CÔNG TY CỔ PHẦN
ĐẦU TƯ HẠ TẦNG
KỸ THUẬT THÀNH
PHỐ HỒ CHÍ MINH

HO CHI MINH CITY INFRASTRUCTURE INVESTMENT JOINT STOCK COMPANY

AUDITED INTERIM SEPARATE FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026

Ho Chi Minh City, July 2026

TABLE OF CONTENTS

CONTENTS	PAGE(S)

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Ho Chi Minh City Infrastructure Investment Joint Stock Company hereinafter referred to as "the Company") presents this report together with the interim separate financial statements of the Company for the six-month period ended 30 June 2026.

THE BOARDS OF DIRECTORS, SUPERVISORS AND MANAGEMENT

The members of the Boards of Directors, Supervisors and Management of the Company during the period and to the date of this report are as follows:

Board of Directors

Mr. Le Vu Hoang	Chairman
Ms. Truong Thi Ngoc Hai	Vice Chairwoman
Mr. Le Quoc Binh	Member
Ms. Nguyen Mai Bao Tram	Member
Mr. Duong Truong Hai	Independent member
Mr. Le Toan	Independent member
Mr. Le Pham Ngoc Phuong	Member

Board of Supervisors

Mr. Doan Minh Thu	Head of Department
Ms. Trinh Thi Ngoc Anh	Member
Ms. Tran Thi Tuat	Member

Board of Management

Mr. Le Quoc Binh	General Director
Ms. Nguyen Mai Bao Tram	Deputy General Director
Mr. Nguyen Van Thanh	Standing Deputy General Director
Ms. Nguyen Quynh Huong	Deputy General Director
Mr. Nguyen Van Chinh	Deputy General Director (appointed on 10 April 2026)
Mr. Nguyen Ba Lan	Deputy General Director (appointed on 10 April 2026)
Mr. Truong Le Duy	Deputy General Director (appointed on 10 April 2026)
Ms. Nguyen Thi Thu Tra	Chief Financial Officer
Mr. Le Trung Hieu	Director of Capital Management
Mr. Nguyen Truong Hoang	Project Development Manager
Ms. Tran Yen Vy	Director of Administration and Management
Mr. Nguyen Van Thinh	Director of the Technology and Digital Transformation Department
Mr. Nguyen Duy Minh	Director of Infrastructure Construction Management
Ms. Ly Huynh Truc Giang	Director of Accounting

Legal Representative

The legal representative of the Company during the period and to the date of this report is Mr. Le Quoc Binh - General Director.

THE AUDITORS

The interim separate financial statements of the Company for the six-month period ended 30 June 2026 have been audited by International Auditing Company Limited - A member of AGN International.

STATEMENT OF THE BOARD OF MANAGEMENT (continued)

THE BOARD OF MANAGEMENT'S RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the interim separate financial statements, which give a true and fair view of the interim separate financial position of the Company as at 30 June 2026, and its interim separate financial performance and its interim separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim separate financial reporting. In preparing these interim separate financial statements, the Board of Management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim separate financial statements;
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company and its subsidiaries will continue in business; and
- design and implement an effective internal control system for the purpose of properly preparing and presenting the interim separate financial statements so as to minimize errors and frauds.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the interim separate financial statements comply with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

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

For and on behalf of the Board of Management,

M.S.D.N: 0302483177 CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Le Quoc Binh
General Director

Ho Chi Minh City, 16 July 2026

Lầu 4, tòa nhà Hải Âu TIC, 39B Trường Sơn
Phường Tân Sơn Nhất, Tp. Hồ Chí Minh
T: (+84 28) 7303 2007

No. 2516/2026/BCKT-ICPA.SG

INDEPENDENT AUDITORS' REPORT

To: **The Shareholders**
The Boards of Directors and Management
Ho Chi Minh City Infrastructure Investment Joint Stock Company

We have audited the accompanying interim separate financial statements of Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company"), prepared on 16 July 2026, as set out from page 4 to page 83, which comprise the interim separate statement of financial position as at 30 June 2026, the interim separate statements of income and cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory information.

Board of Management's Responsibility

The Board of Management is responsible for the preparation and fair presentation of these interim separate financial statements to comply with Vietnamese Standards on Accounting, accounting regime for enterprises and prevailing relevant regulations in the interim separate financial statement preparation and disclosure and for such internal control as the Board of Management determines is necessary to enable the preparation of interim separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these interim separate financial statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the interim separate financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the interim separate financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the interim separate financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the interim separate financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the interim separate financial statements give a true and fair view of, in all material respects, the interim separate financial position of the Company as at 30 June 2026, and its interim separate financial performance and its interim separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim separate financial reporting.

M.S.C.N: 0101177123-001-C.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN QUỐC TẾ - CHI NHÁNH SÀI GÒN

Luong Giang Thach	**Pham Thi Toan**
Deputy Branch Director	**Auditor**
Audit Practising Registration Certificate	Audit Practising Registration Certificate
No. 2178-2023-072-1	No. 2767-2024-072-1

Ho Chi Minh City, 16 July 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

Unit: VND

ASSETS		Codes	Notes	Closing balance	Opening balance (As restated)
A.	**CURRENT ASSETS**	**100**		**15,508,558,602,852**	**14,010,656,307,560**
I.	**Cash and cash equivalents**	**110**	**V.1**	**477,075,886,091**	**306,131,456,775**
1.	Cash	111		109,404,901,845	292,880,537,323
2.	Cash equivalents	112		367,670,984,246	13,250,919,452
II.	**Short-term financial investments**	**120**	**V.9**	**11,374,109,964,177**	**9,488,440,971,390**
1.	Trading securities	121	9.a	405,630,441,264	-
2.	Short-term held-to-maturity investments	123	9.b	10,997,065,982,749	9,497,639,222,753
3.	Provision for short-term held-to-maturity investments	124	9.b	(28,586,459,836)	(9,198,251,363)
III.	**Short-term receivables**	**130**		**3,642,947,956,602**	**4,207,280,982,692**
1.	Short-term trade receivables	131	V.2	2,726,045,963,504	3,549,785,684,349
2.	Short-term advances to suppliers	132	V.3	340,258,974,496	5,783,264,441
3.	Other short-term receivables	135	V.4	579,940,817,044	655,009,832,344
4.	Provision for short-term doubtful debts	136	V.5	(3,297,798,442)	(3,297,798,442)
IV.	**Other short-term assets**	**160**		**14,424,795,982**	**8,802,896,703**
1.	Short-term deferred expenses	161		12,327,210,666	7,163,531,823
2.	Value added tax deductibles	162		1,893,180,392	1,412,135,069
3.	Taxes and other receivables from the State budget	163	V.11	98,121,184	73,121,184
4.	Other short-term assets	165		106,283,740	154,108,627

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

Unit: VND

ASSETS	Codes	Notes	Closing balance	Opening balance (As restated)
B. NON-CURRENT ASSETS	**200**		**5,966,432,764,099**	**4,409,196,353,387**
I. Long-term receivables	**210**		**6,000,000**	**6,733,000,000**
1. Other long-term receivables	215	V.4	6,000,000	6,733,000,000
II. Fixed assets	**220**		**67,984,686,168**	**69,007,836,436**
1. Tangible fixed assets	221	V.6	67,944,686,168	68,947,836,436
- Cost	*222*		*76,231,598,690*	*76,231,598,690*
- Accumulated depreciation	*223*		*(8,286,912,522)*	*(7,283,762,254)*
2. Intangible assets	227	V.7	40,000,000	60,000,000
- Cost	*228*		*1,059,080,204,896*	*1,059,080,204,896*
- Accumulated amortization	*229*		*(1,059,040,204,896)*	*(1,059,020,204,896)*
III. Investment property	**240**	**V.8**	**59,899,402,241**	**61,054,922,766**
- Cost	241		67,108,989,145	67,108,989,145
- Accumulated depreciation	242		(7,209,586,904)	(6,054,066,379)
IV. Long-term assets in progress	**250**		**19,398,383,539**	**11,947,976,909**
1. Construction in progress	252		19,398,383,539	11,947,976,909
V. Long-term financial investments	**260**	**V.9**	**5,819,144,292,151**	**4,258,967,617,276**
1. Investments in subsidiaries	261		2,933,883,041,847	2,931,652,009,764
2. Investments in joint-ventures, associates	262		1,336,168,324,046	1,336,168,324,046
3. Equity investments in other entities	263		315,322,989,350	245,022,989,350
4. Provision for impairment of long-term investments in other	264		(363,950,898,805)	(253,875,705,884)
5. Long-term held-to-maturity investments	265		1,597,720,835,713	-
VI. Other long-term assets	**270**		**-**	**1,485,000,000**
1. Long-term deferred expenses	271		-	1,485,000,000
TOTAL ASSETS (280 = 100 + 200)	**280**		**21,474,991,366,951**	**18,419,852,660,947**

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

Unit: VND

RESOURCES	Codes	Notes	Closing balance	Opening balance (As restated)
C. LIABILITIES	**300**		**12,744,662,120,675**	**10,444,031,754,951**
I. Current liabilities	**310**		**3,532,621,524,666**	**3,908,016,337,151**
1. Short-term trade payables	311		24,750,000	4,957,200,000
2. Short-term advances from customers	312		1,613,874,873	1,613,874,873
3. Dividends and profit payable	313	V.10	4,745,852,556	4,745,852,556
4. Short-term taxes and amounts payable to the State budget	314	V.11	943,480,283	1,604,092,529
5. Payables to employees	315		10,000,000,000	7,668,000,000
6. Short-term accrued expenses	316		1,748,328,240	1,173,328,240
7. Other current payables	320	V.12	384,992,118,454	342,842,419,751
8. Short-term loans and obligations under finance leases	321	V.13	3,091,266,141,823	3,506,243,933,786
9. Bonus and welfare funds	323		37,286,978,437	37,167,635,416
II. Long-term liabilities	**330**		**9,212,040,596,009**	**6,536,015,417,800**
1. Other long-term payables	338	V.12	1,934,006,000,000	1,952,378,000,000
2. Long-term loans and obligations under finance leases	339	V.13	4,020,554,996,630	3,031,959,129,020
3. Convertible bonds	340	V.14	3,257,479,599,379	1,551,678,288,780
D. EQUITY	**400**	**V.15**	**8,730,329,246,276**	**7,975,820,905,996**
1. Owner's contributed capital	411		6,719,852,910,000	6,254,504,210,000
- Ordinary shares carrying voting rights	*411a*		*6,719,852,910,000*	*6,254,504,210,000*
2. Bond conversion option	413		1,221,428,199,644	942,961,555,395
3. Investment and development fund	418		26,754,731,531	26,754,731,531
4. Retained earnings	420		762,293,405,101	751,600,409,070
- Retained earnings accumulated to the prior period end	*420a*		*734,541,274,090*	*410,826,850,640*
- Retained earnings of current period	*420b*		*27,752,131,011*	*340,773,558,430*
TOTAL RESOURCES (440 = 300 + 400)	**440**		**21,474,991,366,951**	**18,419,852,660,947**

CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Nguyen Van Bich Ngoc	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	Chief Accountant	General Director

Approved on 16 July 2026

INTERIM SEPARATE STATEMENT OF INCOME
For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Notes	Current period	Prior period (As restated)
1. Gross revenue from goods sold and services rendered	**01**	**VI.1**	**5,900,851,697**	**12,990,702,796**
2. Deductions	02		-	-
3. Net revenue from goods sold and services rendered (10 = 01 - 02)	**10**		**5,900,851,697**	**12,990,702,796**
4. Cost of sales	11	VI.2	9,600,251,947	13,101,382,380
5. Gross loss from goods sold and services rendered (20 = 10 - 11)	**20**		**(3,699,400,250)**	**(110,679,584)**
6. Gain from the sale, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3	689,616,472,568	696,148,632,651
8. Financial expenses	23	VI.4	622,021,844,293	469,889,968,087
- In which: Borrowing costs	*24*		*446,502,807,921*	*353,453,227,771*
9. Selling expenses	25		-	-
10. General and administration expenses	26	VI.5	36,209,001,216	23,398,372,615
11. Operating profit (30 = 20 +21 + 22 - (23 + 25 + 26))	**30**		**27,686,226,809**	**202,749,612,365**
12. Other income	31		84,823,998	61,714
13. Other expenses	32		18,919,796	8,736,134,759
14. Profit/(loss) from other activities (40 = 31 - 32)	**40**		**65,904,202**	**(8,736,073,045)**
15. Accounting profit before tax (50 = 30 + 40)	**50**		**27,752,131,011**	**194,013,539,320**
16. Current corporate income tax expense	51	VI.6	-	191,535,886
17. Deferred corporate tax expense	52		-	38,761,122
18. Net profit after corporate income tax (60 = 50 - 51 - 52)	**60**		**27,752,131,011**	**193,783,242,312**

CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Nguyen Van Bich Ngoc	Ly Huynh Truc Giang	Le Quoc Binh
Preparer	Chief Accountant	General Director

Approved on 16 July 2026

INTERIM SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Current period	Prior period
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	**01**	**27,752,131,011**	**194,013,539,320**
2. Adjustments for:			
Depreciation and amortisation of fixed assets and investment properties	02	2,178,670,793	2,034,999,748
Provisions	03	129,463,401,394	(16,114,007,638)
Gain from investing, financing activities	05	(571,531,570,981)	(685,431,300,067)
Borrowing costs	06	446,502,807,921	394,422,671,795
3. Operating profit/(loss) before movements in working capital	**08**	**34,365,440,138**	**(111,074,096,842)**
Increase in receivables	09	(287,712,674,672)	(4,645,390,935)
Decrease in inventories	10	-	4,997,020,580
Increase/(decrease) in payables (excluding accrued loan interest and corporate income tax payable)	11	19,867,197,296	(8,241,322)
Decrease/(increase) in deferred expenses	12	1,111,212,126	(256,417,185)
(Increase)/decrease in trading securities	13	(405,630,441,264)	110,760,631,138
Borrowing costs paid	14	(496,974,502,440)	(405,180,943,055)
Corporate income tax paid	15	-	(59,506,810)
Other cash outflows	17	(16,939,791,959)	(9,866,342,021)
Net cash used in operating activities	**20**	**(1,151,913,560,775)**	**(415,333,286,452)**
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Acquisition and construction of fixed assets and other long-term assets	21	(17,141,864,126)	(29,192,846,518)
2. Cash outflow for lending, buying debt instruments of other entities	23	(3,753,607,838,688)	(3,832,792,131,060)
3. Cash recovered from lending, selling debt instruments of other entities	24	1,706,504,369,880	3,602,667,237,508
4. Equity investments in other entities	25	(1,440,540,000,000)	(860,000,000,000)
5. Cash recovered from investments in other entities	26	1,394,880,960,000	593,250,000,000
6. Interest earned, dividends and profits received	27	357,664,189,819	219,875,712,678
Net cash used in investing activities	**30**	**(1,752,240,183,115)**	**(306,192,027,392)**

INTERIM SEPARATE STATEMENT OF CASH FLOWS (continued)
(Indirect method)
For the six-month period ended 30 June 2026

Unit: VND

ITEMS	Codes	Current period	Prior period
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from share issue and owners' contributed capital	31	278,466,644,249	-
2. Proceeds from borrowings	33	5,676,546,252,657	4,701,631,238,697
3. Repayment of borrowings	34	(2,879,914,723,700)	(3,499,353,041,870)
4. Dividends and profit distributions paid	36	-	(159,552,530,575)
Net cash from financing activities	**40**	**3,075,098,173,206**	**1,042,725,666,252**
Net increase in cash and cash equivalents (50 = 20 + 30 + 40)	**50**	**170,944,429,316**	**321,200,352,408**
Cash and cash equivalents at the beginning of the period	**60**	**306,131,456,775**	**73,650,217,788**
Cash and cash equivalents at the end of the period (70 = 50 + 60)	**70**	**477,075,886,091**	**394,850,570,196**

CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Nguyen Van Bich Ngoc	**Ly Huynh Truc Giang**	**Le Quoc Binh**
Preparer	**Chief Accountant**	**General Director**

Approved on 16 July 2026

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION

Structure of ownership

Ho Chi Minh City Infrastructure Investment Joint Stock Company (hereinafter referred to as "the Company") operates under the Enterprise Registration Certificate No. 0302483177, initially issued by the Department of Finance (formerly known as the Department of Planning and Investment) of Ho Chi Minh City dated 24 December 2001, and its amendments with the latest 42nd amendment dated 12 March 2026 on increasing of the Company's charter capital.

The charter capital of the Company is VND 6,719,852,910,000, equally divided into 671,985,291 ordinary shares with a par value of VND 10,000.

