INTERIM FINANCIAL STATEMENTS

FOR THE FIRST 6 MONTHS OF
THE FISCAL YEAR ENDING 31 DECEMBER 2026

BIEN HOA BUILDING MATERIALS PRODUCTION AND CONSTRUCTION JOINT STOCK COMPANY

CONTENTS

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GENERAL INFORMATION

Corporate information

Bien Hoa Building Materials Production and Construction Joint Stock Company is an enterprise equitized from the State-owned enterprise - Bien Hoa Building Materials Production and Construction Company Limited under the Decision No. 2330/QĐ-UBND dated 12 August 2015 of the People's Committee of Dong Nai Province. The Company has been operating in line with the Business Registration Certificate No. 3600275107, 16th amended on 07 July 2026, granted by Dong Nai City Department of Finance.

The Company's principal business activities are:

- To provide direct support services for waterway transport (not operating inland waterway terminals at the head office) (only operating when meeting business conditions as prescribed by law);
- To act as a building materials agent;
- To wholesale machinery, equipment and spare parts for mining and construction;
- To retail hardware, paint, glass, supplies and other installation equipment in construction (not storing building materials at the head office);
- To manufacture building materials production machinery (not manufacturing at the head office, only operating with approval from competent authority on business location and the Company meets conditions as prescribed by law);
- To construct other civil engineering works;
- To retail household electrical appliances, beds, wardrobes, tables, chairs and similar furniture, lamps and luminaires, other unclassified household appliances;
- To trade in real estate and lease offices and trade centers (only operating when meeting business conditions as prescribed by law and subject to Article 11 of the Law on Real Estate Business No. 29/2023/QH15 dated 28 November 2023);
- To exploit stone, sand, gravel, clay (only operating with mining license from competent authority and the Company meets business conditions as prescribed by law);
- To produce concrete and products from cement and gypsum (not producing at the head office, only operating with approval from competent authority on business location and the Company meets business conditions as prescribed by law);
- To construct residential houses;
- To construct non-residential houses;
- To transport goods by road (only operating when meeting business conditions as prescribed by law);
- To load and unload goods (except for operating inland waterway terminals) (only operating when meeting business conditions as prescribed by law);
- To lease motor vehicles and tank trucks (with operators) (only operating when meeting business conditions as prescribed by law);
- To operate eco-tourism areas (not operating at the head office, only operating with approval from competent authority on location and the Company meets business conditions as prescribed by law);
- To wholesale building materials and other installation equipment in construction (not storing building materials at the head office);
- To construct roads;
- To construct railways;
- To construct electrical works;
- To construct water supply and drainage works;
- To construct telecommunications and communication works;
- To construct other public works;
- To construct hydraulic works;
- To construct mining works;

- To construct processing and manufacturing works;
- To perform demolishment;
- To prepare construction sites;
- To install electrical systems (except for electroplating, mechanical processing);
- To install water supply, drainage, heating and air conditioning systems (except for electroplating and mechanical processing);
- To install other construction systems (except for electroplating and mechanical processing);
- To complete construction works;
- To perform other specialized construction activities;
- To provide architectural activities and related technical consultancy (only operating when meeting business conditions as prescribed by law).

Head office
- Address : K4/79C Nguyen Tri Phuong Street, Buu Hoa 1 Quarter, Bien Hoa Ward, Dong Nai City
- Tel. : +84 (0251) 385 9358
- Fax : +84 (0251) 385 9917

The Company has the following affiliates:

Affiliate	Address
Construction and Traffic Engineering Enterprise	Tan Van Quarter, Bui Huu Nghia Street, Bien Hoa Ward, Dong Nai City
Repair Engineering Enterprise	Thien Tan Quarter, Trang Dai Ward, Dong Nai City
Quarrying Enterprise	Thien Tan Quarter, Trang Dai Ward, Dong Nai City
Tan Cang Quarrying Enterprise	Tan Van Quarter, Bui Huu Nghia Street, Bien Hoa Ward, Dong Nai City
Soklu Quarrying Enterprise	Km 07, Highway 20, Nguyen Hue 2 Hamlet, Gia Kiem Commune, Dong Nai City
Transportation and Mechanical Enterprise	Thien Tan Quarter, Trang Dai Ward, Dong Nai City
Construction Service and Building Materials Center	No. 1, Nguyen Ai Quoc Street, Quang Vinh Quarter, Tran Bien Ward, Dong Nai City

The Company also has the following business locations:

Business location	Address
Thanh Phu Inland Waterway Terminal	Thien Tan Quarter, Trang Dai Ward, Dong Nai City
Thien Tan Inland Waterway Terminal	Thien Tan Quarter, Trang Dai Ward, Dong Nai City

Board of Directors and Management

The Board of Directors, the Governance Manager and the Management of the Company during the period and up to the date of this statement include:

The Board of Directors

Full name	Position	Appointing/re-appointing date
Mr. Huynh Xuan Dao	Chairman	Re-appointed on 26 June 2025
Mr. Huynh Kim Vu	Member	Re-appointed on 26 June 2025
Mr. Pham Quoc Thai	Member	Re-appointed on 26 June 2025
Mr. Phan Tan Dat	Member	Re-appointed on 26 June 2025
Mr. Le Dinh Vu Long	Member	Appointed on 26 June 2025

The Governance Manager

Full name	Position	Appointing date
Mr. Nguyen Hung Thang	Governance Manager	Appointed on 10 November 2021

The Supervisory Board

Full name	Position	Appointing/re-appointing/resigning date
Mr. Huynh Duong Tai	Head of the Board	Re-appointed on 26 June 2025
Mr. Le Cong Son	Member	Appointed on 26 June 2025
Ms. Truong Nguyen Ngoc Hoa	Member	Appointed on 16 June 2026
Ms. Nguyen Thi Thanh Truc	Member	Resigned on 16 June 2026

The Management

Full name	Position	Appointing/re-appointing date
Mr. Huynh Kim Vu	Director	Re-appointed on 23 July 2026
Mr. Pham Quoc Thai	Deputy Director	Appointed on 18 April 2022
Mr. Nguyen Hung Thang	Deputy Director	Re-appointed on 23 July 2026
Mr. Pham Thai Hop	Deputy Director	Appointed on 01 May 2023
Mr. Nguyen Nhu Thach	Deputy Director	Appointed on 01 May 2023
Mr. Hoang Dang Quoc Vinh	Deputy Director	Appointed on 08 May 2023
Mr. Tran Quoc Trieu	Chief Accountant	Appointed on 18 April 2022

Legal representatives

The Company's legal representatives during the period and up to the date of this statement are as follows:

Full name	Position	Appointing/re-appointing date
Mr. Huynh Xuan Dao	Chairman	Re-appointed on 26 June 2025
Mr. Huynh Kim Vu	Director	Re-appointed on 23 July 2026

Auditors

A&C Auditing and Consulting Co., Ltd. has been appointed as the Company's independent auditor.

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TƯ VẤN

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Bien Hoa Building Materials Production and Construction Joint Stock Company (hereinafter referred to as "the Company") presents this statement together with the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026.

Responsibilities of the Board of Management

The Company's Board of Management is responsible for the preparation of the Interim Financial Statements that give a true and fair view of the financial position, the financial performance and the cash flows of the Company during the period. In order to prepare these Interim Financial Statements, the Board of Management must:

- select appropriate accounting policies and apply them consistently;
- make judgments and estimates reasonably and prudently;
- state whether applicable accounting standards have been followed or not, and all the differences subject to any materials departures are disclosed and explained in the Interim Financial Statements;
- prepare the Interim Financial Statements of the Company on a going-concern basis unless it is inappropriate to presume that the Company will continue in business;
- design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Interim Financial Statements.

The Board of Management is responsible for ensuring that proper accounting records are maintained to accurately reflect, with reasonable accuracy at any time, the financial position of the Company and that such accounting records comply with the applicable accounting framework. The Board of Management is also responsible for safeguarding the Company's assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

The Board of Management confirms that it has complied with the above requirements in the preparation of these Interim Financial Statements.

Statement of the Board of Management

In the opinion of the Board of Management, the Interim Financial Statements give a true and fair view of the financial position of the Company as of 30 June 2026 and of its financial performance and cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

For and on behalf of the Board of Management,

CÔNG TY CỔ PHẦN XÂY DỰNG VÀ SẢN XUẤT VẬT LIỆU XÂY DỰNG BIÊN HÒA

Huynh Kim Vu
Director

Date: 12 August 2026

A&C AUDITING AND CONSULTING CO., LTD.
bakertilly A&C

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No. 1.1252/26/TC-AC

REPORT ON THE REVIEW OF INTERIM FINANCIAL INFORMATION

**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT
BIEN HOA BUILDING MATERIALS PRODUCTION AND CONSTRUCTION JOINT STOCK COMPANY**

We have reviewed the accompanying Interim Financial Statements of Bien Hoa Building Materials Production and Construction Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 12 August 2026 (from page 07 to page 40), including the Interim Statement of Financial Position as of 30 June 2026, the Interim Income Statement, the Interim Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Interim Financial Statements.

Responsibility of the Board of Management
The Company's Board of Management is responsible for the preparation, true and fair presentation of these Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements; and responsible for such internal control as the Board of Management determines necessary to enable the preparation and presentation of the Interim Financial Statements to be free from material misstatement, whether due to fraud or error.

Responsibility of Auditors
Our responsibility is to express conclusion on these Interim Financial Statements based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by independent auditor of the entity.

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

Conclusion of Auditors
Based on our review, nothing has come to our attention 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 financial position of Bien Hoa Building Materials Production and Construction Joint Stock Company as of 30 June 2026 and of its financial performance and cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.

