

**DEVELOPMENT INVESTMENT CONSTRUCTION
JOINT STOCK COMPANY**

Interim Consolidated Financial Statements
For the accounting period from 1 January 2026 to 30 June 2026
Reviewed

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Development Investment Construction Joint Stock Company (hereinafter referred to as "DIC Group") presents this Report and the Interim Consolidated Financial Statements of DIC Group and its subsidiaries (the "Group") for the six-month period ended 30 June 2026.

General Information

Development Investment Construction Joint Stock Company is a joint stock company established and operating under Enterprise Registration Certificate No. 3500101107, first issued by the Department of Planning and Investment of Ba Ria – Vung Tau Province on 13 March 2008, and the latest amended 28th Enterprise Registration Certificate issued by the Department of Finance of Ho Chi Minh City on 24 December 2025.

The principal activities of DIC Group are investment in and development of new urban areas and industrial parks; investment in and development of residential properties and technical infrastructure for urban areas, transportation and irrigation works; investment consulting and project management; trading of construction materials; tourism services; and supervision of construction of technical infrastructure works.

The DIC Group's head office is located at 15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City, Vietnam.

The Board of Management, Board of General Directors and Audit Committee during the period and up to the date of this report are as follows:

The Board of Management

Mr Nguyen Hung Cuong	Chairman
Ms Nguyen Thi Thanh Huyen	Vice Chairman
Mr Nguyen Quang Tin	Member
Mr Dinh Hong Ky	Independent Member

The Board of General Directors

Mr Nguyen Quang Tin	General Director
Mr Nguyen Van Tung	Deputy General Director
Mr Nguyen Tuan Liem	Deputy General Director
Mr Tran Van Dat	Deputy General Director
Mr Pham Van Thai	Deputy General Director

Audit Committee

Mr Dinh Hong Ky	Chairman
Ms Nguyen Thi Thanh Huyen	Member

Legal representative

The legal representative of DIC Group during the period and up to the date of this report is Mr. Nguyen Hung Cuong – Chairman of the Board of Management.

Mr. Nguyen Quang Tin – General Director of DIC Group, was authorized by Mr. Nguyen Hung Cuong – Chairman of the Board of Management to sign the Interim Consolidated Financial Statements for the six-month accounting period ended 30 June 2026, pursuant to Power of Attorney No. 26/GUQ-DIC Group-HĐQT dated 19 August 2024.

Auditor

NVA Auditing Company Limited has conducted a review of the Interim Consolidated Financial Statements of the Group.

REPORT OF THE BOARD OF GENERAL DIRECTORS (continued)

Statement of the Board of General Directors' responsibility in respect of the Interim Consolidated Financial Statements

The Board of General Directors of DIC Group is responsible for the preparation of the interim consolidated financial statements that give a true and fair view of the consolidated financial position, consolidated results of operations and consolidated cash flows of the Group for the period. In preparing the interim consolidated financial statements, the Board of General Directors of DIC Group confirms that it has complied with the following requirements:

- Selecting appropriate accounting policies and applying such policies consistently;
- Making reasonable and prudent judgments and estimates;
- Preparing and presenting the Interim Consolidated Financial Statements in compliance with the applicable accounting standards, accounting regime and relevant prevailing regulations;
- Preparing the interim consolidated financial statements on a going concern basis, unless it is inappropriate to presume that the Group will continue as a going concern.

The Board of General Directors of DIC Group ensures that the accounting records are maintained to reflect the financial position of the Group with reasonable accuracy and fairness at any time and to ensure that the interim consolidated financial statements comply with the prevailing regulations of the State. The Board of General Directors is also responsible for safeguarding the assets of the Group and taking appropriate measures to prevent and detect fraud and other irregularities.

The Board of General Directors of DIC Group confirms that the interim consolidated financial statements give a true and fair view of the consolidated financial position of the Group as at 30 June 2026, its consolidated results of operations and consolidated cash flows for the six-month accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant prevailing regulations.

Approval of the interim Consolidated financial statements

We, the Board of Management of DIC Group, hereby approve the Interim Consolidated Financial Statements of the Group for the six-month accounting period ended 30 June 2026, as set out from page 05 to page 58, for issuance

On behalf of the Board of
Management



Nguyen Hung Cuong
Chairman

August 27, 2026

On behalf of the Board of
General Directors

Nguyen Quang Tin
General Director

No: 50-2/BCSXHN-TC

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: Shareholders, The Board of Management and the Board of General Directors of Development Investment Construction Joint Stock Company

We have reviewed the accompanying Interim Consolidated Financial Statements of Development Investment Construction Joint Stock Company (the "DIC Group") and its subsidiaries (the "Group"), prepared on August 27, 2026, as set out from page 05 to page 58, comprising the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Income Statement, the Interim Consolidated Cash Flow Statement for the six-month accounting period then ended, and the Notes to the Interim Consolidated Financial Statements.

The Board of General Directors' responsibility

The Board of General Directors of DIC Group is responsible for the preparation and fair presentation of the Interim Consolidated Financial Statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the Interim Consolidated Financial Statements, and for such internal control as the Board of General Directors determines is necessary to enable the preparation and presentation of the Interim Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

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

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Group as at 30 June 2026, and its consolidated results of operations and consolidated cash flows for the six-month accounting period then ended, in accordance with vietnamese accounting standards, the vietnamese accounting regime for enterprises and relevant legal regulations governing the preparation and presentation of interim consolidated financial statements.

Other Matter

The Consolidated Financial Statements for the financial year ended 31 December 2025 and the Interim Consolidated Financial Statements for the six-month accounting period ended 30 June 2025 of the Group were audited and reviewed by another audit firm and auditor, who expressed an unmodified opinion in the Independent Auditor's Report No. 340/BCKT-TC/2026/AASCS dated 27 March 2026 and issued an unmodified conclusion in the Review Report on Interim Financial Information No. 767/BCSX-TC/2025/AASCS dated 28 August 2025, respectively.

The Interim Consolidated Financial Statements for the six-month accounting period ended 30 June 2026 have been reviewed and are prepared in Vietnamese and English. In the event of any discrepancy between the Vietnamese and English versions, the Vietnamese version shall prevail.

NVA Auditing Company Limited
Deputy General Director

Nguyen Anh Tuan

Registered Auditor No: 1559-2023-152-1

Ho Chi Minh City, August 27, 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

Unit: VND

ASSETS	Code	Note	30/06/2026	01/01/2026
A. CURRENT ASSETS	100		18,170,057,423,096	16,636,364,783,345
I. Cash and cash equivalents	110	V.1	2,237,187,261,947	3,279,178,467,269
1. Cash	111		461,642,298,233	1,065,261,941,464
2. Cash equivalents	112		1,775,544,963,714	2,213,916,525,805
II. Short-term financial investments	120	V.2	3,343,429,292,486	420,970,395,593
1. Short-term held-to-maturity investments	123		3,353,429,292,486	430,970,395,593
2. Provision for short-term held-to-maturity investments	124		(10,000,000,000)	(10,000,000,000)
III. Current receivables	130		5,791,287,030,438	6,013,420,773,421
1. Short-term trade receivables	131	V.3	1,222,487,666,498	1,723,354,410,831
2. Short-term advances to suppliers	132	V.5	22,352,693,608	32,235,318,190
3. Other short-term receivables	135	V.4	4,549,783,992,646	4,267,899,259,900
4. Provision for doubtful short-term receivables	136	V.6	(3,337,322,314)	(10,068,215,500)
IV. Inventories	140	V.7	6,512,824,776,249	6,627,355,351,266
1. Inventories	141		6,512,824,776,249	6,629,788,856,850
2. Provision for obsolete inventories	142		-	(2,433,505,584)
V. Other current assets	160		285,329,061,976	295,439,795,796
1. Short-term prepaid expenses	161	V.8	175,077,772,077	181,225,726,104
2. VAT deductibles	162		70,335,783,697	72,889,639,416
3. Tax and other receivables from the State Budget	163	V.18	28,915,506,202	30,324,430,276
4. Other short-term assets	165	V.9	11,000,000,000	11,000,000,000
B. NON-CURRENT ASSETS	200		2,315,539,263,593	2,323,273,976,511
I. Non-current receivables	210		80,512,957,838	80,074,440,999
1. Other long-term receivables	215	V.4	80,512,957,838	80,074,440,999
II. Fixed assets	220		1,179,509,720,672	1,282,232,267,084
1. Tangible fixed assets	221	V.10	1,094,160,153,615	1,196,022,283,504
- Cost	222		1,328,985,809,710	1,645,043,356,197
- Accumulated depreciation	223		(234,825,656,095)	(449,021,072,693)
2. Finance leases	224	V.11	-	550,014,629
- Cost	225		-	586,094,074
- Accumulated depreciation	226		-	(36,079,445)
3. Intangible fixed assets	227	V.12	85,349,567,057	85,659,968,951
- Cost	228		89,631,971,487	89,835,419,884
- Accumulated depreciation	229		(4,282,404,430)	(4,175,450,933)
III. Investment properties	240	V.13	165,499,734,043	151,211,632,289
- Cost	241		216,498,834,053	207,034,722,790
- Accumulated depreciation	242		(50,999,100,010)	(55,823,090,501)