The head office of the Company is located at the 12th Floor, 152 Dien Bien Phu, Thanh My Tay Ward, Ho Chi Minh City.

The Company's international name is Ho Chi Minh City Infrastructure Investment Joint Stock Company and its abbreviated name is CII.

The Company's shares are officially listed on the Ho Chi Minh City Stock Exchange with stock code as CII.

The total number of employees of the Company as at the end of the period and at the beginning of the period was 49 and 42, respectively.

Business sector

The Company operates in various business sectors.

Operating industries and principal activities

The operating industries of the Company comprise construction, investment and operation in infrastructure sectors under form of Build - Operate - Transfer (B.O.T); Build - Transfer (BT); real estate business; implementation of toll collection; manufacturing and trading in specialized equipment of tolling and construction; construction of civil, industrial, transport works, water supply pipes work.

The Company's principal activities during the period include investing in subsidiaries and associates; mobilizing and rotating financial resources among subsidiaries and associates within the group; operation in real estate.

Normal production and business cycle

The production and business cycle of the Company is normally carried out in a period not exceeding 12 months.

The operational characteristics of the Company during the period affecting the interim separate financial statements

Transactions related to increases in charter capital

During the period, the Company converted the number of 4,653,487 of CII424002 convertible bonds, with a total par value of VND 465,348,700,000, into 46,534,870 ordinary shares. All of these shares have been additionally listed on the Stock Exchange.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

The operational characteristics of the Company during the period affecting the interim separate financial statements (continued)

Significant business combination and restructuring activities during the period

On 6 February 2026, CII Public–Private Partnership Co., Ltd. ("PPP") was established to invest in infrastructure projects. The Company and CII Invest (a wholly owned subsidiary of the Company) registered their capital contribution proportions at 99% and 1%, respectively. As at the date of this report, the Company has contributed VND 1,035.54 billion to PPP Company.

Pursuant to the Board of Directors' Resolution No. 143/NQ-HĐQT (term 2022-2027) dated 25 July 2025, the Company completed the dissolution of Sai Gon Long Khanh Green City Co., Ltd., a subsidiary of the Company, on 22 June 2026.

During the period, the Company continued its corporate restructuring through transactions such as transferring capital/shares in directly held subsidiaries to other subsidiaries within the Group, recovering investments, and increasing/decreasing charter capital in certain subsidiaries. However, these transactions did not change the Group's ownership interests in these subsidiaries, as the primary objective was to restructure the investment portfolio without affecting the Group's control over these subsidiaries. Detailed information of the restructuring activities is presented in Note V.9. This restructuring has led to changes in the direct and indirect ownership ratios in subsidiaries as presented in the Company's structure section below:

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

The Company's structure

Details of the Company's subsidiaries and associates as at 30 June 2026 were as follows:

Direct investments

Name of companies	As at the end of the period: Proportion of voting rights (%)	As at the end of the period: Proportion of ownership interest – Total (%)	Direct interest (%)	Indirect interest (%)	As at the beginning of the period: Proportion of voting rights (%)	As at the beginning of the period: Proportion of ownership interest – Total (%)	Direct interest (%)	Indirect interest (%)	Places of incorporation and operation	Operating industry and principal activity
Subsidiaries										
1. CII Bridges and Roads Investment Joint Stock Company ("CII B&R") *(i)*	54.87%	54.87%	*47.29%*	*7.58%*	54.84%	54.84%	*47.81%*	*7.03%*	Ho Chi Minh City	Investing in bridge and road infrastructure projects
2. 577 Investment Corporation ("NBB") *(ii)*	79.79%	79.79%	*21.95%*	*57.84%*	79.79%	79.79%	*21.95%*	*57.84%*	Ho Chi Minh City	Operating in real estate sector
3. Khu Bac Thu Thiem Company Limited ("KBTT")	100%	100%	*100%*	*0.00%*	100%	100%	*100%*	-	Ho Chi Minh City	Performing B.T project of development of technical infrastructure in Thu Thiem New Urban and development of real estate projects
4. Dien Bien Phu Building Investment Company Limited ("OBI")	100%	100%	*100%*	*0.00%*	100%	100%	*100%*	-	Ho Chi Minh City	Operating in real estate sector
5. CII Trading Investment Limited Liability Company ("CII Invest") *(iii)*	100%	100%	*12.15%*	*87.85%*	100%	100%	*9.33%*	*90.67%*	Ho Chi Minh City	Operating in real estate sector
6. Binh Trieu Road Bridge Construction and Investment Joint Stock Company	96.72%	96.72%	*96.72%*	*0.00%*	96.72%	96.72%	*96.72%*	-	Ho Chi Minh City	Infrastructure investment
7. Sai Gon Bridge Construction Co., Ltd. ("SGBC")	100%	100%	*100%*	*0.00%*	100%	100%	*100%*	-	Ho Chi Minh City	Infrastructure investment
8. BOT Saigon - My Thuan Expressway Co., Ltd. *(iv)*	55.00%	55.00%	*40.00%*	*15.00%*	55.00%	55.00%	*40.00%*	*15.00%*	Ho Chi Minh City	Investing in the B.O.T project of Saigon - My Thuan Expressway

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Direct investments (continued)

	As at the end of the period				As at the beginning of the period					
	Proportion of voting rights	Proportion of ownership interest			Proportion of voting rights	Proportion of ownership interest				
Name of companies	(%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	(%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Places of incorporation and operation	Operating industry and principal activity
Subsidiaries (continued)										
9. CII Public–Private Partnership Co., Ltd. *(v)*	100%	100%	*99.00%*	*1.00%*	-	-	-	-	Ho Chi Minh City	Infrastructure investment
10. Sai Gon Long Khanh Green City Co., Ltd.	-	-	-	-	95.00%	95.00%	*95.00%*	-	Ho Chi Minh City	Operating in real estate sector
Associate										
1. Ha Noi Highway Construction and Investment JSC. *(vi)*	100%	76.98%	*49.00%*	*27.98%*	100%	76.97%	*49.00%*	*27.97%*	Ho Chi Minh City	Investing in the B.O.T project of Ha Noi Highway expansion

(i) The Company directly holds a proportion of 47.29% of the voting rights in this subsidiary and indirectly holds 4.99% and 2.59% through CII Invest and CII Service, respectively.

(ii) The Company directly holds a proportion of 21.95% of the voting rights in this subsidiary and indirectly holds 45.06% and 12.78% through CII Invest and CII Service, respectively.

(iii) The Company directly holds a proportion of 12.15% of the voting rights in this subsidiary and indirectly holds 87.85% through KBTT *(see note below)*.

(iv) The Company directly holds a proportion of 40% of the voting rights in this subsidiary and indirectly holds 15% through CII Service.

(v) The Company directly holds a proportion of 99% of the voting rights in this subsidiary and indirectly holds 1% through CII Invest.

(vi) The Company directly holds a proportion of 49% of the voting rights in this subsidiary and indirectly holds 51% through CII B&R *(see note below)*.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Indirect investments

In addition to its direct investments, the Company also holds indirect investments in other entities through its subsidiaries as follows:

	As at the end of the period				As at the beginning of the period					
		Proportion of ownership interest				Proportion of ownership interest				
Name of companies	Proportion of voting rights (%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Proportion of voting rights (%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Places of incorporation and operation	Operating industry and principal activity
Subsidiaries invested through CII B&R										
1. BOT Trung Luong - My Thuan JSC.	89.00%	89.00%	-	*89.00%*	89.00%	89.00%	-	*89.00%*	Ho Chi Minh City & Dong Thap Province	Investing in the B.O.T project of Trung Luong - My Thuan expressway
2. Ha Noi Highway Construction and Investment JSC.	51.00%	27.98%	-	*27.98%*	51.00%	27.97%	-	*27.97%*	Ho Chi Minh City	Investing in Ha Noi Highway expansion B.O.T project
3. BOT Ninh Thuan Province Co., Ltd.	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Ninh Thuan Province
4. Ninh Thuan Investment and Construction Development JSC.	99.99%	54.87%	-	*54.87%*	99.99%	54.83%	-	*54.83%*	Ho Chi Minh City & Khanh Hoa Province	Investing in The National Road 1 expansion BOT project, section through Phan Rang - Thap Cham
5. Rach Mieu BOT Co., Ltd. ("BOTRM")	50.36%	27.63%	-	*27.63%*	50.36%	27.62%	-	*27.62%*	Vinh Long Province	Investing in the project of B.O.T Rach Mieu Bridge and upgrade National Highway 60
6. Co Chien Investment Co., Ltd.	50.53%	27.72%	-	*27.72%*	50.53%	27.71%	-	*27.71%*	Ho Chi Minh City	Investing for B.O.T project of Co Chien Bridge
7. Hien An Binh Roads Bridges One Member Company Limited	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City	Investing in bridges and roads projects
8. VRG Infrastructure Investment Co., Ltd. ("VRG")	100%	54.87%	-	*54.87%*	100%	54.84%	-	*54.84%*	Ho Chi Minh City	Investing for B.O.T project of DT 741 road expansion

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. **GENERAL INFORMATION** (continued)

The Company's structure (continued)

Indirect investments (continued)

	As at the end of the period				As at the beginning of the period					
	Proportion of voting rights	Proportion of ownership interest			Proportion of voting rights	Proportion of ownership interest				
Name of companies	(%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	(%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Places of incorporation and operation	Operating industry and principal activity
Subsidiaries invested through CII B&R (continued)										
9. CII Bridge and Road Management Operation Services Joint Stock Company ("CIIBR OM") *(i)*	66.67%	36.58%	-	*36.58%*	66.67%	36.56%	-	*36.56%*	Ho Chi Minh City	Rendering infrastructure services
Subsidiaries invested through NBB										
1. Hung Thanh Construction - Trading - Services - Production Co.,Ltd.	95.00%	75.80%	-	*75.80%*	95.00%	75.80%	-	*75.80%*	Ho Chi Minh City	Operating in real estate sector
2. Quang Ngai Mineral Investment Joint Stock Company	90.00%	71.81%	-	*71.81%*	90.00%	71.81%	-	*71.81%*	Quang Ngai Province	Exploiting, producing and selling products of soil and rock
3. Huong Tra Co., Ltd.	99.00%	78.99%	-	*78.99%*	99.00%	78.99%	-	*78.99%*	Quang Ngai Province	Exploiting products of soil and rock
Associate invested through NBB										
1. Tam Phu Investment & Construction Co., Ltd	49.00%	39.10%	-	*39.10%*	49.00%	39.10%	-	*39.10%*	Quang Ngai Province	Exploiting, producing and selling products of soil and rock
Subsidiaries invested through KBTT										
1. CII Trading Investment Limited Liability Company ("CII Invest")	87.85%	87.85%	-	*87.85%*	90.67%	90.67%	-	*90.67%*	Ho Chi Minh City	Operating in real estate sector
2. CII Engineering & Construction JSC. ("CII E&C")	96.23%	96.23%	-	*96.23%*	96.23%	96.23%	-	*96.23%*	Ho Chi Minh City	Operating in engineering and construction sectors

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

The Company's structure (continued)

Indirect investments (continued)

(i) Currently, the Company indirectly holds a portion of 66.67% in CII Bridge and Road Management Operation Services Joint Stock Company throughout CII B&R and 18.33% of the voting rights through CII Services.

	As at the end of the period				As at the beginning of the period					
		Proportion of ownership interest				Proportion of ownership interest				
Name of companies	Proportion of voting rights (%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Proportion of voting rights (%)	Total (%)	*Direct interest (%)*	*Indirect interest (%)*	Places of incorporation and operation	Operating industry and principal activity
Subsidiaries invested through CII Invest										
1. CII Services and Investment One Member Limited Liability Company ("CII Service")	100%	100%	-	*100%*	100%	100%	-	*100%*	Ho Chi Minh City	Rendering toll collection & infrastructure services
2. Trung Bo Infrastructure Co., Ltd. ("HTTB")	100%	100%	-	*100%*	100%	100%	-	*100%*	Quang Ngai Province	Operating in real estate sector
3. 577 Investment Corporation ("NBB")	57.84%	50.81%	-	*50.81%*	57.84%	52.45%	-	*52.45%*	Ho Chi Minh City	Operating in real estate sector
Subsidiaries invested through CII Engineering & Construction JSC.										
1. CII Construction Engineering One Member Company Limited	100%	96.23%	-	*96.23%*	-	-	-	-	Ho Chi Minh City	Operating in engineering and construction sectors

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

I. GENERAL INFORMATION (continued)

Disclosure of information comparability in the interim separate financial statements

The comparative figures are presented in the audited separate financial statements for the financial year ended 31 December 2025 and the audited interim separate financial statements for the six-month period ended 30 June 2025.

The Company has applied Circular No. 99/2025/TT-BTC ("Circular 99"), issued by the Ministry of Finance on 27 October 2025, in the preparation and presentation of its interim separate financial statements from 1 January 2026. The Company has applied the changes in accounting policies required by Circular 99 that are applicable to the Company on a prospective basis. The Company has also restated the corresponding comparative information for certain line items in accordance with the requirements of Circular 99 (details are disclosed in Note VII.4). Accordingly, the information presented in the interim separate financial statements is comparable.

II. ACCOUNTING CONVENTION AND FINANCIAL YEAR

Accounting convention

The accompanying interim separate financial statements, expressed in Vietnamese Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim separate financial statements.

The accompanying interim separate financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

Financial year

The Company's financial year begins on 01 January and ends on 31 December.

The interim accounting period commences on 01 January and ends on 30 June annually.

III. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING REGIME

Application of new guidance on the accounting regime for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 is effective for financial years beginning on or after 1 January 2026. Circular 99 replaces the accounting regime for enterprises previously issued under Circular No. 200/2014/TT-BTC issued on 22 December 2014 by the Ministry of Finance.

Applied accounting standards and accounting regime

The Company's Board of Management ensures compliance with the requirements of Vietnamese Accounting Standards, the Vietnamese Accounting Regime for enterprises promulgated under the Circular 99, and other circulars guiding the implementation of accounting standards issued by the Ministry of Finance in the preparation and presentation of these interim separate financial statements.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim separate financial statements, are as follows:

Estimates

The preparation of interim separate financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim separate financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim separate financial statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of Management' best knowledge, actual results may differ from those estimates.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits, cash in transit and short-term, highly liquid investments (not exceeding 3 months) that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value and are not restricted in use.

Financial investments

Trading securities

Trading securities are securities held by the Company for trading purposes. Trading securities are recognised from the date on which the Company obtains ownership rights and are initially measured at the fair value of the consideration paid at the transaction date. Transaction costs related to the acquisition of trading securities (if any), such as brokerage fees, transaction fees, information service fees, taxes, bank charges, etc., are recognised as financial expenses in the period.

Cash dividends received from trading securities for the period after the acquisition date are recognised as finance income in the interim separate statement of income. Dividends receivable relating to the period prior to the acquisition date are deducted from the carrying amount of the investment.

Subsequent to initial recognition, trading securities are measured at cost less any provision for impairment of trading securities.

Provision for impairment of trading securities is recognised when there is objective evidence that the market value of the securities has declined below their carrying amount:
- For listed trading securities or securities with a determinable fair value, the provision is determined based on the market value of the securities at the end of the reporting period;
- For trading securities whose fair value cannot be reliably determined at the end of the reporting period, the provision is determined based on the losses incurred by the investee.

Upon disposal, sale or exchange of trading securities (on a security-by-security basis), the cost is determined using the weighted average cost method. Gains or losses arising from the disposal or sale of trading securities are recognised in the interim separate statement of income in the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial investments (continued)

Held-to-maturity investments

Held-to-maturity investments are investments that the Company has the intention and ability to hold until maturity. Held-to-maturity investments include: term deposits at banks, valuable papers (including treasury bills, promissory notes, certificates of deposit), bonds, loans held to maturity for the purpose of earning periodic interest, other held-to-maturity investments or those of a similar nature, and excluding derivative instruments.

Held-to-maturity investments are initially recognised at cost, including the principal amount less (-) any interest received in advance for multiple periods (in the case of held-to-maturity investments with interest received in advance), plus (+) any premium or less (-) any discount.

Subsequent to initial recognition, any discounts and/or premiums are amortised using the straight-line method consistent with the term of the investment, as follows:

- The discount on held-to-maturity investments is amortised over the term of the investment and recognised as finance income in each period;
- The premium on held-to-maturity investments is amortised over the term of the investment and reduces finance income in each period.

The discount or premium is allocated evenly and recognised in the interim separate statement of income on a straight-line basis over the term of the investment. Interest received at maturity or periodically is recognised as finance income in the relevant interest periods.