CÔNG TY TNHH KIỂM TOÁN VÀ TƯ VẤN A&C

Nguyen Chi Dung
Partner
Audit Practice Registration Certificate No. 0100-2023-008-1
Authorized Signatory

Ho Chi Minh City, 12 August 2026

INTERIM STATEMENT OF FINANCIAL POSITION
(Full form)
As of 30 June 2026

Unit: VND

ITEMS		Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS**	**100**		**1,176,677,978,377**	**796,604,080,014**
I.	**Cash and cash equivalents**	**110**	**V.1**	**231,146,826,668**	**92,592,976,073**
1.	Cash	111		21,759,498,167	37,430,955,525
2.	Cash equivalents	112		209,387,328,501	55,162,020,548
II.	**Short-term financial investments**	**120**		**576,507,728,767**	**659,372,245,203**
1.	Trading securities	121		-	-
2.	Provisions for devaluation of trading securities	122		-	-
3.	Short-term held-to-maturity investments	123	V.2	576,507,728,767	659,372,245,203
4.	Provisions for impairment of short-term held-to-maturity investments	124		-	-
5.	Other short-term investments	125		-	-
6.	Provisions for impairment of other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**3,547,752,922**	**13,129,504,410**
1.	Short-term trade receivables	131	V.3	2,897,197	3,403,376,723
2.	Short-term advances to suppliers	132	V.4	2,700,904,522	3,281,528,848
3.	Short-term intra-company receivables	133		-	-
4.	Receivables from construction contracts under percentage of completion method	134		-	-
5.	Other short-term receivables	135	V.5a	843,951,203	6,444,598,839
6.	Allowance for short-term doubtful debts	136	V.6	-	-
7.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**		**24,219,522,591**	**18,766,693,399**
1.	Inventories	141	V.7	24,219,522,591	18,766,693,399
2.	Allowance for devaluation of inventories	142		-	-
V.	**Current biological assets**	**150**		-	-
1.	Short-term livestock intended for a one-time harvest	151		-	-
2.	Short-term seasonal or one-time harvest crops	152		-	-
3.	Provision for impairment of current biological assets	153		-	-
VI.	**Other current assets**	**160**		**341,256,147,429**	**12,742,660,929**
1.	Short-term deferred expenses	161		-	659,720,298
2.	Deductible VAT	162		-	-
3.	Taxes and other receivables from the State	163	V.16	341,256,147,429	12,082,940,631
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
B -	**NON-CURRENT ASSETS**	**200**		**372,200,246,152**	**372,948,034,763**
I.	**Long-term receivables**	**210**		**38,883,577,966**	**33,602,601,248**
1.	Long-term trade receivables	211		-	-
2.	Long-term advances to suppliers	212		-	-
3.	Working capital in affiliates	213		-	-
4.	Long-term intra-company receivables	214		-	-
5.	Other long-term receivables	215	V.5b	38,883,577,966	33,602,601,248
6.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**39,839,319,334**	**45,215,789,898**
1.	Tangible fixed assets	221	V.8	39,839,319,334	45,215,789,898
-	*Historical cost*	*222*		*540,406,731,703*	*550,675,580,753*
-	*Accumulated depreciation*	*223*		*(500,567,412,369)*	*(505,459,790,855)*
2.	Financial leased assets	224		-	-
-	*Historical cost*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	V.9	-	-
-	*Initial cost*	*228*		*474,300,000*	*474,300,000*
-	*Accumulated amortization*	*229*		*(474,300,000)*	*(474,300,000)*
III.	**Non-current biological assets**	**230**		-	-
1.	Bearer animals	231		-	-
a)	Immature bearer animals	232		-	-
b)	Mature bearer animals	233		-	-
-	*Historical cost*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Long-term livestock intended for one-time harvest	236		-	-
3.	Long-term seasonal or one-time harvest crops	237		-	-
4.	Provision for impairment of non-current biological assets	238		-	-
IV.	**Investment property**	**240**		-	-
-	Historical cost	241		-	-
-	Accumulated depreciation	242		-	-
V.	**Non-current assets in process**	**250**		-	-
1.	Long-term work in process	251		-	-
2.	Construction in progress	252		-	-
VI.	**Long-term financial investments**	**260**		-	-
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint ventures and associates	262		-	-
3.	Equity investments in other entities	263		-	-
4.	Provisions for impairment of long-term investments in other entities	264		-	-
5	Long-term held-to-maturity investments	265		-	-
6.	Provisions for impairment of long-term held-to-maturity investments	266		-	-
VII.	**Other non-current assets**	**270**		**293,477,348,852**	**294,129,643,617**
1.	Long-term deferred expenses	271	V.10	288,390,151,523	288,983,091,654
2.	Deferred income tax assets	272	V.11	3,130,165,035	2,928,869,828
3.	Long-term components and spare parts	273	V.12	1,957,032,294	2,217,682,135
4.	Other non-current assets	274		-	-
	TOTAL ASSETS	**280**		**1,548,878,224,529**	**1,169,552,114,777**

This statement should be read in conjunction with the Notes to the Interim Financial Statements.

	ITEMS	Code	Note	Ending balance	Beginning balance
C -	**LIABILITIES**	**300**		**484,582,357,358**	**465,050,707,903**
I.	**Current liabilities**	**310**		**468,931,532,186**	**450,406,358,763**
1.	Short-term trade payables	311	V.13	34,030,521,304	23,937,066,321
2.	Short-term advances from customers	312	V.14	65,668,254,998	37,122,449,625
3.	Payables for dividends and profit distributions	313	V.15	88,769,064,000	140,161,680,000
4.	Short-term taxes and amounts payable to the State budget	314	V.16	126,962,713,323	61,954,079,898
5.	Payables to employees	315	V.17	44,850,996,716	55,364,517,461
6.	Short-term accrued expenses	316		121,000,000	112,000,000
7.	Short-term intra-company payables	317		-	-
8.	Short-term payables relating to construction contracts under percentage of completion method	318		-	-
9.	Short-term deferred revenue	319		-	-
10.	Other short-term payables	320		376,673,118	-
11.	Short-term borrowings and financial lease liabilities	321		-	-
12.	Provisions for short-term payables	322		-	-
13.	Bonus and welfare fund	323	V.18	108,152,308,727	131,754,565,458
14.	Price stabilization fund	324		-	-
15.	Trading Government bonds	325		-	-
II.	**Non-current liabilities**	**330**		**15,650,825,172**	**14,644,349,140**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and amounts payable to the State budget	333		-	-
4.	Long-term accrued expenses	334		-	-
5.	Intra-company payables for working capital received	335		-	-
6.	Long-term intra-company payables	336		-	-
7.	Long-term deferred revenue	337		-	-
8.	Other long-term payables	338		-	-
9.	Long-term borrowings and financial lease liabilities	339		-	-
10.	Convertible bonds	340		-	-
11.	Preferred shares	341		-	-
12.	Deferred income tax liability	342		-	-
13.	Provisions for long-term payables	343	V.19	15,650,825,172	14,644,349,140
14.	Science and technology development fund	344		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
D -	**OWNER'S EQUITY**	**400**		**1,064,295,867,171**	**704,501,406,874**
1.	Owner's capital	411	V.20a, b	469,216,000,000	469,216,000,000
-	*Ordinary shares with voting rights*	*411a*		*469,216,000,000*	*469,216,000,000*
-	*Preferred shares*	*411b*		-	-
2.	Share premiums	412	V.20a	20,714,147,461	20,714,147,461
3.	Bond conversion options	413		-	-
4.	Other owner's capital	414		-	-
5.	Share repurchases	415	V.20a	(3,437,784,000)	(3,437,784,000)
6.	Differences upon asset revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418	V.20a	128,966,470,714	128,966,470,714
9.	Other equity funds	419		-	-
10.	Retained profit	420	V.20a	448,837,032,996	89,042,572,699
-	*Retained profit to the end of the previous period*	*420a*		*273,508,699*	*89,042,572,699*
-	*Retained profit for the current period*	*420b*		*448,563,524,297*	-
	TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**1,548,878,224,529**	**1,169,552,114,777**

Approved, 12 August 2026

M.S.D.N: 3600275... C.T.C.P. CÔNG TY CỔ PHẦN XÂY DỰNG VÀ SẢN XUẤT VẬT LIỆU XÂY DỰNG BIÊN HÒA P. BIÊN HÒA - TP. ĐỒNG NAI

Nguyen Ngoc Mai Phuong	**Tran Quoc Trieu**	**Huynh Kim Vu**
Preparer	**Chief Accountant**	**Director**
		Legal representative

This statement should be read in conjunction with the Notes to the Interim Financial Statements.

INTERIM INCOME STATEMENT

(Full form)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year: Current year	Accumulated from the beginning of the year: Previous year
1. Revenue from sales of goods and provisions of services	**01**	**VI.1**	**791,848,424,355**	**747,354,826,044**
2. Revenue deductions	**02**		-	-
3. Net revenue from sales of goods and provisions of services	**10**		**791,848,424,355**	**747,354,826,044**
4. Cost of sales	**11**	**VI.2**	**537,565,074,979**	**539,480,059,842**
5. Gross profit from sales of goods and provisions of services	**20**		**254,283,349,376**	**207,874,766,202**
6. Gain/loss on disposal, liquidation of investment properties	**21**		-	-
7. Financial income	**22**	**VI.3**	**7,377,725,828**	**6,633,712,808**
8. Financial expenses	**23**		-	-
In which: Interest expenses	24		-	-
9. Selling expenses	**25**	**VI.4**	**7,169,979,977**	**6,187,336,838**
10. General and administrative expenses	**26**	**VI.5**	**42,301,594,721**	**39,218,949,074**
11. Net operating profit	**30**		**212,189,500,506**	**169,102,193,098**
12. Other income	**31**	**VI.6**	**348,749,847,818**	**3,286,286,598**
13. Other expenses	**32**	**VI.7**	**135,942,954**	**245,806,886**
14. Other profit	**40**		**348,613,904,864**	**3,040,479,712**
15. Total accounting profit before tax	**50**		**560,803,405,370**	**172,142,672,810**
16. Current income tax	**51**	**V.16**	**112,441,176,280**	**34,833,189,450**
17. Deferred income tax	**52**	**V.11**	**(201,295,207)**	**(345,854,888)**
18. Profit after tax	**60**		**448,563,524,297**	**137,655,338,248**
19. Basic earning per share	**70**	**VI.8a**	**9,082**	**2,504**
20. Diluted earnings per share	**71**	**VI.8a**	**9,082**	**2,504**

M.S.D.N: 3600275107 - C.T.C.P
CÔNG TY CỔ PHẦN XÂY DỰNG VÀ SẢN XUẤT VẬT LIỆU XÂY DỰNG BIÊN HÒA
P. BIÊN HÒA - TP. ĐỒNG NAI

Approved, 12 August 2026

Nguyen Ngoc Mai Phuong	**Tran Quoc Trieu**	**Huynh Kim Vu**
Preparer	**Chief Accountant**	**Director**
		Legal representative

This statement should be read in conjunction with the Notes to the Interim Financial Statements.