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

Unit: VND

ASSETS	Code	Note	30/06/2026	01/01/2026
IV. Long-term asset in progress	250		89,195,662,476	127,222,131,557
1. Construction in progress	252	V.14	89,195,662,476	127,222,131,557
V. Long-term financial investments	260	V.2	573,702,003,490	421,269,479,757
1. Investments in joint ventures and associates	262		372,337,638,854	324,390,194,025
2. Investments in equity of other entities	263		2,344,249,112	2,344,249,112
3. Provision for losses on long-term investments in other entities	264		(64,963,380)	(64,963,380)
4. Long-term held-to-maturity investments	265		199,085,078,904	94,600,000,000
VI. Other non-current asset	270		227,119,185,074	261,264,024,825
1. Long-term prepaid expenses	271	V.8	114,275,747,253	123,326,411,304
2. Deferred tax assets	272	V.23, VI.11	23,563,633,202	25,938,439,840
3. Goodwill	279	V.15	89,279,804,619	111,999,173,681
TOTAL ASSETS	280		20,485,596,686,689	18,959,638,759,856

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

Unit: VND

RESOURCE	Code	Note	30/06/2026	01/01/2026
C. LIABILITIES	300		10,312,423,192,317	8,934,021,747,589
I. Current liabilities	310		9,490,230,773,327	7,824,348,151,318
1. Short-term trade payables	311	V.16	303,063,735,558	528,873,742,156
2. Short-term advances from customers	312	V.17	2,900,599,609,768	3,035,371,991,666
3. Dividends and profits payable	313		1,599,214,025	797,357,260
4. Short-term taxes and other payables to the State Budget	314	V.18	38,510,732,114	457,597,616,126
5. Payables to employees	315		14,875,351,635	47,091,925,009
6. Short-term accrued expenses	316	V.19	282,840,581,533	293,780,514,994
7. Short-term unearned revenues	319	V.20	47,335,122,150	47,434,790,726
8. Other short-term payables	320	V.21	5,174,427,982,924	2,082,883,491,281
9. Short-term loan and finance lease	321	V.24	695,671,800,805	1,323,041,055,739
10. Short-term provisions	322	V.22	100,000,000	165,621,723
11. Bonus and welfare fund	323		31,206,642,815	7,310,044,638
II. Non-current liabilities	330		822,192,418,990	1,109,673,596,271
1. Long-term unearned revenues	337	V.20	106,007,217,400	107,694,335,396
2. Other long-term payables	338	V.21	33,897,610,300	34,686,562,534
3. Long-term loan and finance lease	339	V.24	626,247,495,743	914,451,250,670
4. Deferred tax liabilities	342	V.23, VI.11	56,040,095,547	52,583,859,190
5. Long-term provisions	343	V.22	-	257,588,481
D. OWNERS' EQUITY	400		10,173,173,494,372	10,025,617,012,267
1. Owners' contributed capital	411	V.25	7,964,311,910,000	7,964,311,910,000
- Ordinary shares with voting rights	411a		7,964,311,910,000	7,964,311,910,000
- Preference shares	411b		-	-
2. Share premium	412	V.25	1,345,901,798,421	1,345,901,798,421
3. Other owners' capital	414	V.25	18,246,660,000	16,546,120,000
4. Investment and development fund	418	V.25	85,232,819,159	84,946,910,142
5. Accumulated undistributed earnings	420	V.25	653,530,367,980	561,812,943,400
- Undistributed earnings accumulated to the end of prior period	420a		520,202,311,164	169,300,479,065
- Undistributed earnings in this period	420b		133,328,056,816	392,512,464,335
6. Non-controlling interests	429	V.26	105,949,938,812	52,097,330,304
TOTAL RESOURCES	440		20,485,596,686,689	18,959,638,759,856

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

INTERIM CONSOLIDATED INCOME STATEMENT
For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

Item	Code	Note	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
1. Revenue from sale of goods and rendering of services	01	VI.1	762,099,461,684	461,208,194,859
2. Revenue deductions	02	VI.2	25,090,599,804	36,133,355,111
3. Net revenue from sale of goods and rendering of services	10	VI.3	737,008,861,880	425,074,839,748
4. Cost of goods sold	11	VI.4	655,970,853,316	278,084,972,026
5. Gross profit from sales of goods and rendering of services	20		81,038,008,564	146,989,867,722
6. Gain/(loss) from sale and disposal of investment properties	21		-	-
7. Financial income	22	VI.5	193,614,208,870	34,245,000,603
8. Financial expenses	23	VI.6	63,234,368,084	24,148,821,053
- In which: Interest expense	24		62,465,035,916	23,401,137,533
9. Selling expenses	25	VI.7	21,923,780,010	26,347,650,242
10. Administrative expenses	26	VI.8	92,641,849,485	92,537,452,513
11. Share of profit or loss of associates and joint ventures	27	V.2	35,786,544,829	(10,764,815,117)
12. Net profit from operating activities	30		132,638,764,684	27,436,129,400
13. Other income	31	VI.9	8,504,377,508	11,595,764,577
14. Other expenses	32	VI.10	2,270,704,810	817,396,200
15. Other profit	40		6,233,672,698	10,778,368,377
16. Total accounting profit before tax	50		138,872,437,382	38,214,497,777
17. Current corporate income tax expenses	51	VI.11	7,962,970,866	5,388,930,589
18. Deferred corporate income tax expenses	52	VI.11	5,831,042,995	4,768,917,477
19. Profit after corporate income tax	60		125,078,423,521	28,056,649,711
20. Profit after tax attributable to the parent	61		133,328,056,816	31,368,840,198
21. Profit after tax attributable to non-controlling interests	62		(8,249,633,295)	(3,312,190,487)
22. Earnings per share	70	VI.12	167	49

