KAV 18, Karet Kuningan, Setiabudi Dictrict, Adm. Jakarta Selatan City, DKI Jakarta Province Code: 12940	Wholesale of cars
81	Vinsmart Research And Manufacture JSC	50.53%	50.53%	Lot CN1-06B-1&2 Hi-tech Industrial Park 1, Hoa Lac Hi-Tech Park, Ha Bang town, Thach That District, Hanoi City, Vietnam	Production mobile
82	Vinsmart Trading And Investment Pte. Ltd.	100.00%	50.53%	38 Kim Tain Road, #03-07, Singapore	Information technology consultancy
83	Vingroup Global Pte. Ltd.,	100.00%	50.53%	120 Lower Delta Road, #02-00, Cendex Centre, Singapore	Goods distributions, technology research
84	Vingroup Investment Pte. Ltd.,	99.75%	50.41%	120 Lower Delta Road, #02-05, Cendex Centre, Singapore	Market research and development
85	Vinfast Lithium Battery Pack Limited Liability Company	100.00%	50.53%	Bumper factory, Vinfast automobile production complex, Dinh Vu - Cat Hai Economic Zone, Cat Hai Island, Cat Hai Town, Cat Hai District, Hai Phong city, Vietnam	Batteries production

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
86	VinMetal Trading and Production JSC	98.00%	98.00%	Symphony office tower, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Steel production
87	VinMetal Ha Tinh Industry JSC	95.00%	93.10%	Symphony office tower, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Iron ore mining
88	VinFast Vietnam Joint Stock Company	99.90%	50.60%	Dinh Vu - Cat Hai Economic Zone, Cat Hai Island, Cat Hai special economic zone, Hai Phong city, Vietnam	Manufacture of motor vehicles
89	VinCSS Internet Security Services Joint Stock Company	65.00%	65.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Scientific research and technological development
90	VinSOC Joint Stock Company	99.86%	99.68%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Providing information technology services and other services related to computers
91	Vinsmart Future JSC	53.73%	53.54%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Phuc Loi Ward, Hanoi, Vietnam	Data processing, leasing and related activities
92	Vin3S JSC	100.00%	86.73%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	E-commerce platform
93	VinAI Artificial Intelligence Application And Research Joint Stock Company	100.00%	99.95%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Eco-Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Research and experimental development on engineering and technology

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
94	VinRobotics Robot Application and Research Development Joint Stock Company	51.00%	51.00%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Manufacture of Industrial and intelligent robot
95	VinMotion General Purpose Humanoid Robots Application Development and Research JSC	51.00%	51.00%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Manufacture of Industrial and intelligent robot
96	VinMotion USA, INC	100.00%	51.00%	9920 Irvine Center Dr. Irvine, CA 92618	Provide humanoid robots to perform tasks
97	VinMotion INC	100.00%	51.00%	9920 Irvine Center Dr. Irvine, CA 92618	Provide humanoid robots to perform tasks
98	VinDynamics Humanoid Robot Research, Development and Application JSC	51.00%	51.00%	Symphony office tower, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Manufacture of Industrial and intelligent robot
99	VinDynamics USA Inc.	100.00%	51.00%	9920 Irvine Center Dr. Irvine, CA 92618	Provide humanoid robots to perform tasks
100	VinSurgical Joint Stock Company	51.00%	51.00%	Symphony office tower, Vinhomes Riverside Urban Area, Phuc Loi Ward, Hanoi City, Vietnam	Research and experimental development on medical sciences
101	Bao Lai Investment JSC	96.48%	69.20%	No. 166, Pham Van Dong Street, Xuan Dinh Ward, Bac Tu Liem District, Hanoi, Vietnam	Mining
102	Bao Lai Marble One Member Company Limited	100.00%	69.20%	Hop Nhat Village, Thinh Hung Commune, Yen Binh District, Yen Bai Province, Vietnam	Mineral production
103	Doc Thang Marble JSC	100.00%	66.07%	Ngoi Ken Village, Lieu Do Commune, Luc Yen District, Yen Bai Province, Vietnam	Mining

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
104	An Phu White Marble Co.,LTD	100.00%	69.20%	Khau Ca Village, An Phu Commune, Luc Yen District, Yen Bai Province, Vietnam	Mineral production
105	Bao Lai Luc Yen Mineral Exploitation One Member Company Limited	100.00%	69.20%	Ngoi Ken Village, Lieu Do Commune, Luc Yen District, Yen Bai Province, Vietnam	Mining
106	Phan Thanh Mineral JSC	100.00%	69.36%	Ban Ro Village, Phan Thanh Commune, Luc Yen District, Yen Bai, Vietnam	Mining
107	Van Khoa Investment JSC	100.00%	70.20%	Ngoi Ken Village, Lieu Do Commune, Luc Yen District, Yen Bai Province, Vietnam	Mining
108	Vin Mining DRC Joint Stock Company	100.00%	100.00%	No 70, 2nd Floor Tilapia Building, Batetela Avenue, Batetela Ward, Gombe District, Kinshasa, Democratic Republic of the Congo	Mineral exploration, research and mining
109	Vinpro Business And Trading Services LLC	100.00%	100.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Retail computers, software, telecommunication devices and audio-visual devices
110	Ecology Development And Trading JSC	100.00%	71.46%	Symphony office tower, Chu Huy Man Street, Vinhomes Riverside Eco-Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Investing, developing and trading real estate properties
111	Newland Investment Development JSC	99.92%	0.720114	20A floor, Vincom Center Dong Khoi tower, No. 72 Le Thanh Ton, Ben Nghe ward, District 1, Hochiminh City, Vietnam	Trading real estate properties
112	Vantix Technology Solutions And Services JSC	100.00%	1	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Providing information technology services and other services related to computers