INTERIM CASH FLOW STATEMENT

(Full form)

(Indirect method)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

	ITEMS	Code	Note	Accumulated from the beginning of the year Current year	Previous year
I.	**Cash flows from operating activities**				
1.	***Profit before tax***	***01***		***560,803,405,370***	***172,142,672,810***
2.	***Adjustments for:***				
-	Depreciation/Amortization of fixed assets and investment properties	02	V.8	5,376,470,564	5,833,195,870
-	Provisions and allowances	03	V.19	1,006,476,032	1,729,274,438
-	Exchange gain/loss due to revaluation of monetary items in foreign currencies	04		-	-
-	Gain/loss from investing and financing activities	05	VI.3, 6	(8,421,818,847)	(7,561,486,357)
-	Borrowing costs	06		-	-
-	Other adjustments	07		-	-
3.	***Operating profit before movements in working capital***	***08***		***558,764,533,119***	***172,143,656,761***
-	Increase/decrease of receivables	09		(325,034,452,576)	(12,115,125,601)
-	Increase/decrease of inventories	10		(5,192,179,351)	20,561,976,692
-	Increase/decrease of payables	11		25,130,760,284	4,010,167,387
-	Increase/decrease of deferred expenses	12		1,252,660,429	(22,120,579,922)
-	Increase/decrease of trading securities	13		-	-
-	Interest expenses paid	14		-	-
-	Corporate income tax paid	15	V.16	(44,051,890,410)	(31,983,740,279)
-	Other cash inflows	16	V.18	18,720,000	29,682,000
-	Other cash outflows	17	V.18	(23,620,976,731)	(9,023,190,758)
	Net cash flows generated from operating activities	***20***		***187,267,174,764***	***121,502,846,280***
II.	**Cash flows from investing activities**				
1.	Purchases and construction of fixed assets and other non-current assets	21		-	(3,651,606,399)
2.	Proceeds from disposals of fixed assets and other non-current assets	22	V.8, VI.6	1,044,093,019	971,384,483
3.	Cash outflow for lending, buying debt instruments of other entities	23		(556,000,000,000)	(657,000,000,000)
4.	Cash recovered from lending, selling debt instruments of other entities	24		631,500,000,000	556,000,000,000
5.	Equity investments in other entities	25		-	-
6.	Cash recovered from equity investments in other entities	26		-	-
7.	Interest earned, dividends and profits received	27	VI.3	14,904,262,812	13,996,896,534
	Net cash flows generated from/(used in) investing activities	***30***		***91,448,355,831***	***(89,683,325,382)***

This statement should be read in conjunction with the Notes to the Interim Financial Statements.

ITEMS	Code	Note	Accumulated from the beginning of the year Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from share issue and owners' contributed capital	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33		-	-
4. Repayment for borrowing principal	34		-	-
5. Payment for financial lease principal	35		-	-
6. Dividends and profit paid to the owners	36	V.15, 20	(140,161,680,000)	(93,441,120,000)
Net cash flows used in financing activities	***40***		***(140,161,680,000)***	***(93,441,120,000)***
Net cash flows during the period	**50**		**138,553,850,595**	**(61,621,599,102)**
Beginning cash and cash equivalents	**60**	**V.1**	**92,592,976,073**	**84,618,966,466**
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	**70**	**V.1**	**231,146,826,668**	**22,997,367,364**

Approved, 12 August 2026

M.S.D.N: 3600275... C.T.C.P * CÔNG TY CỔ PHẦN XÂY DỰNG VÀ SẢN XUẤT VẬT LIỆU XÂY DỰNG BIÊN HÒA * P. BIÊN HÒA - TP. ĐỒNG NAI

Nguyen Ngoc Mai Phuong	**Tran Quoc Trieu**	**Huynh Kim Vu**
Preparer	**Chief Accountant**	**Director**
		Legal representative

This statement should be read in conjunction with the Notes to the Interim Financial Statements.

NOTES TO THE INTERIM FINANCIAL STATEMENTS
For the first 6 months of the fiscal year ending 31 December 2026

I. GENERAL INFORMATION

1. Ownership form
Bien Hoa Building Materials Production and Construction Joint Stock Company (hereinafter referred to as the "Company") is a joint stock company.

2. Business fields
The Company operates in manufacturing, trade and service sectors.

3. Principal business activities
The Company's principal business activities are: to produce and trade in building materials: building stone, building sand, clay for brick and tile production, soil for ground leveling, traffic aggregate soil; to construct traffic, civil and industrial works; to act as an agent for consumption of high-end building materials, interior decoration goods, spare parts and mechanical equipment; to produce hot asphalt concrete.

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

5. Headcount
As of the reporting date, the Company's headcount is 621 (headcount at the beginning of the year: 625).

6. Statement of information comparability on the Interim Financial Statements
The corresponding figures of the previous period are comparable with the figures of the current period.

During the period, the Company adopted the Vietnamese Enterprise Accounting System, which was issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in replacement to the Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain items in the Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance" column and the "Previous period" column in the Interim Financial Statements have been restated in accordance with the new classifications and names specified in the Circular 99 to ensure comparability. These changes do not affect the Company's total assets, total liabilities, owner's equity and after-tax profit.

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY UNIT

1. Accounting period
The annual accounting period of the Company is from 01 January to 31 December annually.

2. Accounting currency unit
The accounting currency unit is the Vietnamese Dong ("VND") as transactions are primarily conducted in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable accounting system

The Company applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99") and other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in preparation and presentation of the Interim Financial Statements.

Adoption of the new accounting system

The fiscal year ending 31 December 2026 is the first fiscal year when the Company applies the Vietnamese Enterprise Accounting System under the Circular 99 in replacement to the Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200").

The transition to the application of Circular 99 is carried out using the following methods:

- For changes in accounting policies where the Circular 99 provides specific transition guidance, the Company follows that guidance.
- For changes in accounting policies where the Circular 99 does not require retroactive adjustments or simplified retroactive adjustments, the Company applies the non-retroactive method.

The impact of these changes in accounting policies on comparative figures is immaterial.

2. Statement of the compliance with the Accounting Standards and System

The Company's Board of Management has complied with all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 99 as well as other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Interim Financial Statements.

IV. APPLICABLE ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REQUIREMENTS

1. Accounting convention

The Financial Statements are prepared on the accrual basis (except for the information related to cash flows) using the historical cost principle and the going-concern assumption.

2. Cash and cash equivalents

Cash includes cash on hand and cash in bank. Cash equivalents are short-term investments with a maturity of three months or less from the date of investment (calculated from the date of purchase to the maturity date), that are readily convertible to a known amount of cash and subject to insignificant risk of change in value at the reporting date. Restricted cash and cash equivalents are not presented under this item, but under the items "Other current assets" or "Other non-current assets", depending on the duration of the restriction.

3. Held-to-maturity investments

An investment is classified as a held-to-maturity investment when the Company has the intention and ability to hold it to maturity. The Company's held-to-maturity investments include term deposits held to maturity for the purpose of collecting periodic interest.

Held-to-maturity investments are initially recognized at cost. Interest income is recognized in financial income on an accrual basis.

When there is reliable evidence proving that a part or the whole investment cannot be recovered and the loss is reliably measured, the loss is recognized as financial expenses during the period and directly deducted from the investment costs. If the evidence of loss diminishes or no longer exists in a subsequent period, the previously recognized loss is reversed and recognized in financial income for that period.

4. Receivables

Receivables are recognized at their carrying amounts less allowances for doubtful debts.

The classification of receivables as trade receivables and other receivables is made according to the following principles:

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Company and customers who are independent to the Company.
- Other receivables represent receivables of a non-commercial nature that do not arise from purchase and sale transactions.

Receivables are tracked in details by subject, term and original currency. The trade receivables and other receivables are classified as short-term and long-term items in the Interim Statement of Financial Position on the basis of their remaining term as of the reporting date.

Allowance is made for each doubtful debt on the basis of the ages of debts after offsetting against liabilities (if any) or estimated loss as follows:

- For overdue debts:
  - 30% of the value of debts overdue between 6 months and less than 1 year.
  - 50% of the value of debts overdue between 1 year and less than 2 years.
  - 70% of the value of debts overdue between 2 years and less than 3 years.
  - 100% of the value of debts overdue for 3 years or more.
- For doubtful debts: Allowance is made on the basis of the estimated loss.

Increases or decreases in the obligatory allowance for doubtful debts as of the reporting date are recorded into general and administrative expenses.

5. Inventories

Inventories are stated at the lower of cost and net realizable value.

Cost of inventories is determined as follows:

- For materials, supplies, and merchandise: Costs comprise costs of purchases and other directly attributable costs incurred in bringing the inventories to their present location and conditions.
- For finished goods, work in process: Costs comprise costs of materials, direct labor and directly relevant general manufacturing expenses allocated on the basis of normal operations.

Inventory costs are determined in accordance with the moving average method and recorded in line with the perpetual method.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Allowance for devaluation of inventories is recognized for each type of inventories or of service in progress when their costs exceed their net realizable values. Increases or decreases in the obligatory allowance for devaluation of inventories as of the reporting date are recorded into cost of sales.

6. Deferred expenses

Deferred expenses reflect actual expenses incurred (including prepaid and unpaid expenses) relevant to financial performance in several accounting periods. These deferred expenses are allocated into operation costs of the relevant accounting periods.