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

INTERIM CONSOLIDATED CASH FLOW STATEMENT

For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

Item	Code	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
I. Cash flows from operating activities			
1. Profit before tax	01	138,872,437,382	38,214,497,777
2. Adjustments for			
- Depreciation of fixed assets, investment properties and amortisation of goodwill	02	37,687,520,554	34,607,619,086
- Provisions	03	(287,630,204)	(1,490,597,464)
- Gains and losses from investing and financing activities	05	(239,138,395,994)	(23,477,991,362)
- Borrowing costs	06	62,465,035,916	23,401,137,533
3. Operating profit before changes in working capital	08	(401,032,346)	71,254,665,570
- Increase, decrease in receivables	09	221,397,331,095	124,635,715,928
- Increase, decrease in inventories	10	43,165,044,640	(1,034,955,940,995)
- Increase, decrease in payables	11	2,513,551,969,240	937,709,865,893
- Increase, decrease in prepaid expenses	12	9,244,194,902	(45,977,053,468)
- Interest paid	14	(62,256,854,366)	(22,921,042,024)
- Corporate income tax paid	15	(111,506,015,467)	(48,014,546,465)
- Other cash payments for operating activities	17	(17,345,272,476)	(15,082,780,048)
Net cash flows from operating activities	20	2,595,849,365,222	(33,351,115,609)
II. Cash flows from investing activities			
1. Cash paid for purchases and construction of fixed assets	21	(596,480,688)	(6,429,526,458)
2. Proceeds from disposal of fixed assets	22	927,024,952	234,680,135
3. Cash paid for loans granted and purchases of debt instruments	23	(3,013,610,705,806)	(10,000,000,000)
4. Cash receipts from collections of loans granted and proceeds from sales of debt instruments	24	97,500,000,000	349,064,637,167
5. Cash paid for investments in other entities	25	(37,000,000,000)	(103,627,370,000)
6. Cash receipts from recovery of investments in other entities	26	40,455,244,513	78,962,805,605
7. Interest received, dividends and profits received	27	121,225,251,089	16,568,395,842
Net cash flows from investing activities	30	(2,791,099,665,940)	324,773,622,291
III. Cash flows from financing activities			
1. Net cash from issuance of shares	31	-	2,700,000
2. Proceeds from borrowings	33	359,881,628,764	788,736,946,661
3. Repayment of borrowings	34	(1,206,268,160,732)	(1,279,604,287,018)
4. Payment of principal of finance lease liabilities	35	(28,985,001)	(102,661,667)
5. Dividend paid	36	(325,387,635)	(7,057,550)
Net cash flows from financing activities	40	(846,740,904,604)	(490,974,359,574)
Net cash flows during the period	50	(1,041,991,205,322)	(199,551,852,892)
Cash and cash equivalents at the beginning of the period	60	3,279,178,467,269	785,165,517,804
Cash and cash equivalents at the end of the period	70	2,237,187,261,947	585,613,664,912

Prepared by

Chief Accountant

General Director

Le Thanh Hung

Bui Van Su

Nguyen Quang Tin

August 27, 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period from 1 January 2026 to 30 June 2026

I. BACKGROUND

1. Type of ownership

Development Investment Construction Joint Stock Company is a joint stock company established and operating under Enterprise Registration Certificate No. 3500101107, first issued by the Department of Planning and Investment of Ba Ria – Vung Tau Province on 13 March 2008, and the latest amended 28th Enterprise Registration Certificate issued by the Department of Finance of Ho Chi Minh City on 24 December 2025.

The DIC Group's head office is located at 15 Thi Sach Street, Vung Tau Ward, Ho Chi Minh City, Vietnam.

2. Business sector

Group's business activities comprise real estate business, construction and services.

3. Principal activities

The principal activities of the Group are investment in and development of new urban areas and industrial parks; investment in and development of residential properties and technical infrastructure for urban areas, transportation and irrigation works; investment consulting and project management; trading of construction materials; tourism services; and supervision of construction of technical infrastructure works.

4. Number of employees

The number of employees of the Group as at 30 June 2026 was 1,536 (as at 31 December 2025: 1,787).

5. Statement on the Comparability of Information in the Interim Consolidated Financial Statements

As disclosed in Note III.1 to the interim consolidated financial statements, from 1 January 2026, the Group has adopted Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025 ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 is effective from 1 January 2026 and applies to financial years beginning on or after 1 January 2026. Circular 99 replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance ("Circular 200"), providing guidance on the accounting regime for enterprises.

Due to the impact of changes in the preparation and presentation of the interim separate financial statements under Circular 99 as compared to Circular 200, the comparative information presented in the current period's interim consolidated financial statements has also been restated to conform with the corresponding information under Circular 99, as disclosed in Note IX.3.

6. Group structure

As at 30 June 2026, the Group had 5 direct subsidiaries and 2 indirect subsidiaries. The number of subsidiaries consolidated as at 30 June 2026 was 7 companies. General information on the Group's consolidated subsidiaries is as follows:

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
1.	DIC Hospitality Joint Stock Company	No.169 Thuy Van, Tam Thang Ward, Ho Chi Minh City	Hospitality and tourism services	99.36	99.36	99.36	99.36

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
2.	Development Investment Construction Number 1 JSC	No.265, Le Hong Phong Street, Tam Thang Ward, Ho Chi Minh City	Trading and developing urban areas and industrial zones, real estate and technical infrastructure of urban areas	51.68	51.68	51.68	51.68
3.	Development Investment Construction Number 2 Joint Stock Company	No.5, Street No. 6, Chi Linh Urban Area, Rach Dua Ward, Ho Chi Minh City	Manufacturing and trading construction materials; real estate business	50.14	50.14	50.14	50.14
4.	DIC Vision Development Investment Joint Stock Company	No.265, Le Hong Phong Street, Tam Thang Ward, Ho Chi Minh City	Real estate business; management consulting activities; educations; care, nursing	98.67	98.67	98.67	98.67
5.	DIC Urban and Industrial zone Development Company Limited	No.15 Thi Sach, Vung Tau Ward, Ho Chi Minh City	Investment in Industrial Park	100	100	100	100
6.	Brothers DIC Ceramic Joint Stock Company (i)	North Chu Lai Industrial Park, Nui Thanh, Da Nang City	Production of ceramic products, wholesale materials, and mineral exploitation	0	49	0	49
7.	Vung Tau Sports Tourism Development Investment Joint Stock Company (Indirect ownership)	B12 Chi Linh Urban Center, Tam Thang Ward, Ho Chi Minh City	Golf course business and related services	81.71	81.71	82.24	82.24
8.	Sports TOTO Vietnam Joint Stock Company (Indirect ownership)	B12 Chi Linh Urban Center, Tam Thang Ward, Ho Chi Minh City	Management consulting activities	53.68	53.68	65.7	65.7

(i) Pursuant to Resolution No. 118/NQ-DIC Group-HĐQT dated 30 October 2025 of DIC Group's Board of Management, by 31 March 2026, DIC Group had completed the disposal of its entire investment in Brothers DIC Ceramic Joint Stock Company ("DIC AE"). Following the transaction, DIC Group no longer had control over the company. Accordingly, DIC AE ceased to be consolidated into the Group's consolidated financial statements from the date control was lost. However, the results of operations of DIC AE for the period from 1 January 2026 to 31 March 2026 continue to be reflected in the Group's interim consolidated financial statements in accordance with applicable regulations.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

As at 30 June 2026, the Group had 4 direct associates. The number of associates accounted for using the equity method as at 30 June 2026 was 4 companies. General information on the associates accounted for using the equity method is as follows:

Num ber	Name	Registered office address	Principal activities	Ownership		Voting right	
				End of period %	Begin ning of year %	End of period %	Begin ning of year %
1.	DICERA Holdings Joint Stock Company	Ruby Tower Building - No. 12, 3/2 Street, Tam Thang Ward, Ho Chi Minh City	Construction	25.33	25.33	25.33	25.33
2.	D.I.C Real Estate Joint Stock Company	No.118 Gateway B, Tam Thang Ward, HCMC	Real estate	42.68	42.68	42.68	42.68
3.	Development Investment Construction - Concrete Joint Stock Company	No.169 Thuy Van, Tam Thang Ward, Ho Chi Minh City	Concrete production	36.00	36.00	36.00	36.00
4.	Southern Development Investment Joint Stock Company (i)	No.15 Thi Sach, Vung Tau Ward, Ho Chi Minh City	Short-stay services	33.74	43.35	33.74	43.35

(i) During the current period, Group purchased an additional 1,216,090 shares offered to the existing shareholders of Phuong Nam Development Investment Joint Stock Company at a purchase price of VND 10,000 per share. Accordingly, as at 30 June 2026, Group held 23,756,090 shares, representing 33.74% of the charter capital of Phuong Nam Development Investment Joint Stock Company (as at 31 December 2025: 22,540,000 shares, representing 43.35% of the charter capital).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The annual accounting period of the Group commences on 1 January and ends on 31 December each year.

2. Accounting currency

The currency used for accounting records is the Vietnamese Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING REGIME APPLIED

1. Accounting regime applied

The Group applies the accounting regime for enterprises issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance providing guidance on the accounting regime for Vietnamese enterprises, Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance, and Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance amending and supplementing certain provisions of Circular 202 providing guidance on the preparation and presentation of consolidated financial statements.