APPENDIX 1 – THE GROUP STRUCTURE AS AT 30 June 2026

No	*Company name*	*Voting right (%)*	*Effective interesst (%)*	*Address*	*Principal activities*
113	Tay Tang Long Real Estate Company Limited	90.00%	0.648633	No. 72, Le Thanh Ton Street, Ben Nghe ward, District 1, Hochiminh city, Vietnam	Investing, developing and trading real estate properties
114	SV Tay Hanoi 2 Real Estate JSC	100.00%	0.714975	2nd floor, Almaz Market, Hoa Lan street, Vinhomes Riverside Eco-Urban Area, Phuc Loi Ward, Long Bien District, Hanoi City, Vietnam	Investing, developing and trading real estate properties
115	VinMedTech High-Tech Medical Investment JSC	99.00%	99.00%	No.7, Bang Lang 1 Street, Vinhomes Riverside area, Viet Hung Ward, Long Bien District, Hanoi, Vietnam	Health care, medical and related services
116	Vinfast Auto (Thailand) Co.,Ltd	100.00%	50.65%	No. 425/1, Enco Terminal Building B, 4th Floor, Kamphaeng Phet 6 Road, Don Mueang District, Don Mueang Subdistrict, Bangkok Metropolis	Cars Trading
117	VinFast Auto México, S. DE R.L DE C.V.	100.00%	50.65%	Street: Bosque de Ciruelos |Ext Number: 180| Int Number: PP 101 | Suburb: Bosque de las Lomas| County: Miguel Hidalgo| State: Mexico City | Zip Code: 11700	Cars Trading
118	Bao Lai Green Company Limited	100.00%	69.20%	9 floor, Viettel Tower, No 70 Nguyen Van Cu street, Hong Hai ward, Ha Long city, Quang Ninh province, Vietnam	Amusement park and theme park entertainment services

APPENDIX 2 – EXPLANATION OF CHANGING IN BUSINESS RESULTS COMPARED TO PREVIOUS PERIOD

(follow Cicular No 96/2020/TT-BTC date 16/11/2020)

Currency: VND million

PL	ITEMS	Quarter II 2026	Quarter II 2025	Difference	%	For the 6-month period ended 30 June 2026
01	**Revenue from sale of goods and rendering of services**	**12,085,343**	**4,864,188**	**7,221,155**	**148%**	**19,262,415**
02	Deductions	-	-	-		-
10	**Net revenue**	**12,085,343**	**4,864,188**	**7,221,155**	**148%**	**19,262,415**
11	Costs of goods sold and services rendered	3,735,038	4,024,522	(289,484)	-7%	9,424,073
20	**Gross profit**	**8,350,305**	**839,666**	**7,510,639**	**894%**	**9,838,342**
21	Gain/(Losses) from disposal of investment properties	53,099				53,099
22	Financial Income	21,797,294	8,812,111	12,985,183	147%	25,945,312
23	Financial expenses	14,123,777	8,445,009	5,678,768	67%	18,059,691
24	*- In which: Interest expenses*	*3,816,822*	*3,526,845*	*289,977*	*8%*	*7,555,520*
25	Selling expenses	912,889	313,451	599,438	*191%*	1,520,894
26	General and administrative expenses	174,233	160,743	13,490	8%	375,705
30	**Operating profit**	**14,989,799**	**732,574**	**14,204,126**	**1939%**	**15,880,463**
31	Other income	107,386	(29,923)	137,309	-459%	132,935
32	Other expenses	37,925	27,664	10,261	37%	80,148
40	**Other profit**	**69,461**	**(57,587)**	**127,048**	**-221%**	**52,787**
50	**Net profit before tax**	**15,059,260**	**674,987**	**14,384,273**	**2131%**	**15,933,250**
51	Current corporate income tax expense	319,866	609,418	(289,552)	-48%	806,658
52	Deferred tax expense	165,750	(148,208)	313,958	-212%	206,239
60	**Net profit after tax**	**14,573,644**	**213,777**	**14,359,867**	**6717%**	**14,920,353**

APPENDIX 2 – EXPLANATION OF CHANGING IN BUSINESS RESULTS COMPARED TO PREVIOUS PERIOD (Continued)

(follow Cicular No 96/2020/TT-BTC date 16/11/2020)

Reasons for variance in case business results between two reporting periods fluctuate

In the second quarter of 2026, gross profit from sales and renders services increased compared to the same period last year mainly due to increased revenue from real estate properties handed over in this period;

- The increase in financial income was mainly attributable to higher other financial income and dividends distributed by subsidiaries.

- Financial expenses increased mainly due to a increase in borrowings compared to the same period last year and profit sharing expense from business cooperation contract

-The decrease in corporate income tax expense compared to the corresponding period of the previous year was primarily attributable to lower taxable profit.

Approved, 30 July 2026
Chief Executive Officer

TẬP ĐOÀN VINGROUP CÔNG TY CP
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Nguyen Viet Quang