In the Interim Statement of Financial Position, deferred expenses are classified as short-term (with the maximum allocation period of 12 months) and long-term (with the allocation period of more than 12 months). Long-term deferred expenses shall not be re-classified as short-term when preparing the Interim Financial Statements.

The Company's deferred expenses consist primarily of compensation, expenses on quarry exploration incurred in connection with the expansion of the quarry. These expenses are allocated to costs during the period on the basis of actual output volume and the remaining exploitation term.

7. Operating leased assets

A lease is classified as an operating lease if substantially all the risks and rewards incidental to ownership of the asset remain with the lessor. Lease payments under operating leases are recognized as expenses on a straight-line basis over the lease term, irrespective of the timing or method of lease payments.

8. Tangible fixed assets

Tangible fixed assets are presented at historical cost less accumulated depreciation. Historical cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the time when it is brought to its working condition for its intended use.

Subsequent costs are added to historical cost of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Company. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the period.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are derecognized, then any gain or loss incurred from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The depreciation years applied are as follows:

Fixed assets	Years
Buildings and structures	05 - 50
Machinery and equipment	03 - 20
Vehicles	06 - 30
Office equipment	03 - 07
Other tangible fixed assets	04

9. Intangible fixed assets

Intangible fixed assets are presented at their initial cost minus any accumulated amortization.

The Company's intangible fixed assets consist of accounting software. Costs directly attributable to accounting software that is not an integral part of the related hardware are capitalized. The cost of accounting software includes all directly attributable costs incurred by the Company up to the date the software is available to use and upgrade costs to enhance software usability. The accounting software is amortized on a straight-line basis over a period of 3 years.

Upon disposal or liquidation of an intangible fixed asset, its initial cost and accumulated amortization are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

10. Construction in progress

Construction in progress reflects costs directly related to assets under construction, machinery and equipment under installation, including borrowing costs capitalized in accordance with Vietnamese Accounting Standard No. 16 – Borrowing Costs ("VAS 16"). These assets are recorded at historical cost and are not depreciated until they are available for use. Upon completion, all costs are transferred to the appropriate asset categories based on their intended use, including tangible fixed assets, intangible fixed assets, investment property or inventories, and depreciation/amortization commences when the assets are available for use.

Costs of upgrades and renovations of fixed assets in progress are accounted for separately and, upon completion, are added to the historical cost of the corresponding fixed assets.

Repair and maintenance expenses for fixed assets incurred on a regular basis to maintain the assets in their normal operating condition are recognized in operating expenses during the period. For fixed assets that must undergo periodic repairs and maintenance under technical requirements, the related costs are accumulated separately. Upon completion, the expenses are recognized as deferred expenses and amortized to operating expenses over the period until the next scheduled repair or maintenance.

11. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses and other payables based on the following principles:

- Trade payables represent liabilities of a commercial nature arising from the purchase of goods, services or assets, where the suppliers are independent third parties of the Company.
- Accrued expenses represent liabilities for goods and services received from suppliers or provided to customers during the period, for which payment has not yet been made due to insufficient supporting and accounting documentation, as well as employee entitlements such as accrued annual leave, and other accrued operation costs (such as costs incurred during seasonal production interval and interest expenses).
- Other payables represent liabilities of a non-commercial nature that do not arise from the purchase, sales of goods or provisions of services.

Payables and accrued expenses are presented as short-term or long-term in the Interim Statement of Financial Position based on their remaining maturities as at the reporting date.

12. Payables for dividends and profit distributions

Dividends are recognized as liabilities when the Company no longer has discretion to avoid the obligation to pay dividends to shareholders in accordance with the Law on Securities.

13. Provisions for payables

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, the settlement of which is expected to result in an outflow of economic benefits, and a reliable estimate of the obligation can be made.

The amount recognized as a provision for payables is the best estimate of the amount required to settle the present liability at the reporting date.

The Company's provisions for payables include provisions for environment restoring, which are made for the quarries being exploited at the annually deposited amount as required.

14. Owner's equity

Owner's capital

The contributed capital is recorded according to the actual amounts invested by the shareholders.

Share premiums

Share premiums recognized comprise:

- The excess of the issuance price over the par value of shares issued in an IPO or additional issuance.
- The difference between the repurchase price and the re-issuance price of the Company's own share.

Directly attributable costs incurred in connection with a successful share issuance are deducted from share premiums. Costs incurred in connection with an unsuccessful share issuance are recognized as financial expenses during the period.

Share repurchases
When the Company repurchases its own issued shares, the total amount paid, including directly attributable transaction costs, is recognized as treasury shares and presented as a deduction from equity. As at the reporting date, the actual cost of treasury shares is presented as a negative amount in the Interim Statement of Financial Position to reduce the owner's capital. Where shares are repurchased for immediate cancellation, the corresponding amount is directly deducted from the owner's capital and share premium. Upon reissuance, the cost of treasury shares is determined using the weighted average method. The difference between the reissuance price and the weighted average cost is recognized in share premium.

15. Profit distribution
Profit after tax is distributed to the shareholders after appropriation for funds under the Charter of the Company as well as legal regulations and approved by the General Meeting of Shareholders.

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained profit that may affect cash flows and payment of dividends such as profit due to revaluation of assets contributed as investment capital, profit due to revaluation of monetary items, financial instruments and other non-cash items.

16. Recognition of revenue and income
Revenue from sales of merchandise, finished goods
Revenue from sales of merchandise, finished goods shall be recognized when the Company satisfies its contractual obligations by transferring the control of merchandise and finished goods to the customers, and all of the following conditions are satisfied:
- The Company transfers most of risks and benefits incident to the ownership of merchandise or products to customers.
- The Company no longer retains the continuing managerial involvement to the degree usually associated with ownership or effective control over the merchandise, products sold.
- The amount of revenue can be measured reliably.
- The Company received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred in respect of the sale transaction can be measured reliably.

Revenue from provisions of services
Revenue from provisions of services shall be recognized when the Company fulfils its contractual obligations and all of the following conditions are satisfied:
- The amount of revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, the revenue is recognized only when these specific conditions no longer exist and the buyers retain no right to return the services provided.
- The Company received or shall probably receive the economic benefits associated with the provision of services.
- The stage of completion of the transaction at the end of reporting period can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

When services are provided over several accounting periods, revenue is recognized by reference to the stage of completion based on the volume of work performed at the reporting date.

Interest
Interest income is recognized based on the term and the effective interest rate applicable in each particular period.

17. Expenses

Expenses are those that result in outflows of the Company's economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not. Expenses are recognized even if they are not yet due for payment, provided that their incurrence is reasonably certain in order to ensure the principle of prudence and capital preservation.

When the Company recognizes revenue, it also recognizes the costs corresponding to generating that revenue. Such costs include those incurred in the reporting period in which the related revenue was recognized, together with costs incurred in the prior reporting periods or accrued expenses related to the revenue recognized in that period. In the event that matching principle conflicts with prudence principle, costs are recognized in accordance with the nature of the underlying transaction and the requirements of the applicable Vietnamese Accounting Standards in order to ensure true and fair representation of the transaction.

18. Corporate income tax

The Company's accounting policy for corporate income tax is applied in accordance with the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, the Decree No. 320/2025/NĐ-CP dated 15 November 2025 of the Government detailing certain articles of the Corporate Income Tax Law, guidance documents issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax includes the tax amount computed based on the assessable income during the period and the current corporate income tax rate. The assessable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses, non-taxable income and losses brought forward.

On a quarterly basis, the Company determines and recognizes the provisional corporate income tax payable. At the end of the fiscal year, the Company determines the actual corporate income tax payable based on the final tax return and adjusts any differences with the provisional amounts recognized during the period.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between carrying values of assets and liabilities serving the preparation of the Interim Financial Statements and the values for tax purposes.

Deferred income tax liabilities are recognized for all the temporary taxable differences, except to the extent that they arise from the initial recognition of an asset or liability in a transaction that, at the time of transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that future taxable income will be available against which the deductible temporary difference can be utilized. Deferred income tax assets are also recognized for unused taxable losses and tax credits to the extent that it is probable that future taxable profit will be available against which they can be utilized. Deferred income tax assets and deferred income tax liabilities arising from transactions recognized directly in owner's equity are not recognized into deferred income tax expenses.

The carrying amount of deferred corporate income tax assets is reviewed at each reporting 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 recovered.

Deferred income tax assets and deferred income tax liabilities are measured using the tax rates that are expected to apply in the fiscal year when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

When preparing the Interim Statement of Financial Position, deferred income tax assets and deferred income tax liabilities are offset against each other if:

- The Company has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax levied by the same taxation authority on either:
  - The same taxable subjects; or
  - The Company has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

19. Related parties

A party is considered a related party of the Company if that party has the ability to control the Company or exercise significant influence over the Company, or has power to participate in financial and operating policy decisions of the Company. A party is also considered a related party of the Company if both parties are subject to common control.

Related parties of the Company include:

- The Parent Company and other fellow subsidiaries within the Group.
- Individuals with direct or indirect voting rights and thereby have significant influence over the Company, including members of the Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, manage and control the Company's operations, including the Board of Management, the Supervisory Board, other management members and their close family members.
- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by the key management personnel or major shareholders of the Company and entities that share the key management personnel with the Company.

Close family members of an individual are those who may influence or be influenced by that individual in their dealings with the Company, including the individual's parents, spouse, children and siblings.

A related party transaction is a transfer of resources or obligations between related parties, regardless of whether a price is charged.

In considering if parties are related, attention is directed to the substance of the relationship and not merely its legal form.

20. Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing products or services and that is subject to risks and returns that are different from those of other business segments.

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

The nature of economic risks and benefits is the primary basis for determining whether the primary segment report is prepared by the business field or geographical area. If risks and rates of return are primarily influenced by differences in products and services, the primary segment report is prepared by the business segment and the secondary segment report is prepared by geographical area. Conversely, if risks and rates of return are primarily influenced by differences in geographical area, the primary segment report is prepared by geographical area and the secondary segment report is prepared by the business field. The Company's organizational structure, management and internal financial reporting system form the primary basis for determining whether a segment report is primary or secondary.