Held-to-maturity investments are measured at cost less provision for held-to-maturity investments.

Provision for held-to-maturity investments is recognised when there is any indication or objective evidence that part or all of the Company's held-to-maturity investments may not be recoverable.

Investments in subsidiary, associate, and equity investment in other entity

Investment in subsidiary

A subsidiary is an entity over which the Company has control. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise to obtain benefits from its activities.

Investment in associate

An associate is an entity over which the Company has significant influence but is not a subsidiary or joint venture of the Company. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control or joint control over those policies.

Equity investment in other entity

Investments in other entities comprises investments in equity instruments of other entities that the Company does not have control, joint control or significant influence over the investees and investments in business cooperation contracts ("BCC contracts") that the Company does not have joint control over the activities but is entitle to share of profit or loss of the BCC contracts.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial investments (continued)

Investments in subsidiary, associate, and equity investment in other entity (continued)

The Company initially recognises investments in subsidiaries, associates and other entities at cost, including the purchase price and directly attributable costs of the investment such as legal advisory fees, valuation fees, information service fees, brokerage and transaction costs incurred in connection with the investment. The Company recognises as income in the interim separate statement of income its share of accumulated net profits of the investees arising after the acquisition date. Any distributions received by the Company other than the aforementioned profit distributions are considered a recovery of the investment and are recognised as a reduction of the carrying amount of the investment. When the investors receive stock dividends, they only record the number of additional shares, not recording an increase in the value of investments and income from stock dividends.

Investments in subsidiaries, associates and other entities are presented in the interim separate statement of financial position at cost less any provision for impairment (if any).

Provisions for impairment of investments in subsidiaries, associates and other entities

Provisions for impairment of investments in subsidiaries, associates and equity investments in other entities are made when the investee suffers a loss which may cause the Company losing its investment capital or when there is reliable evidence of diminution in value of those investments on the balance sheet date. If the investee prepares consolidated financial statements, the basis for making provision is the loss presented in the consolidated financial statements.

An increase or decrease in allowance for diminution in value of investments in subsidiaries, associates and other entities at closing date is recognized as financial expense for the period.

Presentation of fair value of subsidiaries, associates and equity investments in other entities

The fair value of subsidiaries, associates and equity investments in other entities is just measured for disclosure purposes, not for recognition in the interim separate financial statements, due to the requirements of Vietnamese accounting standards and the prevailing regime. Accordingly, the fair value of listed companies is determined by the closing price of shares at the closing date. The remaining investments' fair value will be measured using valuation methods and techniques based on the asymptotic application of international financial reporting standards and international practices. In some cases, when information and transactions about investments are not available, fair values shall not be measured for disclosure in the interim separate financial statements.

Receivables

Receivables represent the amounts recoverable from customers or other debtors. Receivables are stated at book value less provision for doubtful debts.

Provision for doubtful debts is made for: overdue receivables stated in economic contracts, loan agreements, contractual commitments or debt commitments, and outstanding receivables which are doubtful of being recovered. Provision for overdue receivables is made based on overdue days in payment of principals following the initial economic contract, exclusive of the debts rescheduling between contracting parties, provision for outstanding receivables is made when the debtor is in bankruptcy or is doing procedures to dissolve, missing, escaped.

An increase or decrease in provision for doubtful debts at the closing date is recognized in expenses for the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, accumulated depreciation and net book value.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to the location and condition necessary for it to be capable of operating in the manner intended by management.

The costs of self-constructed or manufactured assets are the actual construction or manufacturing cost plus installation and test running costs, and any directly attributable costs of bringing the assets to their working condition and location required for them to be capable of operating as intended.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Car parking	30
Motor vehicles	7 - 11
Machinery and equipment	3 - 7

Loss or gain resulting from sales and disposals of tangible fixed assets is recognized in the interim separate statement of income.

Intangible assets and amortization

Intangible assets are stated at cost less accumulated amortization.

Intangible assets are the value of toll collection right which stated at cost less accumulated amortization. Toll collection right obtained from B.O.T contracts signed between the Company and the authorized body of the State is recorded at the settlement value on the basis of directly attributable costs paid by the Company in the project.

The costs of accounting software present its purchase price and any directly attributable costs of bringing the assets to its working condition and location for its intended use. Computer software is amortized using the straight-line method within 3 years.

Investment properties

Investment properties, which are composed of land used rights, buildings and structures held by the Company to earn rentals or for capital appreciation or both. Investment properties held to earn rentals are stated at cost less accumulated depreciation. Investment properties held for capital appreciation are stated at cost less impairment. The cost of purchased investment properties comprises its purchase price and any directly attributable expenditures, such as professional fees for legal services, registration tax and other related transaction costs. The costs of self-constructed investment properties are finally accounted construction or development costs of properties.

Investment properties such as shopping malls and other structures are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Shopping malls	22 - 30
Office building for lease	35
Utility areas	30

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment properties (continued)

According to current regulations, no depreciation is charged on land use rights with an indefinite term. No depreciation is charged on investment properties held for capital appreciation. Where there is evidence that investment property held for appreciation has declined in value and the impairment can be measured reliably, the impairment loss of the property shall be recognized in cost of sales for the period.

Only in the following cases shall an owner-occupied property be transferred into an investment property or shall an investment property be transferred into an owner-occupied property or an inventory:

- An investment property is transferred into an owner-occupied property when the owner starts to use the property;
- An investment property is transferred into an inventory when the owner starts to hold the property for sale;
- An owner-occupied property is transferred into an investment property when the owner ceases to use the property;
- An inventory is transferred into an investment property when the owner starts to lease the property to another party;
- A property under construction is transferred into an investment property when its construction is complete and the property is used for lease.

The transfer of using purposes between investment property and owner-occupied property or inventory does not change the book value of the transferred asset and the cost of the property for their evaluation or for the preparation of interim separate financial statements.

An investment property should be derecognized on disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from its disposal. Revenue from the sale of the investment property should be recognized at fair value of the proceeds received or to be received. Cost to sell and net book value of the investment property are recognized as cost of the sale of the investment property in interim separate statement of income.

Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost includes costs that are necessary and unavoidable to form the assets in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their use.

Deferred expenses

Deferred expenses are actual expenses incurred but related to the results of production and business activities of many accounting periods. Deferred expenses mainly comprise management costs, bond custody and other deferred expenses.

Bond management and depository fees are the annual fees for issued bonds. These expenses shall be charged to the statement of income during the term of bonds.

Other types of deferred expenses comprise office relocation and repair costs, the cost of small tools and supplies, and other deferred expenses which are expected to provide future economic benefits to the Company. These expenditures are allocated to the interim separate statement of income using the method in accordance with the current prevailing accounting regulations.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Trade and other payables

Accounts payable are monitored in detail by payable terms, debtors, original currency and other factors depending on the Company's managerial requirements. Accounts payable to suppliers include trade payables arising from buying-selling transactions and payables for import through entrustees (in import entrustment transactions). Other payables include non-trade payables, not related to buying-selling transactions. Accounts payable are classified as short-term and long-term in the interim separate statement of financial position based on the remaining year of these payables at the reporting date.

Dividends payable

Dividends payable represent dividends payable to shareholders. Dividends payable are recognised when the Company no longer has the right to avoid the obligation to make such dividends distributions to shareholders in accordance with applicable laws and regulations.

Accrued expenses

Accrued expenses comprise amounts payable for goods and services received by the Company but not yet paid due to the absence of sufficient supporting documentation, and are recognised in the separate statement of income in the accounting period.

Payable provisions

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

The amount recognised as a provision is the management's best estimate of the consideration required to settle the present obligation at the end of accounting period.

Loans and obligations under finance leases

These include borrowings and finance lease liabilities, excluding borrowings in the form of issued bonds or preferred shares with mandatory redemption clauses requiring the issuer to repurchase them at a specific point of time in the future. The Company accounts the details of each borrowing by lender/creditor and classifies them into short-term and long-term based on the repayment schedule.

Borrowings and finance lease liabilities are recognized at cost, which consists of the proceeds received from the borrowings less costs directly attributable to the borrowings.

Costs directly attributable to the borrowings are amortized on a straight-line basis over the maturity period of the borrowings.

Bonds issued

Straight bond issued

Bonds are issued as long-term borrowings.

At the date of initial recognition, ordinary bonds are measured at cost, representing the proceeds received from the issuance of bonds less successful issuance costs. Issuance costs are allocated to both successful and unsuccessful bond issuances based on the number of bonds issued. Issuance costs allocated to unsuccessful bond issuances are recognised as financial expenses in the period.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Bonds issued (continued)

Straight bond issued (continued)

Carrying value of the straight bond is recorded on net basis, equal to the bonds' nominal amount less (-) Bond discount plus (+) Bond premium.

The Company accounts for the issued bonds' discount and premium individually and recognizes their amortization for the purpose of determining borrowing costs which are recorded as expenses or capitalized during each period, as follows:

- Bond discount is amortized gradually during bonds' life, accounted for as borrowing costs;
- Bond premium is amortized gradually during the bonds' life, reducing borrowing costs;

Discount or premium is amortized by using the straight-line method during the bond term.

Costs directly attributable to the issuance of a straight bond are initially recorded as a deduction from the principal of the straight bond. Periodically, such costs are allocated under the straight-line method over the term of the bond by increasing the principal and corresponding borrowing cost.

Convertible bonds

Convertible bonds that are convertible into an unspecified number of shares at maturity, or that carry a right to be converted into shares of an entity other than the issuer (the Company), are accounted for in the same manner as ordinary bonds.

Convertible bonds that are convertible into a fixed number of ordinary shares of the same issuer in accordance with the terms and conditions specified in the issuance plan are, upon initial recognition, separated into a liability component, representing the principal debt, and an equity component, representing the option to convert the bonds into shares. The liability component of the convertible bonds is recognised as a liability, while the equity component is recognised as equity.

At the date of issuance, the liability component of the convertible bonds is measured by discounting the nominal value of future payments (including both principal and interest) to their present value using the prevailing market interest rate for similar non-convertible bonds at the time of transaction or the prevailing market borrowing rate at which the Company could issue a non-convertible debt instrument with similar terms (amend appropriately if there is no prevailing market rate for similar non-convertible bonds)]. Subsequent to initial measurement, the carrying amount of the liability component is increased by the difference between the bond interest calculated using the effective interest rate and the bond interest based on the nominal interest rate.

The equity component (the option to convert the bonds into shares) of a convertible bond is determined as the difference between the total proceeds from the issuance of the convertible bond and the value of its liability component at the date of issuance. The carrying amount of the equity component is not subsequently remeasured. At the maturity date of the convertible bonds, the equity component represents the conversion option of convertible bond to be transferred to share premium, regardless of whether the bondholders exercise their conversion option or not.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Bonds issued (continued)

Convertible bonds (continued)

Transaction costs that relate to the issuance of the successful convertible bonds are allocated to the liability and equity components in proportion to the allocation of the gross proceeds to each component:

- Transaction costs relating to the liability component are deducted from the carrying amount of the liability component and are subsequently amortised over the term of the bonds using the straight-line method and recognised as financial expenses.
- Transaction costs relating to the equity component are recognised directly in equity.

At the maturity date of convertible bonds, in case the bondholder does not exercise the conversion option, the principal of the convertible bonds is deducted by the amount corresponding to the payment amount of the principal of the convertible bonds. In case the bondholder exercises the conversion option, the principal of the convertible bonds is deducted and equity is credited by the same amount corresponding to the value of additional stocks. The excess of the principal of the convertible bonds over the value of additional stocks measured by par value is recorded as share premium.

Borrowing costs

Borrowing costs comprise interest expense and other costs directly attributable to the Company's borrowings. Other costs directly attributable to the Company's borrowings include appraisal fees, audit fees, loan documentation fees and loan arrangement fees, ... which are amortised on a straight-line basis over the term of the borrowings.

Borrowing costs are recognised in profit or loss in the year/period in which they are incurred, except for borrowing costs that are capitalised in accordance with Vietnamese Accounting Standard No. 16 "Borrowing Costs". Accordingly, borrowing costs directly attributable to the construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalized as part of the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Any income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization.

Borrowing costs incurred during the toll collection period of B.O.T projects are allocated by the proportion of tolling revenue if the Company is the initial investor of the project or recognized at actual cost incurred where projects are acquired from another party by the Company.

Equity

Ordinary shares

Ordinary shares with voting rights are recognised at par value. Shares issued to increase charter capital or shareholders' contributed capital are recognised based on the actual proceeds received corresponding to the par value of successfully issued shares. Share capital is recognised as an increase in the statement of financial position only when the Company is granted an Enterprise Registration Certificate for the increase in its charter capital in accordance with applicable laws.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Equity (continued)

Share premium

Share premium represents the difference between the par value and the issuance price of ordinary shares, net of costs directly attributable to the share issuance.

Costs directly attributable to the share issuance are allocated between successfully issued shares and unsuccessfully issued shares as follows:

- The portion allocated to successfully issued shares is offset against share premium.
- The portion related to unsuccessfully issued shares is recognised as financial expenses for the period.

Bond conversion option

The convertible option of bonds, which presents the difference between total proceeds from issuance and debt component, is recorded in other owners' equity at the initial recognition.

Investment and development fund

Investment and development fund is deducted from profits after corporate income tax of the Company to be used to invest in expanding the scale of production, business or in-depth investment of the enterprise. The appropriation and use of the investment and development fund are carried out in accordance with the Resolution of the General Meeting of Shareholders and applicable regulations.

Bonus and welfare fund

Bonus and welfare fund is deducted from the profit after corporate income tax of the Company to be used for rewarding and encouraging physical benefits, serving the needs of the public, improving and enhancing mental and physical life of employees as approved by the resolution of the Company's Annual General Meeting of Shareholders. The appropriation and use of the bonus and welfare fund must comply with current prevailing accounting and financial regulations.

Profit distribution

Retained earnings is recognized by operating results less (-) current corporate income tax expense and adjustments due to the retrospective application of changes in accounting policies and the retrospective adjustments for material misstatements of prior periods.

The Company's net profit after tax is available for appropriation to shareholders as dividends upon approval by the Company's General Meeting of Shareholders.

Dividends are declared and paid from retained earnings based on the approval of shareholders at the Company's Annual General Meeting of Shareholders.

Recognition of revenue

Revenue from sales of real estate

Revenue from sales of real estate of the Company being investors must satisfy five (5) following conditions:

IV. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (continued)

Recognition of revenue (continued)

Revenue from sales of real estate (continued)

(a) The real estate has been completed and transferred to the buyers; the Company has transferred risks and benefits associated with ownership of the real estate to the buyers;
(b) The Company no longer holds the right to manage the real estate as real estate's owners or the right to control the real estate;
(c) The revenue is determined reliably;
(d) The Company has received or will receive economic benefits from the sales of the real estate; and
(e) Costs related to sales of the real estate may be determined.

For the real estate that the Company is an investor; customers have the right to complete the interior of the property and the Company shall complete the interior of the property in accordance with the design and requirements of customers, the Company recognizes revenue when the main construction work is completed, handed over to customers if all five (5) similar conditions as above are satisfied.

Revenue from services rendered

Revenue of a transaction involving the rendering of services is recognized when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in each period by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) The amount of revenue can be measured reliably. Where the contract stipulates that the buyer is entitled to return the supplied services under specific conditions, revenue is recognized only when those specific conditions no longer exist, and the buyer is not entitled to return the services;
(b) It is probable that the economic benefits associated with the transaction will flow to the Company;
(c) The percentage of completion of the transaction at the balance sheet date can be measured reliably; and
(d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from leases of investment property

Revenue from leasing investment property includes rentals from office, commercial and other infrastructure under operating leases that are recognized on a straight-line basis over the lease term.

Financial income

Interest income from bank deposits, bonds and loan receivables is recognized on a time basis by reference to outstanding principals and applicable interest rates.

Dividends and profits from investments are recognized when the Company's right to receive payment has been established. When the investors receive stock dividends, they only record the number of additional shares, not recording the income from stock dividends.

Gain on the transfer of equity investments and trading securities is determined by the difference between selling price and cost of such investments and shall be recognized on the transaction completion date.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

IV. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (continued)

Cost of sales

Cost of real estate property sold

The cost of real estate property sold is determined and recognized in profit or loss by reference to directly attributable cost and an allocation of overhead costs to the corresponding size of the properties sold.

Cost of other goods sold and services rendered

Cost of goods sold and services rendered are recorded at the actually incurred amount and aggregated by value and quantity of finished goods, merchandise and materials sold and services rendered to customers, conforming to the matching principle and the precautionary principle. The costs exceeded normal levels of inventory and services are recognized immediately in operating results in the period.