2. Statement of compliance with Vietnamese Accounting Standards and the Accounting Regime

Group has applied the Vietnamese Accounting Standards and the relevant guidance issued by the State. The interim consolidated financial statements have been prepared and presented in accordance with the requirements of the respective accounting standards, the relevant implementing circulars and the prevailing Accounting Regime applicable to Group.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. ACCOUNTING POLICIES APPLIED

1. Basis of consolidation

Subsidiaries

Subsidiaries are entities over which the Group has the power to govern their financial and operating policies, generally accompanied by a shareholding of more than half of the voting rights. The existence and effect of potential voting rights that are currently exercisable or convertible are considered when assessing whether the Group has control over an entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. Consolidation ceases from the date when control is lost.

The acquisition method of accounting is used by the Group to account for the acquisition of subsidiaries. The cost of an acquisition is measured at the fair value of assets given, equity instruments issued and liabilities incurred or assumed at the date of exchange, plus costs directly attributable to the acquisition. Identifiable assets acquired, liabilities and contingent liabilities assumed in a business combination are initially measured at their fair values at the acquisition date, irrespective of any non-controlling interests. The excess of the cost of acquisition over the Group's share of the net fair value of the identifiable assets acquired is recognised as goodwill. If the Group's share of the fair value of the net assets acquired exceeds the cost of acquisition, the difference is recognised immediately in the consolidated income statement.

Intra-group transactions, balances and unrealised gains and losses arising from transactions between Group companies are eliminated on consolidation. Accounting policies of subsidiaries are changed where necessary to ensure consistency with the accounting policies adopted by the Group.

Where a business combination involves entities or businesses under common control, the book value method is applied as follows:

- Assets and liabilities of the combined entities are consolidated at their carrying amounts as presented in the consolidated financial statements of the ultimate parent company;
- No new goodwill arises from the business combination; and
- The consolidated income statement reflects the results of the combined entities from the date on which the combination transaction occurs.

Transactions with and interests in non-controlling interests

The Group applies the same policy to transactions with non-controlling interests as transactions with parties outside the Group.

Non-controlling interests are measured based on the proportionate ownership interest of non-controlling shareholders in the net assets of the acquiree at the acquisition date.

Disposals of interests in a subsidiary that do not result in a loss of control are accounted for as equity transactions. The difference between the change in the Group's ownership interest in the net assets of the subsidiary and the consideration paid or received for the disposal is recognised in retained earnings within equity.

Joint ventures and associates

A joint venture is a contractual arrangement whereby two or more parties undertake an economic activity that is subject to joint control by the venturers. Associates are all entities over which the Group has significant influence but not control, generally evidenced by a shareholding of between 20% and 50% of the voting rights. Investments in joint ventures and associates are accounted for using the equity method and are initially recognised at cost. The Group's investments in joint ventures and associates include goodwill arising on acquisition, less any accumulated impairment losses.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

The Group's share of profits arising after the acquisition of interests in joint ventures and associates is recognised in the consolidated income statement, and the Group's share of post-acquisition movements in reserves is recognised in consolidated reserves. Cumulative post-acquisition movements are adjusted against the carrying amount of the investment. When the Group's share of losses in a joint venture or associate equals or exceeds its interest in the joint venture or associate, the Group does not recognise further losses unless it has incurred obligations or made payments on behalf of the joint venture or associate.

The accounting policies of joint ventures and associates are changed where necessary to ensure consistency with the accounting policies adopted by the Group.

Unrealised gains or losses arising from transactions between the Group and its joint ventures and associates are eliminated to the extent of the Group's interest in the joint ventures and associates in accordance with applicable accounting regulations. The accounting policies of joint ventures and associates are changed where necessary to ensure consistency with the accounting policies adopted by the Group.

2. Goodwill

Goodwill in the consolidated financial statements is initially recognised at cost, being the excess of the acquisition cost of a business combination over the Group's interest in the fair value of the net identifiable assets of the subsidiary or associate at the date of the investment transaction. Where the acquisition cost of a business combination is lower than the acquirer's interest in the fair value of the net assets acquired, the difference is recognised in the consolidated income statement. After initial recognition, goodwill is measured at cost less accumulated amortisation. Goodwill arising from the acquisition of a subsidiary is treated as an asset and amortised on a straight-line basis over its estimated useful life, but not exceeding 10 years. Goodwill arising from the acquisition of an investment in a joint venture or associate is included in the carrying amount of the investment at the acquisition date. The Group does not amortise such goodwill separately.

On disposal of subsidiaries or associates, the attributable amount of unamortized goodwill is included in the determination of the profit or loss on the disposal.

Goodwill is tested annually for impairment and carried at cost less accumulated amortization less accumulated impairment losses. If there is evidence that the impairment during the year is higher than the annual goodwill charge, the Group records the impairment immediately in the accounting period.

3. Foreign exchange rates applied in accounting

Transactions denominated in foreign currencies are translated into Vietnamese Dong using the actual transaction exchange rates at the dates of the transactions.

The actual exchange rate used for retranslation of monetary items denominated in foreign currencies at the reporting date is the average of the transfer buying and selling rates quoted by the commercial bank with which Group regularly conducts transactions at the end of the accounting period. For foreign currency non-term deposit balances, Group revalues all monetary items denominated in foreign currencies using the average transfer buying and selling rates quoted by the commercial bank with which Group maintains the relevant deposit accounts. Group does not revalue part or all of foreign currency-denominated receivables for which provision for doubtful debts has been provided.

Realized foreign exchange differences arising during the period and foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the end of the period are recognized in finance income or finance costs for the period.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

4. Accounting principles for recognition of cash and cash equivalents

Cash comprises cash on hand and demand deposits at banks.

Cash equivalents are short-term investments with original maturities of no more than three months from the date of acquisition, which are readily convertible into a known amount of cash and subject to an insignificant risk of changes in value.

5. Accounting principles for financial investments

Held-to-maturity investments

Investments are classified as held-to-maturity investments when Group has the positive intention and ability to hold them to maturity.

Group's held-to-maturity investments comprise term deposits with credit institutions, bonds, certificates of deposit, loans and other investments of a similar nature.

Held-to-maturity investments are initially recognized at cost. Subsequent to initial recognition, these investments are carried at their carrying amount less provision for impairment losses.

Income from held-to-maturity investments, including interest on deposits, bonds and loans and other similar income, is recognized as finance income based on the period and actual interest rate in accordance with the relevant agreements.

At the reporting date, Group assesses the recoverability of each held-to-maturity investment. Where there are indications or evidence that an investment may be impaired, Group recognizes a provision for impairment in accordance with prevailing regulations.

Held-to-maturity investments are classified as current or non-current in the Statement of Financial Position based on the remaining maturity of the investments as at the end of the accounting period.

Investments in associates

Investments in subsidiaries and associates are initially recognized at cost, comprising the purchase price or capital contribution and directly attributable costs incurred in connection with the investment. Dividends and profits distributed in cash or non-monetary assets relating to periods prior to the investment date are deducted from the cost of the investment. Dividends and profits distributed in cash or non-monetary assets relating to periods subsequent to the investment date are recognized as finance income.

Provision for impairment of investments is the excess of the carrying amount of the investments over their recoverable amount at the reporting date.

Other investments

Other investments comprise investments in equity instruments of other entities over which Group has neither control nor joint control, and no significant influence.

Other investments are initially recognized at cost, comprising the purchase price and directly attributable costs incurred in connection with the investment.

At the reporting date, Group assesses the recoverability of other investments. Where the carrying amount exceeds the recoverable amount, a provision for impairment of investments is recognized in accordance with prevailing regulations. The provision recognized or reversed is recorded in finance costs.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

6. Accounting principles for receivables

Receivables comprise trade receivables arising from transactions involving the sale of goods and provision of services, and other receivables that are non-trade in nature and do not arise from transactions involving the sale of goods and provision of services.

Provision for doubtful debts is made for each receivable based on the overdue period in accordance with the original payment terms (excluding any extensions of the payment period agreed between the parties), or based on the estimated loss that may arise. Receivables determined to be irrecoverable are written off in accordance with prevailing regulations.