A segment must be reported if the majority of its revenue derives from external sales of goods and provisions of services and meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments.
- The segment's financial performance accounts for 10% or more of the total financial performance of all profitable segments or the total financial performance of all loss-making segments (whichever is greater in absolute terms).
- The segment's total assets account for 10% or more of the total assets of all segments.

The segment information is prepared and presented in conformity with the accounting policies applicable to the preparation and presentation of the Interim Financial Statements of the Company.

V. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	1,215,765,000	833,464,000
Demand deposits	20,543,733,167	36,597,491,525
- *VietinBank – Dong Nai Branch*	*10,867,744,834*	*7,257,276,325*
- *BIDV – Dong Nai Branch*	*4,773,954,804*	*14,366,413,263*
- *Sacombank – Dong Nai Branch*	*3,417,892,281*	*2,316,074,684*
- *BIDV – Bien Hoa Branch*	*400,930,519*	*9,645,389,574*
- *Other banks*	*1,083,210,729*	*3,012,337,679*
Cash equivalents	209,387,328,501	55,162,020,548
- *Deposit with the maximum term of 3 months BIDV – Dong Nai Branch*	-	*15,000,000,000*
- *Deposit with the maximum term of 3 months BIDV – Bien Hoa Branch*	*115,000,000,000*	*15,000,000,000*

	Ending balance	Beginning balance
- *Deposit with the maximum term of 3 months at Sacombank – Dong Nai Branch*	*12,000,000,000*	*25,000,000,000*
- *Deposit with the maximum term of 3 months at Vietcombank – Dong Nai Branch*	*25,000,000,000*	-
- *Deposit with the maximum term of 3 months at VietinBank – Dong Nai Branch*	*37,000,000,000*	-
- *Accrued interest on deposits with the maximum term of 3 months*	-	*162,020,548*
- *3-month deposit certificate at BIDV – Bien Hoa Branch*	*20,387,328,501*	-
Total	**231,146,826,668**	**92,592,976,073**

2. Short-term held-to-maturity investments

This item represents term deposits at banks. Details as follows:

	Ending balance			Beginning balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
VietinBank – Dong Nai Branch	180,000,000,000	180,000,000,000	-	242,000,000,000	242,000,000,000	-
BIDV – Bien Hoa Branch (i)	220,500,000,000	220,500,000,000	-	280,000,000,000	280,000,000,000	-
Vietcombank – Dong Nai Branch	81,000,000,000	81,000,000,000	-	35,000,000,000	35,000,000,000	-
Other banks	95,000,000,000	95,000,000,000	-	95,000,000,000	95,000,000,000	-
Accrued interest on deposits with the maximum term of 12 months	7,728,767	7,728,767	-	7,372,245,203	7,372,245,203	-
Total	**576,507,728,767**	**576,507,728,767**	-	**659,372,245,203**	**659,372,245,203**	-

(i) In which, the 6-month deposits of totaling VND 10,500,000,000 and 12-month deposits of totaling VND 10,000,000,000 have been used to guarantee the project implementation.

3. Short-term trade receivables

	Ending balance		Beginning balance	
	Carrying value	Allowance	Carrying value	Allowance
Nguyen Minh Investment Company Limited	-	-	1,339,726,257	-
Chau Pha Construction and Transport Services Trading Company Limited	-	-	894,604,885	-
Viet Stone Investment & Construction Company Limited	-	-	781,522,828	-
Six Four Seven Aeronautics Project Construction Joint Stock Company	-	-	362,941,528	-
Other customers	2,897,197	-	24,581,225	-
Total	**2,897,197**	-	**3,403,376,723**	-

4. Short-term advances to suppliers

	Ending balance	Beginning balance
Vietravel Tourism Joint Stock Company – Dong Nai Branch	2,643,295,000	-
Thanh Long Technical Services and Equipment Joint Stock Company	-	1,597,860,000
Dong Loi Equipment & Services Corporation	-	980,974,800
Espace Big C Dong Nai	-	504,931,594
Other suppliers	57,609,522	197,762,454
Total	**2,700,904,522**	**3,281,528,848**

5. Other receivables

5a. Other short-term receivables

	Ending balance		Beginning balance	
	Carrying value	Allowance	Carrying value	Allowance
Advance	28,000,000	-	28,000,000	-
Social insurance premiums and health insurance premiums	540,715,349	-	506,213,914	-
Unemployment insurance premiums	56,041,854	-	52,410,124	-
Interest on deposit at Dong Nai City Agriculture and Environment Fund	-	-	4,473,736,000	-
Other short-term receivables	219,194,000	-	1,384,238,801	-
Total	**843,951,203**	-	**6,444,598,839**	-

5b. Other long-term receivables

This item represents long-term deposit and deposit interest for the rehabilitation and restoration of the environment at quarries held at Dong Nai City Agriculture and Environment Fund. Details are as follows:

	Ending balance		Beginning balance	
	Carrying value	Allowance	Carrying value	Allowance
Thanh Phu 1 quarry	6,830,620,589	-	6,802,820,253	-
Tan Cang 1 quarry	6,473,754,467	-	6,281,132,620	-
Thien Tan 2 quarry	10,847,321,058	-	10,260,502,523	-
Soklu 2 quarry	5,554,368,266	-	5,554,368,266	-
Soklu 5 quarry	4,703,777,586	-	4,703,777,586	-
Deposit interest	4,473,736,000	-	-	-
Total	**38,883,577,966**	-	**33,602,601,248**	-

6. Overdue debts

The Company has no overdue or irrecoverable receivables.

7. Inventories

	Ending balance		Beginning balance	
	Cost	Allowance	Cost	Allowance
Materials and supplies	6,639,947,776	-	4,923,575,482	-
Work in process	135,827	-	-	-
Finished goods	17,248,844,732	-	13,608,908,409	-
Merchandise	330,594,256	-	234,209,508	-
Total	**24,219,522,591**	**-**	**18,766,693,399**	**-**

8. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Vehicles	Office equipment	Other tangible fixed assets	Total
Historical cost						
Beginning balance	52,904,091,210	380,517,682,367	112,883,333,641	3,977,695,757	392,777,778	550,675,580,753
Liquidation, disposal	-	(10,268,849,050)	-	-	-	(10,268,849,050)
Ending balance	**52,904,091,210**	**370,248,833,317**	**112,883,333,641**	**3,977,695,757**	**392,777,778**	**540,406,731,703**
In which:						
Assets fully depreciated but still in use	20,133,930,925	345,277,496,944	74,642,121,444	3,895,195,757	115,000,000	444,063,745,070
Assets waiting for liquidation	-	-	334,050,564	-	-	334,050,564
Accumulated depreciation						
Beginning balance	40,751,262,934	367,750,909,250	92,792,381,230	3,946,070,757	219,166,684	505,459,790,855
Depreciation during the period	537,079,782	1,473,673,716	3,322,744,838	8,250,000	34,722,228	5,376,470,564
Liquidation, disposal	-	(10,268,849,050)	-	-	-	(10,268,849,050)
Ending balance	**41,288,342,716**	**358,955,733,916**	**96,115,126,068**	**3,954,320,757**	**253,888,912**	**500,567,412,369**
Carrying value						
Beginning balance	12,152,828,276	12,766,773,117	20,090,952,411	31,625,000	173,611,094	45,215,789,898
Ending balance	**11,615,748,494**	**11,293,099,401**	**16,768,207,573**	**23,375,000**	**138,888,866**	**39,839,319,334**
In which:						
Assets temporarily not in use	-	-	-	-	-	-
Assets waiting for liquidation	-	-	-	-	-	-

List of tangible fixed assets as of the reporting date is as follows:

	Historical cost	Accumulated depreciation	Carrying value
Thanh Phu inland waterway terminal + 02 conveyor systems	8,428,131,701	4,442,345,853	3,985,785,848
Thanh Phu stone grinder No. 9 - (part upgraded in 2025)	11,125,773,059	1,298,006,857	9,827,766,202
Other tangible fixed assets	520,852,826,943	494,827,059,659	26,025,767,284
Total	**540,406,731,703**	**500,567,412,369**	**39,839,319,334**

9. Intangible fixed assets

This item represents the accounting software fully amortized.

10. Long-term deferred expenses

	Ending balance	Beginning balance
Compensation incurred for Thanh Phu 1 quarry	77,086,614,006	70,019,801,147
Compensation incurred for Tan Cang 1 quarry	84,843,438,260	87,494,660,511
Compensation incurred for Thien Tan 2 quarry	109,185,298,779	113,284,628,857
Cost of planning, exploration, compensation for land clearance at Doi Chua 2 quarry (i)	2,279,247,710	2,279,247,710
Compensation for environmental damages	3,350,399,190	613,543,992
Support to local residents for repairing house cracks	1,309,727,188	1,412,668,441
Other long-term deferred expenses	10,335,426,390	13,878,540,996
Total	**288,390,151,523**	**288,983,091,654**

(i) The documents on cost of planning, exploration, compensation for land clearance at Doi Chua 2 quarry have been handed over to Dong Nai Province Department of Natural Resources and Environment (Dong Nai City Department of Agriculture and Environment now) according to the Minutes dated 28 November 2024. This cost will be recovered when the project is transferred to the winning contractor.

11. Deferred income tax assets

Deferred income tax assets are related to provisions for environment restoring. Details during the period are as follows:

	Beginning balance	Inclusion into business results during the period	Ending balance
Thanh Phu 1 quarry	162,952,787	19,848,354	182,801,141
Tan Cang 1 quarry	241,031,078	61,506,056	302,537,134
Thien Tan 2 quarry	484,819,456	119,940,797	604,760,253
Soklu 2 quarry	1,108,948,877	-	1,108,948,877
Soklu 5 quarry	931,117,630	-	931,117,630
Total	**2,928,869,828**	**201,295,207**	**3,130,165,035**

The corporate income tax rate used for determining deferred income tax assets is 20%.

12. Long-term components and spare parts

This item represents the components and spare parts that have not been used for more than 1 year.