Cost of real estate property leased

Cost of leased real estate property is recognized in interim separate statement of income based on depreciation of real estate property and other costs directly related to the property leased.

Selling expenses

Selling expenses are expenses incurred that are directly related to the sale of products, merchandise and the rendering of services by the Company and are recognised as expenses in the period on an accrual basis.

General and administrative expenses

General and administrative expenses are expenses incurred in connection with the general administrative activities of the Company, which are not directly attributable to sales or production activities, and are recognised as expenses in the period on an accrual basis.

Foreign currencies

Transactions arising in foreign currencies are translated at exchange rates ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the date of interim separate statement of financial position are retranslated at the the average bank transfer buying and selling exchange rates of commercial bank where the Company usually transacts on the same date, except for demand deposits denominated in foreign currencies, which are translated at the average bank transfer buying and selling exchange rates quoted by the commercial bank where the Company maintains such deposit accounts. Exchange differences arising from the translation of these accounts are recognised in the interim separate statement of income.

Investment cooperation agreement

Business cooperation agreements are agreements between the Company and its partners by contract to jointly carry out business activities but do not establish independent legal entities and are controlled by one of the parties. Profit sharing for partners is recorded in the interim separate statement of income.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Taxation

Corporate income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable includes current corporate income tax expenses in accordance with the Corporate Income Tax Law. The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the interim separate statement of income because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on significant differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using the balance sheet method. Deferred tax liabilities are generally recognized for all temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Related parties

The enterprises, associates and individuals are considered to be related to the Company if one party has ability, directly or indirectly through one or more intermediaries, to control over the other party or is under the control of the Company, or joint control with the Company; the associates and individuals directly or indirectly holding the voting power over the Company that exercise significant influence over the Company. Related parties may be the key management personnel, directors and officers of the Company. Close family members of any individuals or associates herein or associates of these individuals are also considered as related parties.

In considering the relationship of each related party, the substance of the relationship is noted over the legal form.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Closing balance VND	Opening balance (As restated) VND
Cash on hand	324,078,061	240,009,937
Demand bank deposits	109,080,823,784	292,640,527,386
TPBank	*93,734,598,132*	*121,987,309,717*
Vietcombank	*12,820,115,657*	*100,597,372,689*
VietinBank	*332,809,022*	*38,418,815,960*
VIB	*50,490,278*	*30,009,163,550*
Other commercial banks	*2,142,810,695*	*1,627,865,470*
Cash equivalents	367,400,000,000	13,200,000,000
VietinBank	*200,000,000,000*	-
Vietcombank	*140,000,000,000*	-
VPBank	*27,400,000,000*	*13,200,000,000*
Accrued interest on bank deposits	270,984,246	50,919,452
Total	**477,075,886,091**	**306,131,456,775**

The cash equivalents represent time deposits with an original maturity of no more than three (03) months.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

2. Short-term trade receivables

	Closing balance		Opening balance (As restated)	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
Receivables from related party *(see details in Note VII.2)*	2,649,858,775,874	-	3,509,838,496,719	-
Receivables from customers buying residential real estate properties	39,947,187,630	-	39,947,187,630	-
Other receivables	36,240,000,000	-	-	-
Total	**2,726,045,963,504**	**-**	**3,549,785,684,349**	**-**

The closing balance of related-party receivables represents the amount receivable from CII Trading Investment Limited Liability Company (hereinafter referred to as "CII Invest") for the transfer of investments. According to the Resolution of the Company's Board of Directors No. 99/NQ-HDQT (2022-2027 term) dated 25 October 2024 regarding the policy of restructuring investment portfolios within the Group, the Company transferred a portion of its investments to CII Invest. The outstanding receivable bears an interest at a rate of 7.00% per annum in accordance with the agreement of the two parties herein.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

3. Short-term advances to suppliers

	Closing balance VND	Opening balance VND
Advances to related party *(see details in Note VII.2)*	330,000,000,000	-
Transport Engineering Design Incorporated	5,433,543,900	5,266,547,000
Other suppliers	4,825,430,596	516,717,441
Total	**340,258,974,496**	**5,783,264,441**

The closing balance of advances to related-party suppliers represents the advance payment made to KBTT for the acquisition of 19,385,560 shares from an investment owned by KBTT.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

4. Other receivables

	Closing balance		Opening balance (As restated)	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
a. Other short-term receivables				
Dividend and profit receivables	537,819,021,422	-	544,650,853,731	-
Other receivables	42,121,795,622	(3,297,798,442)	110,358,978,613	(3,297,798,442)
Total	**579,940,817,044**	**(3,297,798,442)**	**655,009,832,344**	**(3,297,798,442)**
b. Other long-term receivables				
Deposits and mortgages	6,000,000	-	6,733,000,000	-
Total other receivables	**579,946,817,044**	**(3,297,798,442)**	**661,742,832,344**	**(3,297,798,442)**
Of which, amounts due from related parties *(see details in Note VII.2)*	537,819,021,422	-	608,902,120,631	-

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

5. Bad debt

	Closing balance			Opening balance (As restated)		
Items	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Loan receivables						
Khanh An Commercial Beverages JSC. (i)	*347,850,439,034*	*319,263,979,198*	(28,586,459,836)	*328,462,230,561*	*319,263,979,198*	(9,198,251,363)
Other short-term receivables						
District 5 Public Service Company Limited (ii)	*35,006,593,829*	*31,708,795,387*	(3,297,798,442)	*35,006,593,829*	*31,708,795,387*	(3,297,798,442)
Total	**382,857,032,863**	**350,972,774,585**	**(31,884,258,278)**	**363,468,824,390**	**350,972,774,585**	**(12,496,049,805)**

Collectability of overdue debts

(i) The provision relates to interest receivable under the capital support agreement with Khanh An Commercial Beverages JSC. Under the agreement, the capital support amount bears interest at the applicable rate of 10.5% per annum during the period and is secured by the borrower's equity interest and other economic benefits in BOT Rach Mieu Bridge Co., Ltd.

(ii) The provision relates to the business cooperation agreement with District 5 Public Service Company Limited. Pursuant to the decision of the competent State authority, the Company will continue to recover the remaining amount during 2026 and 2027.

Movements in provision for doubtful debts during the period are as follows:

	Current period VND	Prior period VND
Opening balance	(3,297,798,442)	(21,214,911,544)
Write-off of doubtful debts *(i)*	-	17,522,530,978
Closing balance	**(3,297,798,442)**	**(3,692,380,566)**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

6. Tangible fixed assets

	Car parking VND	Motor vehicles VND	Office equipment VND	Total VND
Cost				
Opening balance and closing balance	74,836,466,920	1,183,185,370	211,946,400	76,231,598,690
Accumulated depreciation				
Opening balance	5,888,630,484	1,183,185,370	211,946,400	7,283,762,254
Charged for the period	1,003,150,268	-	-	1,003,150,268
Closing balance	**6,891,780,752**	**1,183,185,370**	**211,946,400**	**8,286,912,522**
Net book value				
Opening balance	68,947,836,436	-	-	68,947,836,436
Closing balance	**67,944,686,168**	**-**	**-**	**67,944,686,168**

The cost of the Company's tangible fixed assets, which have been fully depreciated but are still in use as at the end of the period and the beginning of the period is VND 1,395,131,770.

7. Intangible assets

	Toll collection right VND	Computer software VND	Total VND
Cost			
Opening balance	1,058,840,204,896	240,000,000	1,059,080,204,896
Purchases during the period	-	-	-
Closing balance	**1,058,840,204,896**	**240,000,000**	**1,059,080,204,896**
Accumulated amortization			
Opening balance	1,058,840,204,896	180,000,000	1,059,020,204,896
Charged for the period	-	20,000,000	20,000,000
Closing balance	**1,058,840,204,896**	**200,000,000**	**1,059,040,204,896**
Net book value			
Opening balance	-	60,000,000	60,000,000
Closing balance	**-**	**40,000,000**	**40,000,000**

The Company owned toll collection right at Hanoi Highway station to recover its capital paid in construction of new Rach Chiec Bridge and stopped tolling as of 31 December 2017. Currently, the Company is carrying out the finalization procedures with Ho Chi Minh City People' Committee to liquid the B.O.T contract.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

8. Investment property

Investment property held to earn rental

	Shopping mall VND	Office building VND	Other utility areas VND	Total VND
Cost				
Opening balance and closing balance	9,784,542,057	36,689,256,576	20,635,190,512	67,108,989,145
Accumulated depreciation				
Opening balance	881,619,111	3,526,347,258	1,646,100,010	6,054,066,379
Charged for the period	127,303,822	755,914,683	272,302,020	1,155,520,525
Closing balance	**1,008,922,933**	**4,282,261,941**	**1,918,402,030**	**7,209,586,904**
Net book value				
Opening balance	8,902,922,946	33,162,909,318	18,989,090,502	61,054,922,766
Closing balance	**8,775,619,124**	**32,406,994,635**	**18,716,788,482**	**59,899,402,241**

The fair value of the investment properties was not assessed and presented in the interim separate financial statements. However, the Board of Management assessed that there was no impairment of these assets compared to their carrying values as at the report date.

The revenue and operating expenses relating to investment properties were presented as follows:

	Current period VND	Prior period VND
Revenue from leasing investment properties	3,035,529,547	3,083,670,184
Directly attributable expenses generating revenue during the period	1,155,520,525	1,229,822,746
Gross profit from investment property leasing	**1,880,009,022**	**1,853,847,438**

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments

a. Trading securities

Items	Closing balance				Opening balance			
	Number of Shares	Cost VND	Fair value VND	Provision VND	Number of Shares	Cost VND	Fair value VND	Provision VND
Stock PC1	21,020,000	405,630,441,264	485,562,000,000	-		-	-	-

The fair value of the investment in PC1 shares is determined by reference to the closing price as at 30 June 2026 on the Ho Chi Minh City Stock Exchange (HOSE), where these shares are listed and traded.

Movements in provision for trading securities during the period are as follows:

	Current period VND	Prior period VND
Opening balance	-	**(16,114,007,638)**
Reversal of provision during the period	-	16,114,007,638
Closing balance	-	-

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

b. Held-to-maturity investments

	Closing balance			Opening balance (As restated)		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
a. Short-term						
Term deposits *(i)*	1,829,869,967,285	1,829,869,967,285	-	1,431,367,927,447	1,431,367,927,447	-
VPBank	*1,352,900,000,000*	*1,352,900,000,000*	-	*1,035,000,000,000*	*1,035,000,000,000*	-
VIB	*300,000,000,000*	*300,000,000,000*	-	*15,000,000,000*	*15,000,000,000*	-
Time deposits with other banks	*176,969,967,285*	*176,969,967,285*	-	*381,367,927,447*	*381,367,927,447*	-
Loan receivables	8,784,231,406,531	8,761,864,230,094	(22,367,176,437)	7,745,092,863,300	7,737,979,128,412	(7,113,734,888)
Related party (see details in Note VII.2)	*7,906,657,411,956*	*7,906,657,411,956*	-	*6,902,191,210,152*	*6,902,191,210,152*	-
Tuan Loc Construction Investment Corporation (ii)	*335,960,961,997*	*335,960,961,997*	-	*316,542,062,117*	*316,542,062,117*	-
Khanh An Commercial Beverages JSC. (iii)	*301,913,032,578*	*279,545,856,141*	(22,367,176,437)	*286,659,591,031*	*279,545,856,143*	(7,113,734,888)
Tasco Land Co., Ltd. (iv)	*239,700,000,000*	*239,700,000,000*	-	*239,700,000,000*	*239,700,000,000*	-
Interest receivables	382,964,608,933	376,745,325,534	(6,219,283,399)	321,178,432,006	319,093,915,531	(2,084,516,475)
Term deposits	*6,816,263,685*	*6,816,263,685*	-	*8,611,764,005*	*8,611,764,005*	-
Related party (see details in Note VII.2)	*315,878,754,154*	*315,878,754,154*		*263,087,531,671*	*263,087,531,671*	
Loan receivables from others	*60,269,591,094*	*54,050,307,695*	(6,219,283,399)	*49,479,136,330*	*47,394,619,855*	(2,084,516,475)
Total	**10,997,065,982,749**	**10,968,479,522,913**	**(28,586,459,836)**	**9,497,639,222,753**	**9,488,440,971,390**	**(9,198,251,363)**

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

b. Held-to-maturity investments (continued)

	Closing balance			Opening balance		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
b. Long-term						
Term deposit placed with VIB *(i)*	25,000,000,000	25,000,000,000	-	-	-	-
Receivables from loans to related parties *(see details in Note VII.2)*	1,572,040,013,795	1,572,040,013,795	-	-	-	-
Interest receivable on term deposits	680,821,918	680,821,918	-	-	-	-
Total	**1,597,720,835,713**	**1,597,720,835,713**	-	-	-	-
Total held-to-maturity investments	**12,569,105,996,544**	**12,540,519,536,708**	**(28,586,459,836)**	**9,497,639,222,753**	**9,488,440,971,390**	**(9,198,251,363)**

Additional information on outstanding short-term loan receivables from related parties:

- The amounts due from CII Invest, including:
  - The loan under a contract dated 11 December 2024 for the purpose of supplementing working capital of CII Invest. The contract is valid until 11 November 2026, the interest rate applied for the period is 8.5% per annum and is payable on maturity date. As of 30 June 2026, the outstanding balance was VND 3,686,680,602,263.
  - The loan under the contract dated 17 December 2024 to repurchase bonds issued by Ha Noi Highway Construction and Investment JSC with a maximum amount of VND 550 billion. The contract is valid until 07 November 2033 or upon the Company's demand for reimbursement. The interest rate applied during the period ranges from 10% to 11% per annum. The balance as at 30 June 2026 is VND 534,721,714,355.
- The investment cooperation arrangements with Nam Bay Bay Investment Joint Stock Company ("NBB") to implement De Lagi luxury resort and Residential Area project and for supplementing to working capital of NBB Company. The contract is valid until 20 March 2027, the interest rate applied for the period is 10% per annum. The balance as at 30 June 2026 is VND 1,609,936,991,617.

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

b. Held-to-maturity investments (continued)

- The cooperation agreement Dien Bien Phu Building Investment Company Limited ("OBI") for the financial restructuring of OBI. The duration of the cooperation agreement extends until 31 December 2040 but may expire earlier when the Company requires to recover the funds. The applicable interest rate for the period is 6% per annum. As of 30 June 2026, the outstanding balance is VND 687,932,000,000.

- The cooperation agreements with CII E&C for the execution of construction works. The contract terms range from 1 year to 3 years, with an annual interest rate varying between 8.5% and 12% for the period. As of 30 June 2026, the outstanding balance is VND 640,074,951,559.

- The amounts due from Khu Bac Thu Thiem Company Limited, including:

  - The loan under the contract dated 01 June 2018 with a recovery period of 12 months. The applicable interest rate during the period is 8.5% per annum. As of 30 June 2026, the outstanding balance is VND 392,796,307,192.
  - The investment cooperation arrangement under the contract dated 20 April 2026 has a maximum amount of VND 500 billion. The contract is valid until 24 April 2027, with an interest rate applicable during the period of 10% per annum. As at 30 June 2026, the outstanding balance is VND 25,941,361,644.

- The loans granted to CII Bridges and Roads Investment Joint Stock Company with a recovery period from 1 year to 3 years or as required to recover the funds by the Company. The applicable interest rate during the period is 11.5% per annum. As at 30 June 2026, the outstanding balance is VND 341,907,349,679.

- The investment cooperation with BOT Trung Luong - My Thuan JSC ("TLMT") for the investment in and construction of the Phase 1 Trung Luong - My Thuan Expressway Project. The Company has entered into a call option agreement with CII Invest for the transfer of the rights, interests and obligations arising from this investment cooperation arrangement to CII Invest. The call option agreement is valid until 18 November 2026. The applicable interest rate for the period is 10.5% per annum. As at 30 June 2026, the outstanding balance is VND 302,544,887,801.

Additional information on outstanding long-term loan receivables from related parties:

- Investment cooperation arrangements with BOT Sai Gon - My Thuan Expressway Company Limited for the investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway Expansion Project. The cooperation arrangements have a term of 18 months from the date the project is put into operation and toll collection commences, or 4 years from the date of the first disbursement. The interest rate applicable during the period is 10.45% per annum. As at 30 June 2026, the outstanding balance is VND 1,572,040,013,795.