Receivables are classified as current or non-current in the Interim Consolidated Statement of Financial Position based on their remaining maturity as at the end of the accounting period.

7. Accounting principles for inventories

Real estate held for sale

Real estate acquired or constructed for sale in the ordinary course of the Group's business, rather than for rental or capital appreciation, is recognized as inventory. Inventories are stated at the lower of cost and net realizable value. The cost of real estate inventories comprises land use fees, infrastructure construction costs, direct costs and other relevant overheads incurred to bring the inventories to their present location and condition.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale. Where necessary, provision is made for inventories that are damaged, obsolete, slow-moving or where their cost exceeds net realizable value. The difference between the provision required at the end of the current accounting period and the provision made at the end of the preceding accounting period is recognized as an increase or decrease in production and business expenses during the year.

Other inventories

Inventories are stated at cost. The cost of inventories comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition.

Inventories are determined using the weighted average cost method.

Inventories are accounted for using the perpetual inventory method.

Provision for decline in value of inventories is made at the reporting date for the excess of the cost of inventories over their net realizable value.

8. Accounting principles for recognition and depreciation of fixed assets

Fixed assets are stated at the original cost. During the using time, fixed assets are recorded at cost, accumulated depreciation and net book value.

Group depreciates fixed assets related to production and business activities and charges depreciation expense to production and business expenses. For intangible fixed assets comprising land use rights, depreciation is only provided for land use rights with a definite term.

Depreciation is calculated using the straight-line method. The estimated depreciation periods are as follows:

- Building and structures	07 - 35 years
- Machinery & equipment	04 - 10 years
- Means of transportation	06 - 10 years
- Management equipment	04 - 10 years
- Others	05 years
- Land use rights	38 years
- Software	03 years

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

9. Accounting principles for recognition and depreciation of investment properties

Investment properties are initially recognized at cost. The cost of investment properties comprises all costs, whether cash or cash equivalents, incurred by Group, or the fair value of other consideration given in exchange for the investment properties, up to the date of acquisition or completion of construction of the investment properties.

During the period of operating lease, investment properties are carried at cost, accumulated depreciation and net book value. Group may refer to similar owner-occupied properties to estimate the useful lives and determine the depreciation method applicable to investment properties.

- Building and structures	50 years
- Land use rights	50 years

Investment properties held for capital appreciation are not depreciated. Where there is reliable evidence that an investment property has declined in value compared with its market value and the decline can be reliably determined, the enterprise reduces the cost of the investment property and recognizes the resulting impairment loss in cost of goods sold, similar to the provision made for real estate inventories.

10. Accounting principles for prepaid expenses

Prepaid expenses represent actual costs incurred in relation to production and business activities over several accounting periods and are allocated to production and business expenses of the relevant accounting periods in accordance with the matching principle between revenue and expenses.

The allocation of prepaid expenses to production and business expenses in each period is based on the nature and extent of each expense item, whereby an appropriate allocation method and allocation basis are selected. Prepaid expenses are allocated over the relevant periods using the straight-line method or based on the extent to which economic benefits are obtained.

Prepaid expenses are classified as current or non-current assets in the Statement of Financial Position based on the expected allocation period from the date the expenses are incurred.

11. Accounting principles for recognition of liabilities

Liabilities are classified according to their nature, including:

- Trade payables: comprise trade-related amounts payable arising from transactions involving the purchase of materials, goods, assets and services, including payables arising from import activities conducted through entrusted import agents.
- Other payables: comprise non-trade-related amounts payable that do not arise from transactions involving the purchase of materials, goods, assets and services.

Liabilities are classified as current or non-current in the Interim Consolidated Statement of Financial Position based on their remaining maturity as at the end of the accounting period.

12. Accounting principles for recognition of accrued expenses

Accrued expenses represent amounts payable for goods and services received from suppliers or provided to customers during the reporting period but not yet settled because complete invoices, supporting documents or accounting records have not yet been received. Accrued expenses also include amounts payable to employees for annual leave and production and business expenses that need to be accrued in advance to fully reflect the expenses of the accounting period in accordance with the matching principle between revenue and expenses.

Accrued expenses are recognized based on reasonable calculations supported by sufficient and reliable evidence. When the actual expenses are incurred, any difference between the actual amount and the amount accrued is recognized as an additional expense or reversal of the corresponding difference in production and business expenses.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

13. Recognition of borrowings

Borrowings are initially recognized at the actual proceeds received. Subsequent to initial recognition, borrowings are carried at their principal amounts and classified as short-term or long-term borrowings based on the remaining repayment period of the payment obligations as at the reporting date.

Borrowings with a remaining repayment period of more than 12 months from the reporting date are presented as long-term borrowings. Long-term borrowings falling due for repayment within 12 months from the reporting date are reclassified and presented under current liabilities as "Current portion of long-term loan".

14. Accounting principles for recognition and capitalization of borrowing costs

Borrowing costs comprise interest expense and other costs incurred directly in connection with borrowings.

Borrowing costs other than interest payable, such as appraisal fees, audit fees, loan documentation fees, arrangement fees and other costs directly related to borrowings, are amortized over the term of the respective borrowings.

For borrowing costs directly attributable to the acquisition, construction or production of qualifying assets that meet the capitalization criteria under Vietnamese Accounting Standard No. 16 – Borrowing Costs, such borrowing costs are capitalized as part of the cost of the assets.

Borrowing costs and the amortization of discounts or premiums arising from bond issuance that were capitalized into work-in-progress real estate during the current period amounted to 19,373,046,723 VND (prior period: 98,678,445,740 VND).

15. Accounting principles for recognition of unearned revenue

Unearned revenue reflects the balance and movements in revenue received in advance and revenue not yet earned by the enterprise during the accounting period.

Revenue received in advance includes amounts received from customers in advance for one or more accounting periods in respect of asset leases. Such revenue is recognised as revenue in accordance with the period over which the performance obligation is satisfied or the lease term, based on the terms agreed in the contracts.

For unearned revenue arising from transactions between DIC Group and entities within the Group, when preparing the consolidated financial statements, DIC Group eliminates the related revenue, income, expenses, and intercompany receivables and payables arising from these transactions in accordance with the regulations on consolidation of financial statements.

16. Accounting principles for business cooperation contracts

A Business Cooperation Contract ("BCC") is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing a separate legal entity. Group assesses the terms and substance of each BCC to determine whether joint control exists or not, in order to apply an appropriate accounting policy. When receiving cash or assets contributed by other parties to a BCC, Group recognizes such amounts as liabilities, rather than equity.

For jointly controlled BCCs:

- Where Group is the accounting and tax reporting party for the BCC, Group maintains accounting records to monitor all revenue and expenses arising from the BCC for reconciliation and tax reporting purposes. In the Income Statement, Group recognizes only the revenue and expenses corresponding to its rights and obligations under the BCC.
- Where Group is not the accounting and tax reporting party for the BCC, Group recognizes revenue and expenses corresponding to its share of the benefits or obligations under the BCC.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For BCCs without joint control:

- Where Group is entitled to benefits that depend on the operating results of the BCC, the capital contribution and benefits received are accounted for in accordance with the accounting policies applicable to investments in other entities.
- Where Group is entitled to fixed benefits that do not depend on the operating results of the BCC, the accounting treatment is based on the substance of the contract. Where the contribution is made in non-monetary assets, it is accounted for as a lease transaction; where the contribution is made in cash, it is accounted for as a lending transaction and finance income is recognized in accordance with applicable regulations. Where Group is the accounting party for the BCC, Group recognizes the entire revenue, expenses and operating results of the BCC in its financial statements.

17. Accounting principles for recognition of equity

Owners' contributed capital is recognized based on the actual capital contributed by the owners.

Share premium is recognized as the difference between the issue price and par value of shares; the difference between the repurchase price and reissue price of treasury shares; the value of the conversion option of convertible bonds at maturity; and other differences in accordance with applicable laws. Share premium is recognized as the difference between the issue price and par value of shares; the difference between the repurchase price and reissue price of treasury shares; the value of the conversion option of convertible bonds at maturity; and other differences in accordance with applicable laws.