13. Short-term trade payables

	Ending balance	Beginning balance
Defense Economic Technical Industry Corporation	2,907,248,402	-
Kim Minh Phuong Company Limited	2,388,024,923	1,728,831,032
Quang Duy Private Enterprise	992,622,888	2,354,910,776
Other suppliers	27,742,625,091	19,853,324,513
Total	**34,030,521,304**	**23,937,066,321**

14. Short-term advances from customers

	Ending balance	Beginning balance
Truong Son Construction Corporation	12,874,693,832	455,380,827
Viet Nam Construction and Import - Export Joint Stock Corporation	8,174,848,613	4,477,032,469
319 Corporation Ministry of National Defense	6,990,258,000	-
SIC Trading Construction Investment Joint Stock Company	2,174,367,245	6,058,364,395
Hong An Bridge and Road Construction Trading and Services Company Limited	2,039,005,502	2,431,615,058
68 Trading Construction and Service Joint Stock Company	805,334,900	2,350,181,900
Other customers	32,609,746,906	21,349,874,976
Total	**65,668,254,998**	**37,122,449,625**

15. Payables for dividends and profit distributions

	Ending balance	Beginning balance
Dividends payable to related parties	***71,413,210,000***	***111,722,400,000***
Dong Nai Food Industrial Corporation	43,757,000,000	69,090,000,000
KSB Investment Company Limited	19,570,000,000	30,900,000,000
Hoa An Joint-Stock Company	8,086,210,000	11,732,400,000
Dividends payable to other shareholders	***17,355,854,000***	***28,439,280,000***
Total	**88,769,064,000**	**140,161,680,000**

The payment of dividends/profits for the year 2025 in cash to shareholders at a rate of 49%/par value was approved under Resolution No. 01/2026/ĐHĐCĐ dated 16 June 2026 of the General Meeting of Shareholders. The expected dividend payment date is 12 August 2026.

16. Short-term taxes and amounts payable to the State budget

	Beginning balance		Movements during the period		Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Payables	Receivables
VAT on local sales	11,638,810,127	-	58,312,659,543	(58,648,533,082)	11,302,936,588	-
Corporate income tax	25,381,060,335	-	112,441,176,280	(44,051,890,410)	93,770,346,205	-
Personal income tax	2,049,336,801	-	3,562,452,600	(5,169,744,401)	442,045,000	-
Natural resource tax	16,860,540,974	-	79,677,558,091	(81,372,674,756)	15,165,424,309	-
Land rental	-	12,082,940,331	22,186,179,552	(17,140,936,625)	-	7,037,697,404
Environmental protection fee	6,024,331,661	-	29,555,636,736	(29,832,955,211)	5,747,013,186	-
Mineral exploitation licensing fee	-	300	(334,176,401,725)	(42,048,000)	-	334,218,450,025
- *Primary mineral exploitation licensing fee*	-	-	*9,710,255,579*	-	*9,710,255,579*	-
- *Mineral exploitation licensing fee finalized for the period from 2014 to June 2025* [(i)]	-	-	*(343,928,545,626)*	-	-	*343,928,545,626*

	Beginning balance		Movements during the period		Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Payables	Receivables
- *Secondary mineral exploitation licensing fee*	-	300	*(159,678)*	-	-	159,978
- *Water exploitation licensing fee*	-	-	*42,048,000*	*(42,048,000)*	-	-
Non-agricultural land tax	-	-	592,691,140	(57,743,105)	534,948,035	-
Total	**61,954,079,898**	**12,082,940,631**	**(27,848,047,783)**	**(236,316,525,590)**	**126,962,713,323**	**341,256,147,429**

(i) The overpayment of the mineral exploitation licensing fee, amounting to VND 343,928,545.626, incurred from the finalization of accounts for the period from 2014 to June 2025 shall be offset against the obligation of the mineral exploitation licensing fee for subsequent payment periods (pursuant to point c, Clause 8, Article 139, Decree No. 193/2025/NĐ-CP dated 02 July 2025).

Value added tax (VAT)

The Company has paid VAT using the deduction method. The tax rates applied are as follows:

- Water : 5%
- Other products (i) : 8%, 10%

(i) From 01 January 2026 to 30 June 2026, the Company is applied the VAT rate of 8% to some merchandise and services as stipulated in the Government's Decree No. 174/2025/NĐ-CP dated 30 June 2025, guiding Resolution No. 204/2025/QH15 dated 17 June 2025 of the National Assembly.

Import duty

The Company has declared and paid this duty in line with the Customs' notices.

Corporate income tax

The Company must pay corporate income tax on assessable income at a rate of 20%.

The estimated corporate income tax payable is as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Total accounting profit before tax	560,803,405,370	172,142,672,810
Increases/(decreases) of accounting profit to determine taxable income:		
• Increases	1,402,476,032	2,023,274,438
• Decreases	-	-
Assessable income	562,205,881,402	174,165,947,248
Corporate income tax rate	20%	20%
Corporate income tax payable	**112,441,176,280**	**34,833,189,450**

Determination of corporate income tax payable for the Company is based on currently applicable regulations on tax. However, these regulations may change from time to time, and tax regulations applicable to different types of transactions may be interpreted in different ways. Therefore, the tax amounts presented in the Interim Financial Statements can be changed upon the inspection of tax authorities.

Natural resource tax

The Company pays natural resource tax for mining activities in accordance with Circular No. 152/2015/TT-BTC dated 02 October 2015 of the Ministry of Finance guiding natural resource tax at the following unit prices and tax rates:

	Unit price (VND/m^3)	Tax rate
- Soil for ground levelling	70,742	7%
- Brick clay	150,000	15%
- Surface water	4,000	3%
- Underground water	7,000	8%
- Construction sand (Sand exploited and washed ashore)	360,550	15%
- Finished stone	Higher price between the average selling price by stone category (revenue by category divided by output by category) and the prescribed price by each stone category (according to decision of Dong Nai City People's Committee)	10%
- Altered rock	60,000	10%

Land rental

The Company has to pay the land rental according to the notices of the tax authority for the area and at unit price as stipulated in the decision on land lease and the contract of land lease.

Environmental protection fee

The Company has to pay the environmental protection fee according to the Government's Decree No. 27/2023/NĐ-CP dated 31 May 2023 regarding the environmental protection fee imposed on mining at the following unit prices:

- Brick clay:	VND 3,300/m^3
- Soil for ground levelling:	VND 2,200/m^3
- Construction sand:	VND 6,600/m^3
- Raw stone:	VND 4,507.80/ton

Mineral exploitation licensing fee

The Company has to pay the mineral exploitation licensing fee for quarries according to the decisions of Dong Nai City People's Committee and the notices of the Dong Nai City Tax Authority.

Other taxes

The Company has declared and paid these taxes in line with the prevailing regulations.

17. Payables to employees

This item represents salary fund to be paid to employees.

18. Bonus and welfare fund

	Beginning balance	Other increases	Disbursement during the period	Ending balance
Bonus fund	63,268,663,680	18,720,000	(12,298,500,000)	50,988,883,680
Welfare fund	62,947,647,751	-	(7,237,222,704)	55,710,425,047
Bonus fund for the Management	5,538,254,027	-	(4,085,254,027)	1,453,000,000
Total	**131,754,565,458**	**18,720,000**	**(23,620,976,731)**	**108,152,308,727**

19. Provisions for long-term payables

Provisions for long-term payables are related to those for environment restoring. Details are as follows:

	Beginning balance	Increase due to appropriation	Ending balance
Thanh Phu 1 quarry	814,763,938	99,241,767	914,005,705
Tan Cang 1 quarry	1,205,155,390	307,530,282	1,512,685,672
Thien Tan 2 quarry	2,424,097,278	599,703,983	3,023,801,261
Soklu 2 quarry	5,544,744,384	-	5,544,744,384
Soklu 5 quarry	4,655,588,150	-	4,655,588,150
Total	**14,644,349,140**	**1,006,476,032**	**15,650,825,172**

20. Owner's equity

20a. Statement of changes in owner's equity

	Owner's capital	Share premiums	Share repurchases	Investment and development fund	Retained profit	Total
Beginning balance of the previous year	469,216,000,000	20,714,147,461	(3,437,784,000)	98,757,734,897	71,910,866,449	657,160,964,807
Adjustments as required by the State Auditors	-	-	-	65,060,286	487,952,139	553,012,425
Adjusted beginning balance of the previous year	469,216,000,000	20,714,147,461	(3,437,784,000)	98,822,795,183	72,398,818,588	657,713,977,232
Profit in the previous period	-	-	-	-	137,655,338,248	137,655,338,248
Appropriation for funds in the previous period	-	-	-	-	318,226,548	318,226,548
Dividend advance in in the previous period	-	-	-	-	(70,080,840,000)	(70,080,840,000)
Ending balance of the previous period	**469,216,000,000**	**20,714,147,461**	**(3,437,784,000)**	**98,822,795,183**	**140,291,543,384**	**725,606,702,028**
Beginning balance of the current year	469,216,000,000	20,714,147,461	(3,437,784,000)	128,966,470,714	89,042,572,699	704,501,406,874
Profit in the current period	-	-	-	-	448,563,524,297	448,563,524,297
Dividend distribution in the current	-	-	-	-	(88,769,064,000)	(88,769,064,000)
Ending balance of the current period	**469,216,000,000**	**20,714,147,461**	**(3,437,784,000)**	**128,966,470,714**	**448,837,032,996**	**1,064,295,867,171**

20b. Details of owner's capital

	Ending balance	Beginning balance
Dong Nai Food Industrial Corporation	230,300,000,000	230,300,000,000
KSB Investment Company Limited	103,000,000,000	103,000,000,000
Hoa An Joint-Stock Company	42,559,000,000	39,108,000,000
Other shareholders	93,357,000,000	96,808,000,000
Total	**469,216,000,000**	**469,216,000,000**

20c. *Shares*

	Ending balance	Beginning balance
Number of shares registered to be issued	46,921,600	46,921,600
Number of shares sold to the public	46,921,600	46,921,600
- *Ordinary shares*	*46,921,600*	*46,921,600*
- *Preferred shares*	-	-
Number of shares repurchased	(201,040)	(201,040)
- *Ordinary shares*	*(201,040)*	*(201,040)*
- *Preferred shares*	-	-
Number of outstanding shares	46,720,560	46,720,560
- *Ordinary shares*	*46,720,560*	*46,720,560*
- *Preferred shares*	-	-

Par value per outstanding share: VND 10,000.