(i) The Company's term deposits and bond investments at commercial banks have maturities ranging from 104 days to 13 months, with interest rates ranging from 3.4% to 8.5% per annum. Certain of these deposits, amounting to VND 1,111,969,967,285 and VND 1,439,979,691,452 as at 30 June 2026 and 1 January 2026, respectively, have been pledged as collateral for the borrowings and other obligations of the Company and its subsidiaries *(see Note V.13)*.

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

b. Held-to-maturity investments (continued)

(ii) The loan to Tuan Loc Construction Investment Corporation under a contract with a term of 48 months from 18 September 2024. The applicable interest rate for the period was 12% per annum. The loan is secured by Tuan Loc's equity interest and other rights and benefits in a BOT project company.

(iii) The outstanding balance represents a loan provided under a 10-year contract commencing on 26 January 2018. The applicable interest rate during the period was 10.5% per annum. The loan is secured by the borrower's equity interests and other economic benefits in BOT Rach Mieu Bridge Co., Ltd.

(iv) The loan to Tasco Land Co., Ltd. ("Tasco Land") under the contract dated 26 December 2024. The applicable interest rate during the period was 11.5% per annum. The loan is secured by shares in certain companies owned by Tasco Land.

c. Investment in subsidiaries

	Closing balance			Opening balance		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
CII Public–Private Partnership Co., Ltd.	1,035,540,000,000		-	-		-
CII Bridges and Roads Investment JSC	1,207,806,843,150		-	1,221,050,811,067		-
Khu Bac Thu Thiem Co., Ltd.	340,000,000,000		(340,000,000,000)	1,465,000,000,000		(222,954,571,944)
Dien Bien Phu Building Investment Co., Ltd.	200,000,000,000		-	200,000,000,000		-
BOT Saigon - My Thuan Expressway Co., Ltd.	125,000,000,000		-	20,000,000,000		
Binh Trieu Road Bridge Construction and Investment JSC.	23,798,312,650		-	23,798,312,650		-
Sai Gon Bridge Construction Co., Ltd.	1,737,886,047		-	1,737,886,047		-
Sai Gon Long Khanh Green City Co., Ltd.	-		-	65,000,000		-
Total	**2,933,883,041,847**		**(340,000,000,000)**	**2,931,652,009,764**		**(222,954,571,944)**

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

c. Investment in subsidiaries (continued)

(i) The fair value of the investment in CII B&R (stock code: LGC) as at the end and the beginning of the period is determined by reference to the closing price as at 30 June 2026 and 31 December 2025, respectively, on the Ho Chi Minh City Stock Exchange (HOSE), where these shares are listed and traded.

(ii) During the period, KBTT implemented a reduction in its charter capital from VND 1,465,000,000,000 to VND 340,000,000,000, returning the capital contribution to the Company in the amount of VND 1,125,000,000,000.

d. Investment in associates

	Closing balance			Opening balance		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Ha Noi Highway Construction and Investment JSC	906,480,000,000		-	906,480,000,000		-
577 Investment Corporation ("NBB")	429,688,324,046		-	429,688,324,046		-
Total	**1,336,168,324,046**		-	**1,336,168,324,046**		-

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

e. Investment in equity of other entities

	Closing balance			Opening balance		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
CII Trading Investment Co., Ltd.	310,000,000,000		(18,950,898,805)	210,000,000,000		(9,232,703,940)
Me Kong - My Tho Tourist Corporation	5,000,000,000		(5,000,000,000)	5,000,000,000		(5,000,000,000)
Sai Gon RiverFront Co., Ltd.	312,989,350		-	312,989,350		-
Golden Real Estate Co., Ltd.	10,000,000		-	10,000,000		-
Phu My Bridge B.O.T Corporation	-		-	29,700,000,000		(16,688,430,000)
Total	**315,322,989,350**		**(23,950,898,805)**	**245,022,989,350**		**(30,921,133,940)**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

f. Provision for impairment of long-term investments in other entities

Movements in provision for impairment of equity investments in other entities are as follows:

	Current period VND	Prior period VND
Opening balance	(253,875,705,884)	(21,688,430,000)
Additional provision for the period	(110,075,192,921)	-
Closing balance	**(363,950,898,805)**	**(21,688,430,000)**

The operating status of the subsidiaries and associates is as follows:

Company	Current period	Previous period
CII Public–Private Partnership Co., Ltd.	Investment research for the PPP project	Not yet established
CII Bridges and Roads Investment JSC.	Profitable operations	Profitable operations
Khu Bac Thu Thiem Co., Ltd.	Loss-making operations	Loss-making operations
Dien Bien Phu Building Investment Co., Ltd.	Profitable operations	Profitable operations
BOT Saigon - My Thuan Expressway Co., Ltd.	Under construction for the expansion of Ho Chi Minh City - Trung Luong - My Thuan Expressway	Not yet established
Binh Trieu Road Bridge Construction and Investment JSC.	Undergoing finalization for completed projects, no business operations during the period	Undergoing finalization for completed projects, no business operations during the period
Sai Gon Bridge Construction Co., Ltd.	Finalising completed projects; no business operations during the period	Finalising completed projects; no business operations during the period
Sai Gon Long Khanh Green City Co., Ltd.	Dissolution completed	No business operations during the period
Ha Noi Highway Construction and Investment JSC.	Profitable operations	Profitable operations
577 Investment Corporation	Profitable operations	Profitable operations

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

9. Financial investments (continued)

Information on investments used as collateral

The following investments have been pledged and mortgaged for the loans and bonds issued by the Company, its subsidiaries and associates:

	Value of contributed capital	
Name of companies	Closing balance	Opening balance
Khu Bac Thu Thiem Co., Ltd.	340,000,000,000	1,465,000,000,000
CII Trading Investment Co., Ltd.	310,000,000,000	210,000,000,000
Dien Bien Phu Building Investment Co., Ltd.	200,000,000,000	200,000,000,000
Total	**850,000,000,000**	**1,875,000,000,000**

Number of shares pledged for the loans and bonds of the Company, its subsidiaries and associates were as follows:

	Number of shares	
Name of companies	Closing balance	Opening balance
CII Bridges and Roads Investment JSC.	92,666,426	99,955,842
577 Investment Corporation	20,134,332	45,974,332
Ha Noi Highway Construction and Investment JSC.	90,648,000	90,648,000
PC1 Group Joint Stock Company	21,020,000	-
Total	**224,468,758**	**236,578,174**

10. Dividends and profit payable

	Closing balance VND	Opening balance VND
Dividends payable	4,745,852,556	4,745,852,556

The balance represents dividends payable to shareholders who have not yet registered their shares in the centralised depository system of the Vietnam Securities Depository and Clearing Corporation ("VSDC"). The Company will make the dividend payments when these shareholders complete the required procedures to claim their dividends at the Company. Other than these dividends, the Company had no dividends overdue for payment as at the end of the reporting period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

11. Tax and amounts receivable and payable to the State budget

	Opening balance VND	Payable during the period VND	Payment during the period VND	Closing balance VND
a. Receivables				
Corporate income tax	73,121,184	-	-	73,121,184
Personal income tax	-	-	25,000,000	25,000,000
Total	**73,121,184**	**-**	**25,000,000**	**98,121,184**
b. Payables				
Personal income tax	1,604,092,529	9,122,674,825	9,783,287,071	943,480,283
Foreign contractor tax	-	892,317,623	892,317,623	-
Other payables	-	18,707,500	18,707,500	-
Total	**1,604,092,529**	**10,033,699,948**	**10,694,312,194**	**943,480,283**

12. Other payables

	Closing balance VND	Opening balance (As restated) VND
a. Other current payables		
Interest payable and related costs on business cooperation	260,509,009,733	243,977,487,298
Capital contribution received from business cooperation *(i)*	73,484,000,000	55,112,000,000
Maintenance fund of apartment	18,734,390,080	18,734,390,080
Other payables	32,264,718,641	25,018,542,373
Total	**384,992,118,454**	**342,842,419,751**
b. Other long-term payables		
Capital contribution received from business cooperation *(i)*	1,934,006,000,000	1,952,378,000,000
Total other payables	**2,318,998,118,454**	**2,295,220,419,751**
Of which, amounts due to related parties *(see details in Note VII.2)*	2,141,530,477,004	2,129,102,034,500

(i) The closing balance represents considerations received for business cooperation with NBB Company, including:

- An amount of VND 1,150,000,000,000 received for business cooperation to develop an investment property with 577 Investment Corporation (NBB). During the engaged duration, the Company retains the rights to exploit and operate the property. NBB shall be entitled to shared benefits on the engaged property in accordance with contractual conditions; and

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

12. Other payables (continued)

- An amount of VND 857,490,000,000 received to transfer the distributions from Hanoi Highway project with 577 Investment Corporation (NBB). According to the contract, NBB will receive distributions from the project or according to the minimum value agreed between the two parties at each point time.

The closing balance with NBB Company are repayable on the following schedules:

	Closing balance VND	Opening balance VND
Within one year	73,484,000,000	55,112,000,000
In the second year	52,945,000,000	42,870,000,000
In the third to fifth year inclusive	772,551,000,000	786,210,000,000
After five years	1,108,510,000,000	1,123,298,000,000
	2,007,490,000,000	**2,007,490,000,000**
Less: Amount due for settlement in 12 months	(73,484,000,000)	(55,112,000,000)
Total	**1,934,006,000,000**	**1,952,378,000,000**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease

a. Short-term loans and obligations under finance lease

	Closing balance VND	Arising during the period Increase VND	Decrease VND	Opening balance (As restated) VND
Loans from related parties *(see details in Note VII.2)*	720,088,066,747	1,306,892,145,065	1,999,371,956,118	1,412,567,877,800
Loans from commercial banks	927,600,000,000	787,600,000,000	1,084,800,000,000	1,224,800,000,000
Loans from securities companies	243,369,420,467	243,369,420,467	-	-
Loans from other entities and individuals	60,400,000,000	3,000,000,000	3,000,000,000	60,400,000,000
Borrowing costs	-	-	1,041,666,669	(1,041,666,669)
Current portion of long-term loans *(see Note b)*	392,075,709,657			231,980,584,458
Current portion of bonds *(see Note b)*	760,500,000,000			588,000,000,000
Current portion of borrowing costs (see Note b)	(1,777,040,110)			-
Issuance cost of current portion of bonds *(see Note b)*	(10,823,786,588)			(10,356,681,328)
Issuance cost of current portion of convertible bonds *(see Note V.18)*	(166,228,350)			(106,180,475)
Total	**3,091,266,141,823**	**2,340,861,565,532**	**3,088,213,622,787**	**3,506,243,933,786**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

a. Short-term loans and obligations under finance lease (continued)

Additional notes to short-term loans

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collateral
Orient Commercial Joint Stock Bank	250,000,000,000	12 months	12/02/2027	10,00%-11,60%	Cooperation with CII E&C for the execution of construction packages currently undertaken by CII E&C	Pledged with 7,875,584 shares of CII B&R (LGC)
	100,000,000,000	12 months	27/11/2026	10.00%		
Vietinbank	150,000,000,000	12 months	13/07/2026	6.50%	Cooperation with CII E&C to execute construction of the Central Axis Road Project in Bien Hoa City	Bonds issued by Vietinbank with a total value of VND 150 billion owned by KBTT for VND 100 billion and CII Invest for VND 50 billion
	140,000,000,000	12 months	17/11/2026	6.30%	Cooperation with CII E&C to execute construction of De Lagi High-class Resort Combining with Residential Area Project	The twelve-month deposits with a total value of VND 140 billion owned by Ha Noi Highway Construction and Investment JSC.
Tien Phong Commercial Joint Stock Bank	200,000,000,000	12 months	19/05/2027	10.00%	Cooperation with CII E&C for the construction and expansion of the Ho Chi Minh City - Trung Luong - My Thuan Expressway and mass pile construction of the NBB Garden III Residential Project	Pledged with 5,400,000 shares of CII B&R (LGC); Rights to assets arising under contract No. 10/2026/HĐTKĐ CII CEE dated 6 April 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

a. Short-term loans and obligations under finance lease (continued)

Additional notes to short-term loans (continued)

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collateral
Viet Capital Bank	57,600,000,000	12 months	According to each withdrawal	11.20%	Cooperation with CII E&C for mass pile construction for the NBB Garden III Residential Project	Pledged with 6,400,000 shares of NBB
Vietcombank	30,000,000,000	12 months	22/01/2027	6.50%	Capital contribution for the implementation of the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion investment project under the public-private partnership arrangement with Saigon - My Thuan Expressway BOT Co., Ltd.	Term deposits maturing in 9 months with a total value of VND 30 billion
Total loans from commercial banks	**927,600,000,000**					
Loans from securities companies	243,369,420,467	Less than 12 months		10,50% - 12,50%	Investments in securities	Ledged with shares of some companies in the group
Related parties, other entities and individuals	780,488,066,747	Less than 12 months		7,00% - 12,00%	Supplement to working capital	No collateral

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease

	Closing balance VND	Arising during the period: Increase VND	Arising during the period: Decrease VND	Opening balance VND
Long-term loans				
Loans from commercial banks	1,641,912,666,670	930,000,000,000	72,646,000,000	784,558,666,670
Loan from entities and individuals	179,692,541,604	-	19,262,867,854	198,955,409,458
Loans from related parties *(see details in Note VII.2)*	51,736,431,646	-	13,263,568,354	65,000,000,000
Borrowing costs	(8,213,333,332)	(8,800,000,000)	586,666,668	-
Less: Amount due for settlement in 12 months	(392,075,709,657)			(231,980,584,458)
Add: Borrowing costs to be charged to financial expense in 12 months	1,777,040,110			-
	1,474,829,637,041	**921,200,000,000**	**105,759,102,876**	**816,533,491,670**
Corporate bonds				
CII012029_G	1,035,000,000,000	-	-	1,035,000,000,000
CII12504	500,000,000,000	500,000,000,000	-	-
CIIB2426001	300,000,000,000	-	-	300,000,000,000
CIIB2427001	300,000,000,000	-	-	300,000,000,000
CII12502	300,000,000,000	-	-	300,000,000,000
CII12503	280,000,000,000	-	-	280,000,000,000
CIIH2427002	200,000,000,000	-	-	200,000,000,000
CII12501	200,000,000,000	-	-	200,000,000,000
CIIH2427004	108,000,000,000	-	-	108,000,000,000
CIIH2427003	100,000,000,000	-	-	100,000,000,000
Bond issuance costs	(27,598,426,999)	(3,200,000,000)	5,532,616,979	(29,931,043,978)
Less: Amount due for settlement in 12 months	(760,500,000,000)			(588,000,000,000)
Add: Bond issuance costs to be charged to financial expense in 12 months	10,823,786,588			10,356,681,328
	2,545,725,359,589	**496,800,000,000**	**5,532,616,979**	**2,215,425,637,350**
Total of loans and bonds	**4,020,554,996,630**	**1,418,000,000,000**	**111,291,719,855**	**3,031,959,129,020**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Long-term loans and obligations under finance leases are payable under the following schedule:

Payment schedule of long-term loans

	Closing balance VND	Opening balance VND
Within one year	392,075,709,657	231,980,584,458
In the second year	327,767,894,737	119,427,666,670
In the third to fifth year inclusive	841,498,035,526	320,683,000,000
After five years	312,000,000,000	376,422,825,000
	1,873,341,639,920	**1,048,514,076,128**
Less: Amount due for settlement in 12 months	(392,075,709,657)	(231,980,584,458)
Less: Borrowing costs	(8,213,333,332)	-
Add: Borrowing costs to be charged to financial expense in 12 months	1,777,040,110	-
Total	**1,474,829,637,041**	**816,533,491,670**

Schedule of payment of straight bond

	Closing balance VND	Opening balance VND
Within one year	760,500,000,000	588,000,000,000
In the second year	1,302,500,000,000	592,500,000,000
In the third to fifth year inclusive	1,260,000,000,000	1,642,500,000,000
	3,323,000,000,000	**2,823,000,000,000**
Less: Amount due for settlement in 12 months	(760,500,000,000)	(588,000,000,000)
Less: Bond issuance costs *(*)*	(27,598,426,999)	(29,931,043,978)
Add: Bond issuance costs to be charged to financial expense in 12 months	10,823,786,588	10,356,681,328
Total	**2,545,725,359,589**	**2,215,425,637,350**

(*) The amount to be charged to financial expenses in future represented bond issuance costs recorded as a deduction from par value of bond at the time of initial recognition. These costs will be amortised to borrowing costs using the straight-line method over terms of the bond.