Retained earnings reflect the after-tax operating results of the Group after the appropriation of funds and distribution of profits in accordance with the decisions of the owners, where applicable.

18. Accounting principles and methods for recognition of revenue and other income

Revenue from sales of goods

Revenue from sales of goods is recognized when all of the following conditions are satisfied:

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

Revenue from sales of real estate

Revenue from sales of real estate where Group acts as the developer is recognized when all of the following conditions are simultaneously satisfied:

- The real estate has been fully completed and handed over to the buyer, and Group has transferred the risks and rewards associated with ownership of the real estate to the buyer;
- Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to Group;
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Revenue from rendering of services

Revenue from rendering of services is recognized when all of the following conditions are satisfied:

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

Revenue from construction contracts

Revenue from construction contracts is recognised under one of the following circumstances:

- Where the construction contract stipulates that the contractor is paid according to the planned progress: when the outcome of the contract can be estimated reliably, revenue is recognised based on the proportion of work completed as determined by the contractor at the reporting date;
- Where the construction contract stipulates that the contractor is paid based on the value of work performed: when the outcome of the contract can be estimated reliably and is certified by the customer, revenue is recognised based on the proportion of work completed and certified by the customer.

Finance income

Finance income comprises interest income, royalty income, dividends, profits distributed and other finance income. Revenue is recognized when both of the following conditions are satisfied:

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

Dividends and profits distributed are recognized when Group's right to receive the dividends or profits is established. Dividends received in the form of shares are recorded only in terms of the increase in the number of shares held and no value is recognized for the shares received.

Other income

Other income comprises income arising from transactions and events that do not form part of the Group's ordinary production and business activities.

Other income includes, but is not limited to, proceeds from the disposal of fixed assets; penalties received from counterparties for breach of contracts; compensation received from third parties; liabilities no longer payable; recovery of bad debts previously written off; refunds or reductions of taxes and fees previously recognized; gifts received; and other similar income.

19. Accounting principles for deductions from revenue

Group records deductions from revenue from sales of goods and rendering of services arising during the year, including trade discounts, sales rebates and sales returns. Taxes deducted from revenue, such as output value added tax payable under the direct method, are not presented as revenue deductions.

Revenue deductions are recognized when sufficient supporting evidence is available to determine the amount of the deduction and are presented separately from revenue from sales of goods and rendering of services.

Revenue deductions arising during the period are deducted from revenue for the period in which they arise. Where revenue deductions relate to revenue recognized in prior periods, the accounting treatment is made in accordance with applicable accounting standards and regulations, including regulations on events occurring after the reporting period, where applicable.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

20. Accounting principles for cost of goods sold

Cost of goods sold reflects the cost of goods, products, services, investment properties and other assets sold or services rendered during the period, corresponding to the revenue recognized.

Cost of goods sold is determined based on the inventory costing method applied by Group and includes direct costs related to the production of goods and finished products or the rendering of services.

For leasing and investment property activities, cost of goods sold comprises costs directly related to such activities, including depreciation, repairs, operating costs, disposal and liquidation costs and other appropriate costs in accordance with applicable regulations.

At the reporting date, Group assesses the net realizable value of inventories. Where net realizable value is lower than cost, Group recognizes a provision for decline in value of inventories in accordance with prevailing regulations. The provision recognized or reversed is recorded in cost of goods sold.

21. Accounting principles for finance costs

Finance costs comprise expenses or losses relating to financial investment activities, costs of purchasing trading securities, borrowing costs that are not capitalized in accordance with applicable regulations, losses on disposal of financial investments, transaction costs incurred in disposing of financial investments, the excess of the early redemption price of issued bonds over their carrying amount, provision for decline in value of trading securities, provision for impairment of investments in other entities, foreign exchange losses arising on disposal of foreign currencies or revaluation of monetary items denominated in foreign currencies at the end of the period, and cash discounts granted to customers.

22. Accounting principles for selling expenses and administrative expenses

Selling expenses reflect actual expenses incurred in the process of selling products and goods and rendering services, including salaries and wages of sales personnel, allowances, social insurance, health insurance, unemployment insurance and trade union fees of sales personnel; expenses for product promotion and introduction, advertising, sales commissions, storage, packaging and transportation; warranty expenses for products, goods and services; construction warranty expenses for construction enterprises; and repair costs of fixed assets used by the sales department.

Administrative expenses reflect general administrative expenses of the enterprise, including salaries, wages and allowances of management personnel; payroll-related contributions such as social insurance, health insurance, unemployment insurance and trade union fees; office supplies and tools; depreciation of fixed assets used for management purposes; land rental and business licence tax; provision for doubtful debts; outsourced services such as electricity, water, telephone, property insurance and fire and explosion insurance; other cash expenses such as hospitality and customer conferences; and other administrative expenses.

23. Accounting principles and methods for recognition of current and deferred corporate income tax expenses

Current corporate income tax expense is determined based on taxable income and the applicable corporate income tax rate.

Deferred corporate income tax expense is determined based on deductible temporary differences, taxable temporary differences and the applicable corporate income tax rate. A deferred tax liability is recognized for all taxable temporary differences. A deferred tax asset is recognized only to the extent that it is probable that Group will have sufficient taxable profit in the future against which the deductible temporary differences can be utilized.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24. Related parties

Parties are considered related parties when one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered related parties when they are under common control or subject to common significant influence.

In considering each possible related party relationship, attention is directed to the substance of the relationship rather than merely its legal form.

25. Segment reporting

A business segment is a separately identifiable component of an enterprise that is engaged in producing or providing products or services and is subject to risks and returns that are different from those of other business segments.

A geographical segment is a separately identifiable component of an enterprise that is engaged in producing or providing products or services within a particular economic environment and is subject to risks and returns that are different from those of segments operating in other economic environments.

26. Use of accounting estimates

The preparation and presentation of the Interim Consolidated Financial Statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations require the Board of General Directors to make accounting estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the reporting date, as well as the amounts of revenue and expenses recognized during the period.

Accounting estimates and assumptions are reviewed and assessed regularly based on actual experience and other relevant factors, including assumptions about future events that the Board of General Directors considers reasonable under the circumstances. Although these estimates are based on available information and assumptions considered appropriate at the date of preparation of the Interim Consolidated Financial Statements, actual results may differ from these estimates.

V. ADDITIONAL INFORMATION TO ITEMS IN INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

Cash and cash equivalents that are not restricted as to use	30/06/2026 VND	01/01/2026 VND
Cash on hand	2,860,231,636	4,659,252,006
Cash in bank	458,782,066,597	1,060,602,689,458
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau	384,409,106,816	753,901,740,283
- Other banks	74,372,959,781	306,700,949,175
Cash equivalents (i)	1,775,544,963,714	2,213,916,525,805
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau	1,324,858,025,200	1,305,000,000,000
- Saigon Hanoi Commercial JSB - Vung Tau Branch	189,036,849,315	700,000,000,000
- Other banks	261,650,089,199	208,916,525,805
Total	2,237,187,261,947	3,279,178,467,269

(i) Cash equivalents are term deposits at commercial banks with earning interest from 3.8% to 4.75% per annum (as at the beginning of year from 3% to 4.75% per annum).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