20d. *Profit distribution*

The Company distributed 2025 profit after tax in accordance with Resolution No. 01/2026/ĐHĐCĐ dated 16 June 2026 of 2026 Annual General Meeting of Shareholders as follows:

	Amount to be distributed	Amount appropriated in the previous year	Amount distributed in the current period
Appropriation for investment and development fund for 2025	30,143,675,531	30,143,675,531	-
Appropriation for bonus and welfare fund for 2025	39,186,778,191	39,186,778,191	-
Appropriation for bonus fund for the Management for 2025	5,538,254,027	5,538,254,027	-
Dividend distribution for 2025	228,930,744,000	140,161,680,000	88,769,064,000
Total	**303,799,451,749**	**215,030,387,749**	**88,769,064,000**

21. Off-interim statement of financial position items

21a. *Assets under operating lease*

The total minimum lease payments in the future for non-cancellable leasing contracts are classified by terms as follows:

	Ending balance	Beginning balance
1 year or less	44,864,873,856	40,765,938,763
More than 1 year to 5 years	179,591,396,299	165,112,833,429
More than 5 years	293,461,617,872	304,513,925,079
Total	**517,917,888,027**	**510,392,697,271**

The Company leased land in form of operating lease. The leasing contracts are valid from 2015 to 2047 and can be extended.

21b. *Treated doubtful debts*

Trade receivables from some customers totaling VND 5,594,808,942 have been written off due to irrecoverableness (beginning balance: VND 5,594,808,942).

VI. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM INCOME STATEMENT

1. Revenue from sales of goods and provisions of services

1a. Gross revenue

	Accumulated from the beginning of the year	
	Current year	Previous year
Revenue from sales of soil, stone	790,872,867,660	715,587,702,651
Revenue from sales of merchandise (i)	65,817,054	137,147,653
Other revenues	909,739,641	31,629,975,740
Total	**791,848,424,355**	**747,354,826,044**

(i) The revenue from sales of finished goods transferred from the enterprises to the Center is presented in revenue from sales of soil, stone rather than revenue from sales of merchandise. Comparative figures of the previous period have also been reclassified to align with the detailed presentation of revenue of the current period.

1b. Revenue from sales of goods and provisions of services to related parties

The Company has no sales of goods or provisions of services to its related parties.

2. Cost of sales

	Accumulated from the beginning of the year	
	Current year	Previous year
Cost of soil, stone sold	537,293,692,745	508,761,871,370
Cost of merchandise sold (i)	59,634,684	124,711,818
Other costs	211,747,550	30,593,476,654
Total	**537,565,074,979**	**539,480,059,842**

(i) The cost of finished goods transferred from the enterprises to the Center is presented in cost of soil and stone sold rather than cost of merchandise sold. Comparative figures of the previous period have also been reclassified to align with the detailed presentation of cost of sales of the current period.

3. Financial income

	Accumulated from the beginning of the year	
	Current year	Previous year
Term deposit interest	7,377,725,828	6,399,156,808
Interest on deposit for environmental improvement and restoration	-	234,556,000
Total	**7,377,725,828**	**6,633,712,808**

4. Selling expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Expenses for employees	2,924,830,474	2,857,418,104
Materials, packages, tools, and supplies	21,529,071	18,451,522
Depreciation/(amortization) of fixed assets	-	4,500,000
Transportation expenses	682,972,478	559,988,596
Motorized transportation expenses	2,597,315,320	2,129,575,844
Other expenses	943,332,634	617,402,772
Total	**7,169,979,977**	**6,187,336,838**

5. General and administrative expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Expenses for employees	27,995,828,118	25,356,434,250
Administrative supplies and office supplies	372,584,250	339,950,958
Depreciation/(amortization) of fixed assets	378,647,448	484,450,760
Equipment repair expenses	9,165,568,589	8,963,510,895
Other expenses	4,388,966,316	4,074,602,211
Total	**42,301,594,721**	**39,218,949,074**

6. Other income

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Proceeds from liquidation and disposal of tangible fixed assets	1,044,093,019	927,773,549
Income from the sale of supplies	-	60,294,000
Income from the sale of scraps	559,824,666	1,891,621,482
Excessive goods after the stocktaking	196,874,469	229,564,092
Income from discounts and commissions	13,990,360	22,301,440
Income from overpaid mineral exploitation licensing fee after finalization (i)	343,928,545,626	-
Other income	3,006,519,678	154,732,035
Total	**348,749,847,818**	**3,286,286,598**

(i) This is the overpaid mineral exploitation licensing fee for the period from 2014 to June 2025 after finalization in accordance with Notices No. 9521/TB-DON, 9522/TB-DON, 9530/TB-DON dated 29 May 2026 and Notice No. 9722/TB-DON, 9725/TB-DON dated 02 June 2026 of Dong Nai City Tax Authority.

7. Other expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Liquidation of supplies	-	73,700,821
Inventory treatment after stocktaking (damaged or deteriorated goods)	-	6,944,858
Other expenses	135,942,954	165,161,207
Total	**135,942,954**	**245,806,886**

8. Earnings per share

8a. Basic earnings per share

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Accounting profit after corporate income tax	448,563,524,297	137,655,338,248
Appropriation for the bonus and welfare fund for the employees and the Company's Management (i)	(24,238,123,118)	(20,648,300,737)
Profit used to calculate basic/diluted earnings per share	424,325,401,179	117,007,037,511
average number of ordinary shares outstanding during the period	46,720,560	46,720,560
Basic/diluted earnings per share	**9,082**	**2,504**

(i) The appropriation for bonus and welfare fund for the employees and the Company's Management is temporarily made at the rate of actual salaries accumulated for 3 months for maximum, under the Resolution No. 01/2026/ĐHĐCĐ dated 16 June 2026 of 2026 Annual General Meeting of Shareholders.

8b. Other information

There are no transactions over the common share or potential common share from the reporting date until the date of these Interim Financial Statements.

9. Operating costs by factors

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Materials and supplies	135,606,363,140	122,204,509,889
Labor costs	105,000,702,567	101,615,502,794
Depreciation/amortization of fixed assets	5,376,470,564	5,833,195,870
Expenses for external services	139,877,697,754	115,190,921,421
Other expenses	201,175,415,652	240,042,215,780
Total	**587,036,649,677**	**584,886,345,754**

The comparative figures of the previous period have been re-presented to conform with the current period's presentation of operating costs by factors.

VII. OTHER DISCLOSURES

1. Transactions and balances with related parties

The Company's related parties include key management personnel, their related individuals and other related parties.

1a. Transactions and balances with the key management personnel and their related individuals

The key management personnel comprise members of the Board of Directors (BOD) and the Management (the Board of Management (BOM) and the Chief Accountant). The key management personnel's related individuals are their close family members.

Transactions with the key management personnel and their related individuals

The Company has no sales of goods or service provisions and no other transactions with the key management personnel and their related individuals.

Receivables from and payables to the key management personnel and their related individuals
The Company has no receivables from or payables to the key management personnel and their related individuals.

Remuneration of the key management personnel and the Supervisory Board

	Position	Salary	Compensation	Total remuneration
Current period				
Mr. Huynh Xuan Dao	Chairman	690,000,000	-	690,000,000
Mr. Huynh Kim Vu	BOD Member and Director	570,000,000	114,000,000	684,000,000
Mr. Phan Tan Dat	BOD Member	-	114,000,000	114,000,000
Mr. Le Dinh Vu Long	BOD Member	-	114,000,000	114,000,000
Mr. Pham Quoc Thai	BOD Member and Deputy Director	540,000,000	114,000,000	654,000,000
Mr. Nguyen Hung Thang	Governance Manager, Secretary to the Board of Directors and Deputy Director	540,000,000	30,000,000	570,000,000
Mr. Pham Thai Hop	Deputy Director	540,000,000	-	540,000,000
Mr. Nguyen Nhu Thach	Deputy Director	540,000,000	-	540,000,000
Mr. Hoang Dang Quoc Vinh	Deputy Director	540,000,000	-	540,000,000
Mr. Tran Quoc Trieu	Chief Accountant	540,000,000	-	540,000,000
Mr. Huynh Duong Tai	Head of the Supervisory Board	420,000,000	-	420,000,000
Mr. Le Cong Son	Supervisor	-	84,000,000	84,000,000
Ms. Nguyen Thi Thanh Truc	Supervisor	-	77,000,000	77,000,000
Truong Nguyen Ngoc Hoa	Supervisor	-	7,000,000	7,000,000
Total		**4,920,000,000**	**654,000,000**	**5,574,000,000**
Previous period				
Mr. Huynh Xuan Dao	Chairman	570,000,000	-	570,000,000
Mr. Huynh Kim Vu	BOD Member and Director	480,000,000	84,000,000	564,000,000
Mr. Nguyen Thanh Tung	BOD Member	-	81,666,667	81,666,667
Mr. Phan Tan Dat	BOD Member	-	84,000,000	84,000,000
Mr. Le Dinh Vu Long	BOD Member	-	2,333,333	2,333,333
Mr. Pham Quoc Thai	BOD Member and Deputy Director	420,000,000	84,000,000	504,000,000
Mr. Nguyen Hung Thang	Governance Manager, Secretary to the Board of Directors and Deputy Director	420,000,000	18,000,000	438,000,000
Mr. Pham Thai Hop	Deputy Director	420,000,000	-	420,000,000
Mr. Nguyen Nhu Thach	Deputy Director	420,000,000	-	420,000,000
Mr. Hoang Dang Quoc Vinh	Deputy Director	420,000,000	-	420,000,000
Mr. Tran Quoc Trieu	Chief Accountant	420,000,000	-	420,000,000
Mr. Huynh Duong Tai	Head of the Supervisory Board	300,000,000	-	300,000,000
Mr. Le Cong Son	Supervisor	-	1,750,000	1,750,000
Ms. Nguyen Thi Thu Tra	Supervisor	-	61,250,000	61,250,000
Ms. Nguyen Thi Thanh Truc	Supervisor	-	63,000,000	63,000,000
Total		**3,870,000,000**	**480,000,000**	**4,350,000,000**