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Additional notes to long-term loans

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collateral
VIB	846,250,000,000	64 months	11/02/2031	10.00%	Repayment of borrowings to CII Service under Business Cooperation Contract No. 14/HTKD/CII-DVHT dated 5 July 2022.	Bonds issued by BOT Ninh Thuan Province Co., Ltd. with a total value of VND 825 billion; Term deposit maturing in 24 months with a total value of VND 25 billion; Pledged with 14,900,000 shares of CII B&R (LGC)
Tien Phong Commercial Joint Stock Bank	200,000,000,000	10 years	10/03/2035	11.65%	Cooperation with CII E&C to execute construction of De Lagi High-class Resort Combining with Residential Area Project	Pledged with 10,350,000 shares of CII B&R (LGC)
	186,166,666,670	6 years	20/03/2030	11.75%	Payment for the loans granted by KBTT under the contract No. 30/2018/HD-KBTT dated 01 June 2018.	

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Additional notes to long-term loans (continued)

Creditors	Closing balance	Credit duration	Maturity date	Interest rate	Loan using purposes	Collateral
Vietinbank	247,496,000,000	64 months	18/05/2029	11,5%	Collaborate with NBB for the implementation of the project of De Lagi High-class Resort Combining with Residential Area	Pledged with the number of 5,000,000 shares of CII B&R (LGC); Rights to assets arising from business cooperation contract No. 42/2023/HD-CII dated 13 December 2023 signed with NBB; Bonds issued by Ha Noi Highway Construction and Investment JSC with a total par value of at least VND 525 billion; Rights to assets arising from the De Lagi luxury resort and residential area project; Term deposits maturing in 12 months with a total value of VND 13.5 billion
Vietcombank	162,000,000,000	10 years	01/07/2035	9.65%	Business cooperation with BOT Trung Luong - My Thuan JSC. for the implementation of the Trung Luong - My Thuan Expressway Project Phase 1	Rights to assets arising from business cooperation contract No. 46/HDHT/BOT TLMT-CII dated 25 December 2023 with BOT Trung Luong - My Thuan JSC; Capital contribution to CII Invest
Total loans from commercial banks	**1,641,912,666,670**					
Related parties, other entities and individuals	231,428,973,250	Less than 6 years		7,00% - 12,00%	Supplement to working capital	No collateral

V. **INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION** (continued)

13. **Loans and obligations under finance lease** (continued)

b. **Long-term loans and obligations under finance lease** (continued)

Notes to the outstanding straight bonds

CII012029_G bond with total par value of VND 1,150 billion

- Par value: VND 100,000 per bond;
- Number of bonds issued: 11,500,000;
- Bondholders: institutional investors;
- Type of bonds: neither convertible nor pledged with collateral;
- Issuance date: 31 January 2019;
- Term of bonds: 10 years commencing on issuance date;
- Coupon rate: 7.2% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: finance the major BOT projects of the Company;
- Payment guarantee: This bond is guaranteed by GuarantCo Ltd for a period of 10 years.

As of 30 June 2026, the Company had repurchased 1,150,000 bonds with an aggregate par value of VND 115 billion.

CII12504 bond with total par value of VND 500 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 5,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: Non-convertible corporate bonds, without warrants, and guaranteed by a credit institution;
- Collateral: Guaranteed for payment by Tien Phong Commercial Joint Stock Bank;
- Issuance date: 30 December 2025;
- Term of bonds: 60 months commencing on issuance date;
- Coupon rate: A fixed interest rate at 8.5% per annum applicable for the first four payment periods. For the following periods, it shall be floating based on the aggregation of 3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by Tien Phong Commercial Joint Stock Bank on the relevant interest determination date (in all cases, the interest rate is not lower than 8.5% per annum).
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: investment in the construction and expansion of the Ho Chi Minh City – Trung Luong – My Thuan Expressway Project.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CIIB2426001 bond with total par value of VND 300 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Bondholders: public offering to institutional and individual investors;
- Type of bonds: non-convertible corporate bond, without warrants, and no collateral;
- Issuance date: 14 October 2024;
- Term of bonds: 02 years commencing on issuance date;
- Coupon rate: 10% per annum;
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: redemption of the CIIB2124002 bonds *(bond code: CII121029)* due on 21 October 2024.

CIIB2427001 bond with total par value of VND 300 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds without warrants and secured by collateral;
- Collateral: Shares of subsidiaries owned by the Company;
- Issuance date: 22 July 2024;
- Term of bonds: 36 months;
- Coupon rate: Floating and being calculated as aggregation of 4.85% and the average interest rate of 12-month (or equivalent) term deposits/savings for individual customers donated in VND, as announced by Military Commercial Joint Stock Bank, Vietnam Prosperity Joint Stock Commercial Bank, Asia Commercial Joint Stock Bank, and Vietnam Technological and Commercial Joint Stock Bank on the relevant interest rate determination date;
- Interest payment: each three months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CII12502 bond with total par value of VND 300 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 3,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 10 July 2025;
- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10.25% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: BIDV, Vietcombank, Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest").

CII12503 bond with total par value of VND 280 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,800;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company and the Company's subsidiary.
- Issuance date: 30 December 2025;
- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 9.8% per annum, the applicable interest rate for that period shall be 9.8% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. **INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION** (continued)

13. **Loans and obligations under finance lease** (continued)

b. **Long-term loans and obligations under finance lease** (continued)

Notes to the outstanding straight bonds (continued)

CIIH2427002 bond with total par value of VND 200 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,000;
- Method of issuance: private placement;
- Bondholders: institutional investors;
- Type of bonds: non-convertible corporate bonds without warrants, secured by collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 17 October 2024;
- Term of bonds: 03 years commencing on issuance date;
- Coupon rate: A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: redemption of the CIIB2124002 bonds *(bond code: CII121029)* due on 21 October 2024.

CII12501 bond with total par value of VND 200 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 2,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 24 June 2025;
- Term of bonds: 5 years commencing on issuance date;
- Coupon rate: The fixed interest rate applicable to the first two interest periods is 10.25% per annum. The interest rate applicable to subsequent interest periods shall be a floating rate, calculated as the aggregate of 4.5% per annum and the average 12-month (or equivalent) VND-denominated savings deposit interest rate (interest paid at maturity) applicable to individual customers, as quoted by four Vietnamese commercial banks, namely: Vietcombank, BIDV (reference rate applicable in Hanoi), Vietinbank, and Agribank, as at the Interest Rate Determination Date for the relevant interest period. If the interest rate calculated for any interest period after the first two periods is lower than 10% per annum, the applicable interest rate for that period shall be 10% per annum;
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Contribution capital in CII Trading Investment Limited Liability Company ("CII Invest").

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

13. Loans and obligations under finance lease (continued)

b. Long-term loans and obligations under finance lease (continued)

Notes to the outstanding straight bonds (continued)

CIIH2427004 bond with total par value of VND 108 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 1,080;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 15 November 2024;
- Term of bonds: 36 months commencing on issuance date;
- Coupon rate: A fixed interest rate at 10% per annum applicable for the first four payment periods. For the following periods, it shall be floating based on the aggregation of 4.3% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each three months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

CIIH2427003 bond with total par value of VND 100 billion

- Par value: VND 100,000,000 per bond;
- Number of bonds issued: 1,000;
- Method of issuance: private placement;
- Bondholders: institutional and individual investors;
- Type of bonds: non-convertible corporate bond and without warrants but accompanied with collateral;
- Collateral: Shares of the subsidiary owned by the Company;
- Issuance date: 25 October 2024;
- Term of bonds: 03 years commencing on issuance date;
- Coupon rate: A fixed interest rate at 11% per annum applicable for the first payment period. For the following periods, it shall be floating based on the aggregation of 4.5% and the average interest rate of 12-month term deposits/savings for individual customers in VND, as announced by BIDV, Vietcombank, VietinBank, and Agribank on the relevant interest determination date (in all cases, the interest rate is not lower than 10% per annum).
- Coupon payment: each six months and payable in arrears;
- Purpose of issuance: Restructuring the Company's debt.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

14. Convertible bonds

		Movements during the period						
	Closing balance VND	Amortisation of bond discounts VND	Amortisation of bond issuance costs VND	Repurchase of bonds VND	Matured without conversion into shares VND	Converted into shares VND	Additional issuance VND	Opening balance VND
CII425002	2,221,456,214,232	77,141,519	-	-	-	-	2,221,533,355,751	-
CII425001	972,311,907,889	49,418,982,675	-	-	-	-	-	1,021,730,890,564
CII424002	65,478,500,000	-	-	-	-	465,348,700,000	-	530,827,200,000
Bond issuance costs	(1,933,251,092)	-	152,731,167	-	-	-	(1,100,000,000)	(985,982,259)
Add: Issuance cost to be charged to financial expense in 12 months	166,228,350							106,180,475
Total	**3,257,479,599,379**	**49,496,124,194**	**152,731,167**	**-**	**-**	**465,348,700,000**	**2,220,433,355,751**	**1,551,678,288,780**

Maturity schedule of convertible bonds

	Closing balance VND	Opening balance VND
After five years	3,259,246,622,121	1,552,558,090,564
	3,259,246,622,121	**1,552,558,090,564**
Less: Unamortised bond issuance costs (*)	(1,933,251,092)	(985,982,259)
Add: Issuance cost to be charged to financial expense in 12 months	166,228,350	106,180,475
Total	**3,257,479,599,379**	**1,551,678,288,780**

(*) The balance represents unamortised bond issuance costs that were deducted from the par value of the bonds upon initial recognition. These costs will be amortised to finance costs on a straight-line basis over the term of the bonds.

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

14. Convertible bonds (continued)

Notes to the convertible bonds

CII425002 bond with total par value of VND 2,500,000,000,000

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 25,000,000;
- Bondholders: institutional and individual investors;
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: 25 June 2026;
- Term of bonds: 15 years;
- Maturity date: 25 June 2041;
- Coupon rate: The fixed interest rate is fixed at 10% per annum for the first four interest periods (each interest period being three months). For each subsequent interest period, the floating interest rate is determined as the sum of 3.5% per annum and the Reference Interest Rate. The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period);
- Coupon payment: each three months and payable in arrears;
- Conversion schedule: The bonds are convertible in 13 tranches with the first conversion tranche taking place on 25 January 2027. The number of bonds to be converted from the first to the thirteenth tranche shall be at the discretion of bondholders. On the maturity date, all outstanding unconverted bonds will be redeemed by the Company at their principal amount together with accrued interest;
- Conversion Price: VND 12,500 per ordinary share;
- Conversion ratio: 1:8 (each bond is convertible into eight ordinary shares);
- Discount rate used to determine the present value of the liability component of the convertible bonds: 11% per annum;
- The bond issuance plan was approved by the Company's General Meeting of Shareholders under Resolution No. 53/NQ-ĐHĐCĐ dated 18 April 2025 and by the Board of Directors under Resolution No. 152/NQ-HĐQT (Term 2022–2027) dated 12 September 2025. In accordance with the approved use of proceeds set out in the issuance plan and disclosed in the Prospectus dated 25 February 2026, the proceeds from the bond issuance will be used to finance in the Company's programmes and projects.

  Pursuant to the Board of Directors' Resolution No. 197/NQ-HĐQT (Term 2022–2027) dated 29 June 2026 regarding the change in the use of proceeds, the Company intends to use the proceeds from the bond issuance for the following purposes:

  (i) Capital contribution to BOT Saigon - My Thuan Expressway Co., Ltd. for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 1,151 billion;
  (ii) Capital contribution to CII Trading Investment Limited Liability Company ("CII Invest"), with a total amount of VND 300 billion;
  (iii) Contribution capital under the business cooperation arrangement with BOT Saigon - My Thuan Expressway Co., Ltd. for investment in the Ho Chi Minh City - Trung Luong - My Thuan Expressway expansion project, with a total amount of VND 1,049 billion.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

14. Convertible bonds (continued)

Notes to the convertible bonds (continued)

CII425002 bond with total par value of VND 2,500,000,000,000 (continued)

As at 30 June 2026, the Company had disbursed VND 1,424 billion of the proceeds from the bond issuance in accordance with the approved use of bond proceeds, comprising VND 75 billion for capital contribution to BOT Saigon - My Thuan Expressway Co., Ltd., VND 300 billion for capital contribution to CII Trading Investment Limited Liability Company and VND 1,049 billion for business cooperation with BOT Saigon - My Thuan Expressway Co., Ltd. The remaining unused proceeds of VND 1,076 billion were deposited with banks as at 30 June 2026.

At initial recognition, the convertible bonds were separated into liability and equity components, which were recognised at VND 2,221,533,355,751 and VND 278,466,644,249, respectively.

CII425001 bond with total par value of VND 2,000,000,000,000

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 20,000,000;
- Bondholders: institutional and individual investors;
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: 18 August 2025;
- Term of bonds: 10 years;
- Maturity date: 18 August 2035;
- Coupon rate: The fixed interest rate is 10% per annum for the first four interest periods (each interest period being three months). For each subsequent interest period, the floating interest rate is determined as the sum of 3.5% and the Reference Interest Rate. The Reference Interest Rate is the 12-month VND personal savings deposit interest rate (postpaid interest, over-the-counter) announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) on the interest determination date (being the seventh business day prior to the first day of each interest period);
- Conversion schedule: The bonds are convertible in nine (9) tranches with the first conversion tranche taking place on 25 January 2027. The number of bonds to be converted the first tranche to the eighth tranche shall be at the discretion of the investors. In the last tranche, the investors are required to convert all of their remaining bonds into ordinary shares;
- Conversion Price: VND 12,500 per ordinary share;
- Conversion ratio: 1:8 (each bond is convertible into eight ordinary shares);
- Purposes of using bond funds:
  - *(i)* Capital contribution to CII Public-Private Partnership Company Limited in the amount of VND 1,035,000,000,000;
  - *(ii)* To make a capital contribution to CII Trading Investment Limited Liability Company ("CII Invest") in the amount of VND 500,000,000,000;
  - *(iii)* To make a capital contribution to Khu Bac Thu Thiem Company Limited in the amount of VND 465,000,000,000.

At initial recognition, the Company allocated the instrument into its liability and equity components, which were recognized in liabilities and equity at VND 1,057,038,444,605 and VND 942,961,555,395, respectively.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

14. Convertible bonds (continued)

Notes to the convertible bonds (continued)

CII424002 bond (formerly known as CII42301) with total par value of VND 2,813,068,900,000

- Par value: VND 100,000 per bond;
- Offer price: 100% of par value;
- Number of bonds issued: 28,130,689;
- Bondholders: institutional and individual investors, including (1) existing shareholders listed at the time of rights offering, and (2) officers, employees of the Issuing Organization (for the portion of bonds not fully purchased by existing shareholders);
- Type of bonds: bonds convertible into shares, without warrants, and no collateral;
- Issuance date: 25 January 2024;
- Term of bonds: 10 years;
- Coupon rate: an interest rate of 10% per annum applicable for the first four payment periods and for the following period, it is referred to the interest rate applied in the period plus (+) 2.5% per annum;
- Conversion deadline: Once every 12 months commencing on the issuance date;
- Coupon payment: each three months with interest paid in arrears;
- Convertible bonds schedule: Allowed to convert in 10 tranches on each 12-month since the issuance date with a conversion price of VND 10,000 per share (the second tranche is on the 24th month and the tenth tranche is on the 120th month since the issuance date);
- Conversion ratio: 1:10 (each bond can be converted into 10 common shares).
- Bond principal repayment: Repayment of 100% of the bond face value on the maturity date;
- Purposes of using bond funds:
  - *(i)* Purchasing bonds issued by BOT Ninh Thuan Province Co., Ltd, a subsidiary of the group currently investing in the Project of 1A National Road extension, section through Ninh Thuan Province, issued on 29 January 2024, with a total amount of VND 1,200,000,000,000;
  - *(ii)* Purchasing bonds issued by Ha Noi Highway Construction and Investment JSC, a subsidiary of the group currently investing in the Hanoi highway expansion project, issued on 07 February 2024, with a total amount of VND 523,068,900,000;
  - *(iii)* Repayment for CIIB2124001 bonds and CIIB2024009 bonds with respective amounts of VND 590,000,000,000 and VND 500,000,000,000.

As of 30 June 2026, the Company completed the tranches of bond conversion, with a total of 27,475,904 bonds converted, equivalent to a par value of VND 2,747,590,400,000, resulting in 274,759,040 shares being converted.