2. Financial investments

	30/06/2026			01/01/2026		
	Cost VND	Recoverable amount VND	Provision VND	Cost VND	Recoverable amount VND	Provision VND
Short-term held-to-maturity investments						
Term deposits (i)	3,353,429,292,486	3,343,429,292,486	(10,000,000,000)	430,970,395,593	420,970,395,593	(10,000,000,000)
- Ho Chi Minh City Development Joint Stock Commercial Bank - Vung Tau Branch	3,129,823,779,747	3,129,823,779,747	-	240,005,479,452	240,005,479,452	-
- Saigon Hanoi Commercial JSB - Vung Tau Branch	1,039,608,327,696	1,039,608,327,696	-	40,000,000,000	40,000,000,000	-
- Vietnam Joint Stock Commercial Bank for Industry and Trade Binh Xuyen Branch	700,134,246,574	700,134,246,574	-	-	-	-
- Joint Stock Commercial Bank for Investment and Development of Vietnam	500,038,356,165	500,038,356,165	-	-	-	-
- Other banks	450,023,561,642	450,023,561,642	-	200,005,479,452	200,005,479,452	-
Loan receivables (iii)						
- Related parties (Note VIII.2)	440,019,287,670	440,019,287,670	-	-	-	-
- Brothers DIC Ceramic Joint Stock Company	223,605,512,739	213,605,512,739	(10,000,000,000)	190,964,916,141	180,964,916,141	(10,000,000,000)
- Others	171,874,683,562	171,874,683,562	-	170,163,559,976	170,163,559,976	-
	31,730,829,177	31,730,829,177	-	-	-	-
	20,000,000,000	10,000,000,000	(10,000,000,000)	20,801,356,165	10,801,356,165	(10,000,000,000)
Long-term held-to-maturity investments						
Bonds (ii)	199,085,078,904	199,085,078,904	-	94,600,000,000	94,600,000,000	-
Loan receivables (iii)	9,385,078,904	9,385,078,904	-	9,000,000,000	9,000,000,000	-
- Related parties (Note VIII.2)	189,700,000,000	189,700,000,000	-	85,600,000,000	85,600,000,000	-
- Brothers DIC Ceramic Joint Stock Company	128,800,000,000	128,800,000,000	-	85,600,000,000	85,600,000,000	-
	60,900,000,000	60,900,000,000	-	-	-	-
Total	3,552,514,371,390	3,542,514,371,390	(10,000,000,000)	525,570,395,593	515,570,395,593	(10,000,000,000)

(i) These comprise term deposits with banks with original maturities ranging from 6 to 12 months, earning interest at rates ranging from 7.4% to 8.5% per annum (as at 31 December 2025: 4.95% to 6.5% per annum).

(ii) These comprise bank bonds with maturities ranging from 7 to 10 years, earning interest at rates ranging from 5.88% to 6.68% per annum.

(iii) These comprise loans bearing interest at rates ranging from 6% to 12.5% per annum. The loans are secured by collateral and are used to supplement the borrowers' working capital and support their business operations.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Financial investments (continued)

Investments in associates

	30/06/2026		01/01/2026	
	%	Equity method value VND	%	Equity method value VND
DICERA Holdings Joint Stock Company	25.33	250,149,829,862	25.33	205,303,662,103
Development Investment Construction - Concrete JSC	36.00	47,757,492,127	36.00	47,233,838,615
D.I.C Real Estate Joint Stock Company	42.68	74,430,316,865	42.68	71,852,693,307
Southern Development Investment Joint Stock Company	33.74	-	43.35	-
Total		372,337,638,854		324,390,194,025

Detail of Investment in associates as at 30 June 2026 are as follow:

	D.I.C Real Estate Joint Stock Company	Development Investment Construction - Concrete JSC	DICERA Holdings Joint Stock Company	Southern Development Investment Joint Stock Company	Total
Original cost					
At the beginning of the year	19,938,000,000	30,582,504,000	203,668,381,227	225,400,000,000	479,588,885,227
Increase in the period	-	-	-	12,160,900,000	12,160,900,000
Decrease in the year	-	-	-	-	-
At the end of the period	19,938,000,000	30,582,504,000	203,668,381,227	237,560,900,000	491,749,785,227
Accumulated profit after investment					
At the beginning of the year	51,914,693,307	16,651,334,615	1,635,280,876	(225,400,000,000)	(155,198,691,202)
Share of profit (loss) in the period	2,577,623,558	523,653,512	44,846,167,759	(12,160,900,000)	35,786,544,829
At the end of the period	54,492,316,865	17,174,988,127	46,481,448,635	(237,560,900,000)	(119,412,146,373)

Carrying amount

At the beginning of the year	71,852,693,307	47,233,838,615	205,303,662,103	-	324,390,194,025
At the end of the period	74,430,316,865	47,757,492,127	250,149,829,862	-	372,337,638,854

The closing balances of receivables and payables and significant transactions during the period between Group and its associates are disclosed in Note VIII.2.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Financial investments (continued)

	30/06/2026			01/01/2026		
	Voting rights (%)	Cost VND	Recoverable amount VND	Provision VND	Voting rights (%)	Cost VND
Investments in other entities						
Vina Dai Phuoc Corporation	0.10	1,610,000,000	(*)	-	0.10	1,610,000,000
Others		734,249,112	(*)	(64,963,380)		734,249,112
Total		2,344,249,112		(64,963,380)		2,344,249,112
						(64,963,380)

(*) Group does not have sufficient basis and information to reliably determine the recoverable amount of the above investments as at the date of preparation of the interim consolidated financial statements. Accordingly, Group has not disclosed the recoverable amount of these investments in the Notes to the interim consolidated financial statements.

3. Short-term trade receivables

	30/06/2026		01/01/2026	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
Customers of Dai Phuoc Eco-tourism Project	297,146,126,954	-	765,263,220,094	-
Customers of Block B Pullman Project, Vung Tau	398,661,923,851	-	399,661,923,851	-
Customers of Nam Vinh Yen New Urban Area Project (i)	133,450,164,886	-	154,078,902,089	-
Customers of Vung Tau Gateway Apartment Project	172,762,902,418	-	173,488,003,007	-
Customers of Chi Linh Centre Project, Vung Tau	22,614,534,041	-	22,636,978,041	-
Green Mark Construction Joint Stock Company	39,942,857,624	-	39,942,857,624	-
Cai Mep Logistics Co., Ltd	56,336,417,405	-	68,897,875,824	-
Others	101,572,739,319	(1,843,589,301)	99,384,650,301	(8,307,066,667)
Total	1,222,487,666,498	(1,843,589,301)	1,723,354,410,831	(8,307,066,667)

In which:

Receivables from third parties	807,408,365,793	(1,843,589,301)	1,317,395,123,534	(8,307,066,667)
Receivables from related parties (Note VIII.2)	415,079,300,705	-	405,959,287,297	-

(i) The value of trade receivables arising from this project were pledged as collateral assets for the long-term loans as described in Note V.24.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

4. Other receivables

	30/06/2026		01/01/2026	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
Short-term	4,549,783,992,646	(1,365,291,773)	4,267,899,259,900	(1,365,291,773)
Advances for compensation and site clearance	4,065,433,806,032	-	3,782,464,376,032	-
Long Tan Project	2,778,177,142,400	-	2,636,394,302,400	-
North Vung Tau Project	1,092,462,574,915	-	951,275,984,915	-
Chi Linh Project	140,014,270,244	-	140,014,270,244	-
Quang Binh Project	47,429,649,000	-	47,429,649,000	-
Hiep Phuoc Project	4,810,000,000	-	4,810,000,000	-
Bau Trung Project	2,000,000,000	-	2,000,000,000	-
Hau Giang Project	540,169,473	-	540,169,473	-
Advances to employees	119,679,700,689	(131,469,556)	104,927,503,420	(131,469,556)
Deposit	77,045,459,431	-	80,231,718,185	-
Payment on behalf	55,820,000,000	-	55,933,231,781	-
Others	231,805,026,494	(1,233,822,217)	244,342,430,482	(1,233,822,217)
Long-term	80,512,957,838	-	80,074,440,999	-
A.T.A Construction Investment Joint Stock Company (i)	79,999,999,999	-	79,999,999,999	-
Deposit	512,957,839	-	74,441,000	-
Total	4,630,296,950,484	(1,365,291,773)	4,347,973,700,899	(1,365,291,773)

In which:

Receivables from related parties

Individual related parties (Note VIII.1)	1,357,959,524,473	-
Other related parties (Note VIII.2)	1,038,605,310,000	-
	319,354,214,773	-

(i) This represents a receivable arising from an investment cooperation arrangement under joint control with A.T.A Construction Investment Joint Stock Company pursuant to Investment Cooperation Contract No. 01/DIC-A.T.A dated 14 January 2009 for the development of the Phu My New Urban Residential Area Project, Tan Thanh District, Ba Ria - Vung Tau Province (now Phu My Ward, Ho Chi Minh City). Under the contract, Group is entitled to a share of the project's profits based on the ratio agreed by the parties in the investment cooperation contract. The cooperation term extends until completion of the project. As at 30 June 2026, Group assessed that this receivable is fully recoverable.