1b. Transactions and balances with other related parties

Other related parties of the Company include:

Other related parties	Relationship
Dong Nai Food Industrial Corporation	A shareholder holding 49.08% of the charter capital according to the shareholder list finalized on 17 July 2026 maintained by Viet Nam Securities Depository and Clearing Corporation (VSDC)
KSB Industrial Development Investment Company Limited	A shareholder holding 21.95% of the charter capital according to the shareholder list finalized on 17 July 2026 maintained by Viet Nam Securities Depository and Clearing Corporation (VSDC) and a company with the same key management personnel
Hoa An Joint-Stock Company	A shareholder holding 9.07% of the charter capital according to the shareholder list finalized on 17 July 2026 maintained by Viet Nam Securities Depository and Clearing Corporation (VSDC)
DRH Holdings Joint Stock Company	Company with the same key management personnel
Binh Duong Mineral and Construction Joint Stock Company	Company with the same key management personnel

Transactions with other related parties

Transactions with other related parties are as follows:

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Dong Nai Food Industrial Corporation		
Dividend payment	69,090,000,000	46,060,000,000
Dividend distribution	43,757,000,000	34,545,000,000
KSB Industrial Development Investment Company Limited		
Dividend payment	30,900,000,000	20,600,000,000
Dividend distribution	19,570,000,000	15,450,000,000
Hoa An Joint-Stock Company		
Dividend payment	11,732,400,000	7,520,000,000
Dividend distribution	8,086,210,000	5,866,200,000

Receivables from and payables to other related parties

The receivables from and payables to other related parties are presented in Note No. V.15.

2. Segment information

The Company's principal business activities are to exploit and trade in construction stone (accounting for more than 90% of total revenue) and all products are consumed in Vietnam.

3. Comparative figures

The fiscal year ending 31 December 2026 is the first year when the Company applies the Vietnamese Enterprise Accounting System under the Circular 99 in replacement to the Circular No. 200.

The application of new enterprise accounting system did not have a significant impact on the comparative figures. The Company re-presented comparative figures of some items in the Interim Statement of Financial Position to comply with the presentation of the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026 in accordance with the Circular No. 99. The items are re-presented as follows:

	Code	Figures before adjustments	Adjustments	Figures after adjustments
Cash equivalents	112	55,000,000,000	162,020,548	55,162,020,548
Short-term held-to-maturity investments	123	652,000,000,000	7,372,245,203	659,372,245,203
Other short-term receivables	135	13,978,864,590	(7,534,265,751)	6,444,598,839
Payables for dividend and profit distributions	313	-	140,161,680,000	140,161,680,000
Other short-term payables	320	140,161,680,000	(140,161,680,000)	-

4. Significant accounting judgements, estimates and assumptions

In preparing these Interim Financial Statements, the Board of Management has made estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from these estimates. Significant accounting judgements, estimates and assumptions are reviewed and updated on an ongoing basis based on historical experience and other relevant factors.

The estimates described below have been identified by the Board of Management as those that could have a material effect on the Financial Statements for the subsequent financial year should the underlying assumptions change.

Allowance for doubtful debts

The Company estimates the allowance for doubtful debts based on an assessment of the recoverability of individual receivable balances, taking into account debt ages, customers' financial condition. Uncertainty arises primarily from forecasting customers' future ability to settle outstanding balances, particularly under changing economic conditions.

As of 30 June 2026, the receivables subject to commercial credit risk comprise trade receivables of VND 2,897,197, advances to suppliers of VND 2,700,904,522 and other short-term receivables of VND 843,951,203. Other long-term receivables of VND 38,883,577,966 comprise environmental security deposits and interest on such deposits held at Dong Nai City Agriculture and Environment Fund, and are not subject to commercial credit risk. Based on sales price trends, contracts already signed and customers' payment history, the Board of Management has assessed that no allowance for doubtful debts needs to be recognized at the end of the accounting period, and the impact of this estimate on the Interim Financial Statements is not significant.

To mitigate credit risk, the Board of Management has implemented the following measures:

- Performing regular monitoring and collection of outstanding receivables;
- Requiring collateral or third-party guarantees for significant credit exposures;
- Reviewing customer credit limits on a quarterly basis.

Allowance for devaluation of inventories

The Company estimates the net realizable value of inventories based on estimated selling prices less estimated costs necessary to make the sale. Uncertainty arises from fluctuations in market prices, changes in customer demand and the risk of inventory obsolescence.

As of 30 June 2026, inventories at cost amounted to VND 24,219,522,591, comprising primarily finished goods of construction stone, together with VND 1,957,032,294 of long-term components and spare parts that have not been used. The Board of Management has assessed that no allowance for these inventories is required, based on the assessment that the likelihood of actual selling prices being significantly lower than the estimation is low under current market conditions, taking into account market price trends over the past 6 months and contracts already signed.

The Board of Management has assessed that no allowance for devaluation of inventories is required as at the end of the accounting period, and the impact of this estimation on the Financial Statements is not significant.

Allocation of compensation and land clearance costs for the quarry using the output method
Compensation and land clearance costs for the quarry are capitalized by the Company under the item "Long-term deferred expenses" and are gradually allocated to production and operating costs during the period using the output method (allocation based on the ratio of actual production output to the total authorized reserves). The value of unallocated compensation and land clearance costs for the quarry as at 30 June 2026 is VND 271,115,351,045 (see Note No. V.10), accounting for 17.5% of total assets.

Uncertainty arises from the following factors:

- Estimation of the quarry's total remaining recoverable reserves: the initial allocation is determined based on the authorized reserves specified in the Mineral Mining License, while actual annual extraction may be lower, leading to discrepancies between the actual allocation and the original plan.
- Land clearance and compensation: the process of on-site compensation and land clearance is often protracted, complex and heavily dependent on the consent of the local community, preventing the mine from operating at full design capacity from the outset. Where additional compensation costs arise beyond the budget, these are not allocated to the volume of rock extracted in the previous years; meaning that the volume of stone extracted in subsequent years must bear the additional compensation and land clearance costs incurred thereafter.

If the actual reserves mined are lower than the initial licensed reserves, the Company is obliged to adjust the estimated remaining reserves downwards, thereby increasing the unit cost allocation for compensation per cubic meter of stone mined. Alternatively, by the final year of the authorized extraction period, all costs not yet allocated to the portion of reserves not actually extracted will have to be recognized as expenses for the period, leading to expenses arising that do not correspond to revenue for that period, resulting in a reduction in profit.

The Board of Management assesses the likelihood of a material difference arising in the next 12 months as low.

Estimated useful lives and residual values of fixed assets
The Company estimates the useful lives of fixed assets based on technical assessments and actual operating experience. Uncertainty arises from technological developments, changes in utilization patterns and maintenance conditions that may differ from the original assumptions, resulting in actual useful lives being shorter or longer than initially estimation.

As of 30 June 2026, the historical/initial cost of fixed assets is VND 540,406,731,703 with the carrying value of VND 39,839,319,334. In which, assets that have been fully depreciated/amortized but are still in use have a historical/initial cost of VND 444,063,745,070, accounting for 82.2% of the total historical/initial cost – indicating that the actual useful life of the majority of the assets is longer than original estimation. As these assets have been fully depreciated/amortized, the impact on depreciation/amortization of fixed assets in subsequent periods is immaterial. The Board of Management has assessed the indications of impairment and concluded that the carrying values of the fixed assets do not exceed their recoverable amount.

Provision for environmental restoration costs
Provisions for payables for environmental remediation, restoration and rehabilitation costs are made based on the environmental remediation and restoration plan approved by the competent authority, the actual amount of the deposit required to be paid, and the duration of the mining license. For the cumulative amount of deposit paid up to 31 December 2023, the Company amortizes the amount over the remaining years of mining operations. For the deposits arising annually from 2024 onwards, the Company recognizes the full amount as an expense in the year in which they arise. The key assumptions include the remaining mining period, projected production volume, the scope and volume of rehabilitation work, and unit costs.

The provision as of 30 June 2026 is VND 15,650,825,172 and the provision expense recognized during the period is VND 1,006,476,032 (see Note No. V.19), this balance is lower than the amount deposited by VND 34,409,841,966 because the deposit covers the entire life of the mine, while the provision is only set aside for obligations that have already arisen. If the estimated total restoration costs increase, the provision and the expense during the period will increase accordingly. The Board of Management considers the provision recognized to be the most appropriate estimate at present.

The Board of Management's actions and changes in estimates during the period
The Board of Management reviews the above assumptions and estimates at the end of each accounting period; updates the current status, remaining reserves and reclamation progress for each mine; reconciles the restoration provision with the approved plan and the progress of extraction; reviews the useful lives, indications of asset impairment and the recoverability of receivables; and periodically engages with the competent state authorities to confirm the balances and progress of the settlement of excess mineral extraction rights fees. Where there are significant changes to the assumptions, the Company adjusts its estimation for the current and future periods in accordance with the provisions of Vietnamese Accounting Standards No. 29.

During the period, there were no changes in accounting estimates reported in the Financial Statements for the most recent prior fiscal year that had a significant impact on the Interim Financial Statements.

5. Subsequent events
From the end of the accounting period to the approval date of the Financial Statements, there are no significant subsequent events which require adjustments or disclosures in the Interim Financial Statements.

Approved, 12 August 2026

M.S.D.N: 3600275107 C.T.C.P CÔNG TY CỔ PHẦN XÂY DỰNG VÀ SẢN XUẤT VẬT LIỆU XÂY DỰNG BIÊN HÒA P. BIÊN HÒA - TP. ĐỒNG NAI

Nguyen Ngoc Mai Phuong	**Tran Quoc Trieu**	**Huynh Kim Vu**
Preparer	**Chief Accountant**	**Director**
		Legal representative