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

14. Convertible bonds (continued)

Notes to the convertible bonds (continued)

The carrying amounts of the liability and equity components of the convertible bonds are as follows:

	Current period VND	Prior period VND
Proceeds from the issuance of convertible bonds	2,500,000,000,000	-
Transaction costs	1,100,000,000	-
Net proceeds from the issuance of convertible bonds	**2,498,900,000,000**	**-**
Equity component	278,466,644,249	-
Transaction costs allocated to equity component	-	-
Equity component at initial recognition	**278,466,644,249**	**-**
Liability component at the beginning of the period	**1,551,572,108,305**	**2,827,214,322,278**
Add: Interest charged using the effective interest rate in the period	57,854,698,525	35,608,337,093
Add: Transaction costs amortised during the period	152,731,167	708,769,448
Less: Coupon interest payable at the nominal coupon rate	(107,350,822,719)	(35,608,337,093)
Less: Conversion into ordinary shares	(465,348,700,000)	(2,284,418,700,000)
Carrying amount of liability component at the end of the period	**3,257,313,371,029**	**543,504,391,726**

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

15. Owner's equity

a. Movement of owner's equity

	Owner's contributed capital VND	Share premium VND	Convertible options VND	Investment and development fund VND	Retained earnings VND	Total VND
For the period from 01 January 2025 to 30 June 2025						
Opening balance	**3,197,524,130,000**	**354,280,194,318**	-	**269,857,844,910**	**920,115,164,974**	**4,741,777,334,202**
Net profit for the period	-	-	-	-	193,783,242,312	193,783,242,312
Bond conversion option	2,284,418,700,000	-	-	-	-	2,284,418,700,000
Appropriation of investment and development fund	-	-	-	26,754,731,531	(26,754,731,531)	-
Appropriation of bonus and welfare fund	-	-	-	-	(26,754,731,531)	(26,754,731,531)
Closing balance	**5,481,942,830,000**	**354,280,194,318**	-	**296,612,576,441**	**1,060,388,944,224**	**7,193,224,544,983**
For the period from 01 July 2025 to 31 December 2025						
Opening balance	**5,481,942,830,000**	**354,280,194,318**	-	**296,612,576,441**	**1,060,388,944,224**	**7,193,224,544,983**
Net profit for the period	-	-	-	-	146,990,316,118	146,990,316,118
Bond conversion option	5,114,000,000	-	-	-	-	5,114,000,000
Issuance of bonus shares	767,447,380,000	(354,280,194,318)	-	(269,857,844,910)	(143,309,340,772)	-
Equity component of convertible bonds issued during the period	-	-	942,961,555,395	-	-	942,961,555,395
Dividends paid	-	-	-	-	(312,469,510,500)	(312,469,510,500)
Closing balance	**6,254,504,210,000**	-	**942,961,555,395**	**26,754,731,531**	**751,600,409,070**	**7,975,820,905,996**

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

15. Owner's equity (continued)

a. Movement of owner's equity (continued)

	Owner's contributed capital VND	Share premium VND	Convertible options VND	Investment and development fund VND	Retained earnings VND	Total VND
For the period from 01 January 2026 to 30 June 2026						
Opening balance	**6,254,504,210,000**	-	**942,961,555,395**	**26,754,731,531**	**751,600,409,070**	**7,975,820,905,996**
Net profit for the period	-	-	-	-	27,752,131,011	27,752,131,011
Bond conversion option	465,348,700,000	-	-	-	-	465,348,700,000
Equity component of convertible bonds issued during the period	-	-	278,466,644,249	-	-	278,466,644,249
Appropriation of bonus and welfare fund	-	-	-	-	(17,059,134,980)	(17,059,134,980)
Closing balance	**6,719,852,910,000**	-	**1,221,428,199,644**	**26,754,731,531**	**762,293,405,101**	**8,730,329,246,276**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

V. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

15. Owner's equity (continued)

b. Shares

	Closing balance Shares	Opening balance Shares
Number of shares authorized to be issued	671,985,291	625,450,421
Number of shares issued to the public	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421
+ Preference shares (classified as equity)	-	-
Number of repurchased shares (treasury shares, own shares repurchased)	-	-
+ Ordinary shares	-	-
+ Preference shares (classified as equity)	-	-
Number of outstanding shares in circulation	671,985,291	625,450,421
+ Ordinary shares	671,985,291	625,450,421
+ Preference shares (classified as equity)	-	-
Par value is of VND 10,000/share		

c. Dividends

At the 2025 Annual General Meeting of Shareholders held on 28 April 2026, the shareholders approved the discontinuation of the previously approved dividend distribution resolutions in order to prioritise the Company's financial resources for investment in new projects. Accordingly, the Company will no longer proceed with the distribution of the remaining dividends for 2023 and 2024 under those resolutions. In addition, no dividend will be declared in respect of 2025.

Pursuant to the Resolution of the 2025 Annual General Meeting of Shareholders, the Board of Directors has been authorised to declare and pay an interim cash dividend for 2026 during the year, provided that the aggregate interim dividend does not exceed 16% of charter capital. The final dividend rate will be determined and approved at the 2026 Annual General Meeting of Shareholders.

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF INCOME

1. Revenue from goods sold and services rendered

	Current period VND	Prior period VND
Revenue from leasing real estate properties	3,035,529,547	3,083,670,184
Revenue from rendering services	2,865,322,150	2,978,568,612
Revenue from sales of real estate properties	-	6,928,464,000
Total	**5,900,851,697**	**12,990,702,796**

2. Cost of sales

	Current period VND	Prior period VND
Cost of real estate properties leased	1,155,520,525	1,229,822,746
Cost of services rendered	8,444,731,422	6,323,188,453
Cost of real estate properties sold	-	5,548,371,181
Total	**9,600,251,947**	**13,101,382,380**

3. Financial income

	Current period VND	Prior period VND
Interest income from investment cooperation, loans, bank deposits and bonds	440,134,893,360	335,892,377,382
Dividends and profits received	68,284,685,538	76,725,026,249
Late payment interest on consideration receivable from investment transfers	103,010,279,155	106,777,924,280
Gain on disposal of subsidiaries and other financial investments	65,385,423,347	165,113,030,767
Other financial income	12,801,191,168	11,640,273,973
Total	**689,616,472,568**	**696,148,632,651**
Of which, financial income from transactions with related parties *(see details in Note VII.2)*	598,716,714,407	615,727,408,780

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF INCOME (continued)

4. Financial expenses

	Current period VND	Prior period VND
Borrowing costs	446,502,807,921	394,422,671,795
Provision for/(Reversal of provision for) financial investments	110,075,192,921	(16,114,007,638)
Expense for investment cooperation	63,250,000,000	63,250,000,000
Loss on disposal of financial investments	34,040,000	23,574,579,755
Other financial expenses	2,159,803,451	4,756,724,175
Total	**622,021,844,293**	**469,889,968,087**
Of which, financial expenses from transactions with related parties *(see details in Note VII.2)*	173,242,390,875	197,819,609,906

5. General and administration expenses

	Current period VND	Prior period VND
Employee benefits expense	23,203,699,413	12,239,632,432
Office supplies and stationery	22,212,963	101,764,282
Depreciation expense	20,000,000	19,999,999
Taxes, fees and charges	467,761,576	658,012,359
Outsourced services	9,631,337,360	7,909,923,105
Other monetary expenses	2,863,989,904	2,469,040,438
Total	**36,209,001,216**	**23,398,372,615**
Of which, expenses from transactions with related parties *(see details in Note VII.2)*	1,453,620,225	1,464,066,070

VI. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE STATEMENT OF INCOME (continued)

6. Current corporate income tax expense

	Current period			Prior period		
	Financial activities and other VND	Real estate activities VND	Total VND	Financial activities and other VND	Real estate activities VND	Total VND
Accounting profit before tax	**27,752,131,011**	**-**	**27,752,131,011**	**192,862,054,280**	**1,151,485,040**	**194,013,539,320**
Adjustments for taxable income						
Add back: Non-deductible expenses	54,352,646,903	-	54,352,646,903	9,560,566,063	-	9,560,566,063
Less: Deductible interest expenses carried forward from prior periods	(17,448,246,172)	-	(17,448,246,172)	(111,205,673,621)	-	(111,205,673,621)
Less: Other deductions reducing taxable income	(31,180,350,473)	-	(31,180,350,473)	(14,491,920,473)	-	(14,491,920,473)
Less: Non-taxable income	(68,284,685,538)	-	(68,284,685,538)	(76,725,026,249)	-	(76,725,026,249)
Taxable (loss)/income	**(34,808,504,269)**	**-**	**(34,808,504,269)**	**-**	**1,151,485,040**	**1,151,485,040**
Loss carried forward	-	-	-		-	-
Assessable (loss)/income	**(34,808,504,269)**	**-**	**(34,808,504,269)**	**-**	**1,151,485,040**	**1,151,485,040**
Normal tax rate	20%	20%	20%	20%	20%	20%
Corporate income tax	-	-	-	-	230,297,008	230,297,008
1% provisional corporate income tax on advances received from customers purchasing real estate	-	-	-	-	(38,761,122)	(38,761,122)
Current corporate income tax expense	**-**	**-**	**-**	**-**	**191,535,886**	**191,535,886**

VII. OTHER INFORMATION

1. Operating lease commitments - the Company as the lessor

At the end of the period, the Company entered into operating lease agreements, under which, the minimum lease payments in future are as follows:

	Closing balance VND	Opening balance VND
Within one year	3,222,329,352	2,617,791,514
In the second to fifth year inclusive	9,224,807,093	9,317,272,961
After five years	4,230,616,946	5,310,774,464
Total minimum lease receivables	**16,677,753,391**	**17,245,838,939**

2. Related parties

Related parties	Relationship
CII Bridges and Roads Investment Joint Stock Company	Subsidiary
577 Investment Corporation	Subsidiary
Khu Bac Thu Thiem Company Limited	Subsidiary
Dien Bien Phu Building Investment Company Limited	Subsidiary
CII Trading Investment Limited Liability Company	Subsidiary
Binh Trieu Road Bridge Construction and Investment Joint Stock Cor	Subsidiary
Sai Gon Long Khanh Green City Co., Ltd. *(i)*	Subsidiary
Sai Gon Bridge Construction Co., Ltd.	Subsidiary
CII Engineering & Construction JSC.	Subsidiary
CII Services and Investment One Member Limited Liability Company	Subsidiary
Trung Bo Infrastructure Co., Ltd.	Subsidiary
BOT Saigon - My Thuan Expressway Co., Ltd.	Subsidiary
CII Public–Private Partnership Co., Ltd.	Subsidiary
BOT Trung Luong - My Thuan JSC.	Subsidiary
Ha Noi Highway Construction and Investment JSC.	Subsidiary
BOT Ninh Thuan Province Co., Ltd.	Subsidiary
Ninh Thuan Investment and Construction Development JSC.	Subsidiary
Rach Mieu BOT Co., Ltd.	Subsidiary
Co Chien Investment Co., Ltd.	Subsidiary
Hien An Binh Bridges and Roads JSC.	Subsidiary
VRG Infrastructure Investment Co., Ltd.	Subsidiary
CII Bridge and Road Operation and Management Services JSC.	Subsidiary
CII Construction Engineering One Member Company Limited	Subsidiary
Hung Thanh Construction - Trading - Services - Production Co., Ltd.	Subsidiary
Quang Ngai Mineral Investment Joint Stock Company	Subsidiary
Huong Tra Co., Ltd.	Subsidiary
Tam Phu Investment & Construction Co., Ltd	Associate
Boards of Directors and Management of the Company	Key management personnel

(i) The subsidiary was dissolved on 22 June 2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

Details of significant transactions with related parties during the period are as follows

	Current period VND	Prior period VND
Financial income		
Dividends and profits received	***68,284,685,538***	***76,725,026,249***
Dien Bien Phu Building Investment Company Limited	43,785,226,079	-
Ha Noi Highway Construction and Investment JSC.	24,499,459,459	76,725,026,249
Interest income from investment cooperation and loans	***364,275,717,631***	***267,114,521,101***
CII Trading Investment Limited Liability Company	186,418,783,198	88,178,645,909
577 Investment Corporation	59,546,405,206	57,096,973,479
CII Engineering & Construction JSC.	29,325,586,328	37,953,703,357
BOT Saigon - My Thuan Expressway Co., Ltd.	23,040,013,795	-
Dien Bien Phu Building Investment Company Limited	20,844,042,082	23,164,446,575
BOT Trung Luong - My Thuan JSC.	14,242,769,472	58,586,358,963
CII Bridges and Roads Investment Joint Stock Company	14,098,084,781	2,132,838,164
Khu Bac Thu Thiem Company Limited	12,750,512,526	1,554,654
CII Services and Investment One Member Limited Liability Company	4,009,520,243	-
Gain on disposal of financial investments	***63,146,032,083***	***165,109,937,150***
CII Services and Investment One Member Limited Liability Company	53,146,032,083	-
Khu Bac Thu Thiem Company Limited	10,000,000,000	-
CII Trading Investment Limited Liability Company	-	165,109,937,150
Late payment interest on investment transfer consideration	***103,010,279,155***	***106,777,924,280***
CII Trading Investment Limited Liability Company	103,010,279,155	106,777,924,280
Total	**598,716,714,407**	**615,727,408,780**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

Details of significant transactions with related parties during the period are as follows (continued)

	Current period VND	Prior period VND
Financial expenses		
Interest expenses	***109,992,390,875***	***134,569,609,906***
577 Investment Corporation	53,945,000,000	55,239,000,000
CII Services and Investment One Member Limited Liability Company	28,316,804,441	2,473,412,878
CII Engineering & Construction JSC.	18,878,049,266	43,687,986,575
Dien Bien Phu Building Investment Company Limited	3,928,855,800	1,137,266,971
CII Bridge and Road Management Operation Services Joint Stock Company	2,265,625,598	555,835,953
Rach Mieu BOT Co., Ltd.	2,153,069,956	2,341,109,590
Ms. Nguyen Mai Bao Tram	421,506,849	544,646,575
Binh Trieu Road Bridge Construction and Investment Joint Stock Company	83,478,965	286,342,262
CII Bridges and Roads Investment Joint Stock Company	-	25,341,108,232
Khu Bac Thu Thiem Company Limited	-	2,472,643,334
Mr. Duong Quang Chau	-	427,947,946
Mr. Le Toan	-	62,309,590
Expense for investment cooperation	***63,250,000,000***	***63,250,000,000***
577 Investment Corporation	63,250,000,000	63,250,000,000
Total	**173,242,390,875**	**197,819,609,906**
General and administration expenses		
CII Engineering & Construction JSC.	732,852,870	732,852,870
Dien Bien Phu Building Investment Company Limited	692,989,577	704,515,670
CII Bridges and Roads Investment Joint Stock Company	27,777,778	26,697,530
Total	**1,453,620,225**	**1,464,066,070**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

In addition to the transactions disclosed above, the Company also entered into the following significant transactions with related parties during the period:

	Current period VND	Prior period VND
CII Bridges and Roads Investment Joint Stock Company		
Proceeds from borrowings	-	17,185,000,000
Repayment for borrowings	-	394,392,889,814
Cash outflow for lendings	71,848,000,000	-
Cash recovered from lendings	181,818,834	-
Khu Bac Thu Thiem Company Limited		
Advance payment for the acquisition of financial assets	330,000,000,000	-
Transfer of investments		
Proceeds from borrowings	-	115,802,536,119
Repayment for borrowings	-	65,261,773,502
Cash outflow for lendings	222,441,000,000	8,252,096,046
Cash recovered from lendings	123,740,580,642	7,176,267,836
Cash transfer for capital contribution	-	660,000,000,000
Proceeds from capital reimbursement	1,125,000,000,000	-
CII Engineering & Construction Corporation		
Proceeds from borrowings	1,808,190,000,000	3,112,658,000,999
Repayment for borrowings	838,878,556,764	946,845,149,086
Cash outflow for lendings	787,600,000,000	521,000,000,000
Cash recovered from lendings	420,403,155,428	87,878,194,639
CII Services and Investment One Member Limited Liability Company		
Proceeds from borrowings	754,500,000,000	32,278,000,000
Repayment for borrowings	1,439,384,467,732	163,938,005,061
Cash outflow for lendings	661,364,493,620	-
Cash recovered from lendings	129,249,846,521	-
Dien Bien Phu Building Investment Company Limited		
Proceeds from borrowings	-	145,305,846,012
Repayment for borrowings	-	8,495,983,825
Cash recovered from lendings	30,618,000,000	47,500,000,000
Ha Noi Highway Construction and Investment JSC.		
Proceeds from dividends	31,331,291,768	39,682,463,103
CII Trading Investment Limited Liability Company		
Cash outflow for lendings	1,126,990,000,000	2,926,478,247,977
Cash recovered from lendings	545,991,100,481	1,129,894,772,737
Proceeds from the transfer of an investment	892,456,905,513	600,075,522,997
Cash contribution to a subsidiary	300,000,000,000	200,000,000,000
Transfers of financial assets	-	593,250,000,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

Details of significant transactions with related parties during the period are as follows (continued)

	Current period VND	Prior period VND
Rach Mieu BOT Co., Ltd.		
Proceeds from borrowings	-	15,000,000,000
Repayment for borrowings	13,263,568,354	2,000,000,000
CII Bridge and Road Operation and Management Services JSC.		
Proceeds from borrowings	7,000,000,000	-
Repayment for borrowings	729,836,392	-
Binh Trieu Road Bridge Construction and Investment Joint Stock Company		
Repayment for borrowings	75,966,409	174,400,558
BOT Trung Luong - My Thuan JSC.		
Cash outflow for investment cooperation	50,000,000,000	85,000,000,000
577 Investment Corporation		
Cash outflow for investment cooperation	378,241,000,000	130,300,000,000
Cash recovered from investment cooperation	135,600,000,000	1,168,854,000,000
Ms. Nguyen Mai Bao Tram		
Proceeds from borrowings	-	3,800,000,000
Mr. Duong Quang Chau		
Proceeds from borrowings	-	4,300,000,000
Mr. Le Toan		
Proceeds from borrowings	-	2,200,000,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

The significant balances with related parties as at the end of the reporting period are as follows

	Closing balance VND	Opening balance VND
Short-term trade receivables		
CII Trading Investment Limited Liability Company	2,649,858,775,874	3,509,838,496,719
Short-term advances to suppliers		
Khu Bac Thu Thiem Company Limited	330,000,000,000	-
Short-term held-to-maturity investments		
Principal receivables under funding support	7,906,657,411,956	6,902,191,210,152
CII Trading Investment Limited Liability Company	*4,211,019,319,630*	*3,798,774,266,072*
577 Investment Corporation	*1,341,045,000,000*	*1,098,404,000,000*
Dien Bien Phu Building Investment Company Limited	*687,932,000,000*	*718,550,000,000*
CII Engineering & Construction Corporation	*634,817,585,664*	*501,037,036,863*
Khu Bac Thu Thiem Company Limited	*418,376,307,192*	*328,965,210,469*
CII Bridges and Roads Investment Joint Stock Company	*310,922,311,669*	*218,158,578,419*
BOT Trung Luong - My Thuan JSC.	*302,544,887,801*	*238,302,118,329*
Accrued interest on funding support	315,878,754,154	263,087,531,671
577 Investment Corporation	*268,891,991,617*	*209,345,586,411*
CII Bridges and Roads Investment Joint Stock Company	*30,985,038,010*	*28,120,669,045*
CII Trading Investment Limited Liability Company	*10,382,996,988*	*8,914,075,567*
CII Engineering & Construction Corporation	*5,257,365,895*	*16,707,200,648*
Khu Bac Thu Thiem Company Limited	*361,361,644*	*-*
Total	**8,222,536,166,110**	**7,165,278,741,823**
Long-term held-to-maturity investments		
BOT Saigon - My Thuan Expressway Co., Ltd.	1,572,040,013,795	-
Other short-term receivables		
Dividend and profit receivables	537,819,021,422	544,650,853,731
Ha Noi Highway Construction and Investment JSC.	*537,819,021,422*	*544,650,853,731*
Other receivables	-	64,251,266,900
BOT Saigon - My Thuan Expressway Co., Ltd.	*-*	*64,251,266,900*
Total other short-term receivables	**537,819,021,422**	**608,902,120,631**

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

The significant balances with related parties as at the end of the reporting period are as follows (continued)

	Closing balance VND	Opening balance VND
Other current payables		
Capital contributions and business cooperation costs	196,625,506,113	154,327,914,607
577 Investment Corporation	*196,625,506,113*	*154,327,914,607*
Interest payable	9,248,970,891	20,746,119,893
CII Engineering & Construction Corporation	*8,472,066,419*	*10,233,198,121*
CII Services and Investment One Member Limited Liability Company	*406,239,236*	*7,190,473,443*
CII Bridge and Road Operation and Management Services JSC.	*245,692,687*	*450,230,697*
Rach Mieu BOT Co., Ltd.	*48,597,215*	*2,831,958,905*
Binh Trieu Road Bridge Construction and Investment Joint Stock Company	*53,087,663*	*14,642,289*
Ms. Nguyen Mai Bao Tram	*23,287,671*	*25,616,438*
Other payables	1,650,000,000	1,650,000,000
Sai Gon Bridge Construction Ltd.	*1,650,000,000*	*1,650,000,000*
Total other current payables	**207,524,477,004**	**176,724,034,500**
Other long-term payables		
Capital contributions	1,934,006,000,000	1,952,378,000,000
577 Investment Corporation	*1,934,006,000,000*	*1,952,378,000,000*
Total	**1,934,006,000,000**	**1,952,378,000,000**
Total other payables	**2,141,530,477,004**	**2,129,102,034,500**
Short-term loans and obligations under finance leases		
CII Services and Investment One Member	348,887,814,103	721,009,295,698
CII Engineering & Construction Corporation	178,810,981,288	462,589,021,242
Dien Bien Phu Building Investment Company Limited	110,966,482,660	153,740,969,363
CII Bridge and Road Operation and Management Services JSC.	78,664,763,661	72,394,600,053
Rach Mieu BOT Co., Ltd.	41,736,431,646	55,000,000,000
Ms. Nguyen Mai Bao Tram	10,000,000,000	-
Binh Trieu Road Bridge Construction and Investment Joint Stock Company	2,758,025,035	2,833,991,444
Total	**771,824,498,393**	**1,467,567,877,800**
Long-term loans and obligations under finance leases		
Ms. Nguyen Mai Bao Tram	-	10,000,000,000
Total	**-**	**10,000,000,000**
Total of loans from related parties	**771,824,498,393**	**1,477,567,877,800**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

In addition to the transactions mentioned above, during the period, the Company also provided guarantees for certain financial obligations of its subsidiaries and associates as at 30 June 2026, as follows:

Name of the company receiving the guarantees	Value of the guarantees VND	Guaranty obligation	Credit institutions
BOT Trung Luong - My Thuan JSC.	6,709,623,795,886	Unconditional/irrevocable guarantees for certain financial obligations	Vietnam Joint Stock Commercial Bank for Foreign Trade - Ho Chi Minh City Branch
Ha Noi Highway Construction and Investment JSC.	1,793,955,113,788	Unconditional/irrevocable guarantees for certain financial obligations	Vietnam Joint Stock Commercial Bank for Foreign Trade - Ho Chi Minh City Branch
Khu Bac Thu Thiem Company Limited	695,800,000,000	Guarantees for financial obligations	Vietnam Prosperity Joint Stock Commercial Bank
CII Engineering & Construction Corporation	1,026,200,000,000	Guarantees for financial obligations	Vietnam Prosperity Joint Stock Commercial Bank
	500,000,000,000	Unconditional/irrevocable guarantees for certain financial obligations	Ho Chi Minh City Development Joint Stock Commercial Bank
Dien Bien Phu Building Investment Company Limited	762,000,000,000	Guarantees for financial obligations	Vietnam Prosperity Joint Stock Commercial Bank
	1,789,000,000,000	Guarantees for financial obligations	Vietnam Prosperity Joint Stock Commercial Bank
CII Trading Investment Limited Liability Company	1,000,000,000,000	Unconditional/irrevocable guarantees for certain financial obligations	Ho Chi Minh City Development Joint Stock Commercial Bank
	5,000,000,000,000	Guarantees for financial obligations	Vietnam Prosperity Joint Stock Commercial Bank
577 Investment Corporation	886,548,000,000	Guarantee secured by the Company's rights over its capital contribution in Dien Bien Phu Building Investment Co., Ltd. and certain rights arising from the assets of the Dien Bien Phu Office Building.	Vietnam Joint Stock Commercial Bank for Industry and Trade - Ho Chi Minh City Branch 11
	678,645,000,000	Unconditional/irrevocable guarantees for all financial obligations	Vietnam Prosperity Joint Stock Commercial Bank

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

Remunerations for the Board of Directors and Board of Supervisory during the period

Name	Position	Current period VND	Prior period VND
Board of Directors			
Mr. Le Vu Hoang	Chairman	649,583,617	344,593,905
Ms. Truong Thi Ngoc Hai	Vice Chairman	434,055,745	344,593,905
Mr. Le Quoc Binh	Member	434,055,746	413,512,685
Ms. Nguyen Mai Bao Tram	Member	434,055,746	344,593,905
Mr. Duong Truong Hai	Independent member	434,055,746	344,593,905
Mr. Le Toan	Independent member	729,955,746	595,393,905
Mr. Le Pham Ngoc Phuong	Member (appointed on 18 April 2025)	290,370,496	-
Mr. Luu Hai Ca	Member (resigned on 18 April 2025)	143,685,248	344,593,905
Ms. Cao Thi Ngoc Van	Secretary	147,316,724	121,378,172
Total		**3,697,134,814**	**2,853,254,287**
Board of Supervisory			
Mr. Doan Minh Thu	Head of Department	434,055,746	344,593,905
Ms. Trinh Thi Ngoc Anh	Member	218,527,873	172,296,953
Ms. Tran Thi Tuat	Member	218,527,873	172,296,953
Total		**871,111,492**	**689,187,811**

Remuneration for the Boards of Directors and Supervisory was paid from the operating fund of the Board of Directors.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

2. Related parties (continued)

Salary, allowance, and other benefit in kind paid to the Board of Management during the period

Name	Position	Current period VND	Prior period VND
Mr. Le Vu Hoang	Chairman of the Board of Directors	1,075,950,000	1,147,500,000
Mr. Le Quoc Binh	General Director	4,490,723,077	2,520,000,000
Ms. Nguyen Mai Bao Tram	Deputy General Director	1,018,200,000	821,814,000
Mr. Nguyen Van Thanh	Standing Deputy General Director	1,176,900,000	993,000,000
Ms. Nguyen Quynh Huong	Deputy General Director	1,156,900,000	962,000,000
Mr. Nguyen Van Chinh	Deputy General Director (appointed on 10 April 2026)	74,000,000	-
Mr. Nguyen Ba Lan	Deputy General Director (appointed on 10 April 2026)	74,000,000	-
Mr. Truong Le Duy	Deputy General Director (appointed on 10 April 2026)	357,000,000	-
Mr. Duong Quang Chau	Investment Director (resigned on 01 July 2025)	-	465,000,000
Ms. Nguyen Thi Thu Tra	Chief Financial Officer	1,268,200,000	1,075,000,000
Mr. Nguyen Truong Hoang	Project Development Manager	1,099,000,000	924,000,000
Mr. Le Trung Hieu	Director of Capital Management	956,500,000	866,000,000
Ms. Tran Yen Vy	Director of Administration and Management	593,000,000	505,000,000
Mr. Nguyen Van Thinh	Director of the Technology and Digital Transformation Department (appointed on 01 July 2025)	561,100,000	-
Mr. Nguyen Duy Minh	Director of Infrastructure Construction Management (appointed on 01 July	1,104,400,000	-
Ms. Ly Huynh Truc Giang	Director of Accounting (appointed on 29 September 2025)	761,700,000	-
Total		**15,767,573,077**	**10,279,314,000**

Salary, allowance, and other benefits of the Board of Management were funded by the Company's salary provisions for the financial years 2025 and 2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

3. Supplementing information for the items presented in the interim separate statement of cash flows

	Current period VND	Prior period VND
Non cash transactions influencing interim separate cash flow statement		
Conversion of convertible bonds into shares	465,348,700,000	2,284,418,700,000
Details of cash outflow for investment in other entities (code 25)		
Investment in subsidiaries	1,140,540,000,000	860,000,000,000
Investments in other entities	300,000,000,000	-
	1,440,540,000,000	**860,000,000,000**
Details of cash recovered from investments in other entities (code 26)		
Cash recovered from disposal of subsidiaries	1,155,180,960,000	593,250,000,000
Cash recovered from disposal of other entities	239,700,000,000	-
	1,394,880,960,000	**593,250,000,000**
Proceeds from share issue and owners' contributed capital (code 31)		
Convertible debt option reserve	278,466,644,249	-
Proceeds from borrowings during the period (code 33)		
Proceeds from issuance of straight bonds	496,800,000,000	-
Proceeds from issuance of convertible bonds	2,221,533,355,751	1,744,000,000
Proceeds from borrowing under normal contracts	1,963,969,420,467	1,267,810,402,299
Proceeds from borrowings from intra-group companies	994,243,476,439	3,432,076,836,398
	5,676,546,252,657	**4,701,631,238,697**
Repayment of borrowings during the period (code 34)		
Repayment of borrowings under normal contracts	1,179,708,867,854	1,528,978,748,260
Repayment of convertible bond principals	219,000,000	21,000,000
Repayment of borrowings from intra-group companies	1,699,986,855,846	1,970,353,293,610
	2,879,914,723,700	**3,499,353,041,870**

4. Comparative figures

As disclosed in Note III, from 1 January 2026, the Company has adopted the Circular No. 99 in the preparation and presentation of the interim separate financial statements. Accordingly, certain prior-period figures have been reclassified in accordance with the guidance of the Circular 99 to ensure comparability with those of the current period, as follows:

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. OTHER INFORMATION (continued)

4. Comparative figures (continued)

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 31 December 2025

Unit: VND

Codes	Items		As previously reported	Restated	As restated
111	Cash	(1)	293,034,645,950	(154,108,627)	292,880,537,323
112	Cash equivalents	(2)	13,200,000,000	50,919,452	13,250,919,452
123	Short-term held-to-maturity investments	(2)	1,431,367,927,447	8,066,271,295,306	9,497,639,222,753
124	Provision for short-term held-to-maturity investments	(3)	(*)	(9,198,251,363)	(9,198,251,363)
131	Short-term trade receivables	(2)	3,331,340,862,684	218,444,821,665	3,549,785,684,349
135	Short-term loan receivables	(2)	7,506,790,744,971	(7,506,790,744,971)	(**)
135	Other short-term receivables	(2)	1,432,986,123,796	(777,976,291,452)	655,009,832,344
136	Provision for short-term doubtful debts	(3)	(12,496,049,805)	9,198,251,363	(3,297,798,442)
161	Short-term deferred expenses	(4)	8,205,198,492	(1,041,666,669)	7,163,531,823
165	Other short-term assets	(1)	-	154,108,627	154,108,627
313	Dividends and profit payable	(5)	(*)	4,745,852,556	4,745,852,556
320	Other current payables	(5)	347,588,272,307	(4,745,852,556)	342,842,419,751
321	Short-term loans and obligations under finance leases	(4)	3,507,285,600,455	(1,041,666,669)	3,506,243,933,786

(*) New items in the separate statement of financial position in accordance with Circular No. 99/2025/TT-BTC.

(**) Items in the separate statement of financial position no longer presented following the adoption of Circular No. 99/2025/TT-BTC.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

VII. **OTHER INFORMATION** (continued)

4. **Comparative figures** (continued)

(1) Reclassification of bank deposits pledged or restricted to secure the Company's contractual performance and certain other financial obligations to other current assets.

(2) Reclassification
- Accrued interest receivables on cash equivalents were reclassified from other short-term receivables to cash equivalents;
- Short-term loan receivables were reclassified to short-term held-to-maturity investments, and accrued interest receivables on such loans were reclassified from other short-term receivables to short-term held-to-maturity investments; and
- Receivables relating to late payment interest on the transfer of investments were reclassified from other short-term receivables to short-term trade receivables.

(3) Provision for loan receivables was reclassified from provision for short-term doubtful debts to provision for impairment of short-term other financial investments.

(4) Borrowing costs were reclassified from short-term deferred expenses to short-term loans and obligations under finance lease.

(5) Dividend payables were reclassified from other short-term payables to dividends and profit payables.

INTERIM SEPARATE STATEMENT OF INCOME
For the six-month period ended 30 June 2025

Unit: VND

Codes	Items		As previously reported	Restated	As restated
24	- In which: Borrowing costs	(1)	353,453,227,771	40,969,444,024	394,422,671,795

(1) Restated to reflect the change in the scope of the line item from interest expenses to borrowing costs, which comprise interest expenses and other costs directly attributable to borrowings, such as bond issuance costs, commitment fees and other borrowing costs.

5. **Subsequent events**

There have been no significant events occurring after the end of the reporting period which require adjustments or disclosures in the financial statements.

CÔNG TY CỔ PHẦN ĐẦU TƯ HẠ TẦNG KỸ THUẬT THÀNH PHỐ HỒ CHÍ MINH

Nguyen Van Bich Ngoc Preparer	Ly Huynh Truc Giang Chief Accountant	Le Quoc Binh General Director

Approved on 16 July 2026