As at 30 June 2026 and 31 December 2025, apart from the doubtful debts disclosed in Note V.6, Group had no other receivables that were overdue or not yet overdue but were considered doubtful of recovery.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

5. Short-term advances to suppliers

	30/06/2026		01/01/2026	
	Carrying amount VND	Provision VND	Carrying amount VND	Provision VND
Advances to third parties (i)	22,352,693,608	(128,441,240)	32,235,318,190	(395,857,060)
Total	22,352,693,608	(128,441,240)	32,235,318,190	(395,857,060)

(i) As at 30 June 2026 and 31 December 2025, there were no short-term advances to suppliers accounting for 10% or more of the total balance.

6. Doubtful debts

	30/06/2026			01/01/2026		
	Original principal amount VND	Recoverable amount VND	Provision VND	Original principal amount VND	Recoverable amount VND	Provision VND
Trade receivables	1,936,681,651	93,092,350	(1,843,589,301)	8,483,784,398	176,717,731	(8,307,066,667)
Short-term advances to suppliers	128,441,240	-	(128,441,240)	395,857,060	-	(395,857,060)
Other receivables	1,365,291,773	-	(1,365,291,773)	1,365,291,773	-	(1,365,291,773)
Total	3,430,414,664	93,092,350	(3,337,322,314)	10,244,933,231	176,717,731	(10,068,215,500)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

7. Inventories

	30/06/2026		01/01/2026	
	Original cost VND	Provision VND	Original cost VND	Provision VND
Properties in progress (*)	6,346,757,094,745	-	6,370,546,818,260	-
Work in process	124,438,766,768	-	124,068,936,088	-
Real estate products	32,864,424,809	-	44,857,005,572	-
Raw materials	5,910,448,497	-	58,401,056,389	(2,433,505,584)
Tools and supplies	2,014,958,709	-	9,237,742,440	-
Finished goods	-	-	21,775,392,288	-
Merchandise	839,082,721	-	901,905,813	-
Total	6,512,824,776,249	-	6,629,788,856,850	(2,433,505,584)

(*) Properties in progress includes investment and development expenses of the following projects:

	30/06/2026 VND	01/01/2026 VND
Nam Vinh Yen New Urban Area Project (i)	2,209,955,308,539	2,129,730,558,614
Apartment A2-1 Project Vung Tau Center Point (i)	1,242,415,511,745	1,503,483,707,735
Urban Area Project in Ward 4, Hau Giang (i)	1,109,969,550,181	1,060,513,059,138
Long Tan Resort Project, Nhon Trach (i)	1,069,946,559,172	1,049,545,476,568
Northern Vung Tau New Urban Area Project	262,539,731,701	260,369,089,789
Cap Saint Jacques Complex Area Project - Phase 2 & 3 (i)	344,612,570,342	261,645,235,377
Infrastructure for Dai Phuoc Urban Area Project (i)	45,747,925,782	44,139,371,161
Hiep Phuoc Urban Area Project, Nhon Trach	36,011,160,769	37,277,814,041
Others	25,558,776,514	23,842,505,837
Total	6,346,757,094,745	6,370,546,818,260

(i) The value of land use rights and assets formed from the loans of the projects were pledged as collateral assets for the short-term and long-term loans as described in Note V.24.

8. Prepaid expenses

	30/06/2026 VND	01/01/2026 VND
Short-term	175,077,772,077	181,225,726,104
Brokerage expenses of projects are allocated according to real estate revenue	172,001,319,307	177,184,568,321
Tools and supplies	1,000,563,399	2,567,104,300
Others	2,075,889,371	1,474,053,483
Long-term	114,275,747,253	123,326,411,304
Tools and supplies	42,677,896,684	53,667,423,938
Land use fee	64,319,866,747	65,559,228,031
Maintenance expenses	181,468,938	59,427,083
Others	7,096,514,884	4,040,332,252
Total	289,353,519,330	304,552,137,408

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

9. Other short-term assets

	30/06/2026 VND	01/01/2026 VND
Term deposits used as security for borrowings (i)	11,000,000,000	11,000,000,000
Total	11,000,000,000	11,000,000,000

(i) Term deposit agreements amounting to VND 1 billion at Prosperity and Growth Commercial Joint Stock Bank and VND 10 billion at Joint Stock Commercial Bank for Investment and Development of Vietnam – Ba Ria Vung Tau Branch are used as security for borrowings from these banks.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

10. Increase, decrease in tangible fixed assets

	Buildings, structures	Machinery and equipment	Means of transport	Management equipment	Others	Unit: VND Total
Original cost						
Opening balance	1,173,906,901,033	344,538,265,197	76,902,851,014	20,673,411,569	29,021,927,384	1,645,043,356,197
Purchases	500,000,000	110,000,000	-	136,385,000	-	746,385,000
Liquidating, disposing	-	(978,181,809)	(1,604,444,545)	(211,398,354)	-	(2,794,024,708)
Decrease due to disposal of a subsidiary	(46,296,016,818)	(251,503,102,628)	(16,038,852,495)	(171,934,838)	-	(314,009,906,779)
Closing balance	1,128,110,884,215	92,166,980,760	59,259,553,974	20,426,463,377	29,021,927,384	1,328,985,809,710
Accumulated depreciation						
Opening balance	120,015,679,745	250,801,336,914	51,630,496,665	11,875,857,087	14,697,702,282	449,021,072,693
Depreciation	16,059,575,194	5,590,928,064	2,674,097,388	1,203,004,721	1,570,716,576	27,098,321,943
Liquidating, disposing	-	(604,609,743)	(1,224,035,901)	(211,398,354)	-	(2,040,043,998)
Decrease due to disposal of a subsidiary	(32,587,096,385)	(191,567,994,738)	(14,926,668,582)	(171,934,838)	-	(239,253,694,543)
Closing balance	103,488,158,554	64,219,660,497	38,153,889,570	12,695,528,616	16,268,418,858	234,825,656,095
Net book value						
Opening	1,053,891,221,288	93,736,928,283	25,272,354,349	8,797,554,482	14,324,225,102	1,196,022,283,504
Closing	1,024,622,725,661	27,947,320,263	21,105,664,404	7,730,934,761	12,753,508,526	1,094,160,153,615

The cost of tangible fixed assets that were fully depreciated but remained in use as at the end of the period amounted to 56,423,492,686 VND (as at the beginning of the year: 73,995,317,123 VND).

Certain tangible fixed assets of the Group were pledged as security for short-term borrowings as at the end of the period, as disclosed in Note V.24.

The details of tangible fixed assets currently in use with a carrying amount accounting for 10% or more of the total value of tangible fixed assets as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
The Landmark Residence Building	451,045,699,342	9,957,207,616	441,088,491,726
DIC Star Hotel Complex	386,402,768,112	46,711,801,335	339,690,966,777
Total	837,448,467,454	56,669,008,951	780,779,458,503

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

11. Increase, decrease in finance leases

	Unit: VND
Original cost	Means of transport
Opening balance	586,094,074
Decrease due to disposal of a subsidiary	(586,094,074)
Closing balance	-
Accumulated depreciation	
Opening balance	36,079,445
Depreciation	14,652,351
Decrease due to disposal of a subsidiary	(50,731,796)
Closing balance	-
Net book value	
Opening	550,014,629
Closing	-

12. Increase, decrease in intangible fixed assets

	Land use rights	Computer software	Unit: VND Total
Original cost			
Opening balance	87,033,842,480	2,801,577,404	89,835,419,884
Decrease due to disposal of a subsidiary	-	(203,448,397)	(203,448,397)
Closing balance	87,033,842,480	2,598,129,007	89,631,971,487
Accumulated depreciation			
Opening balance	2,636,475,979	1,538,974,954	4,175,450,933
Depreciation	218,360,916	92,040,978	310,401,894
Decrease due to disposal of a subsidiary	-	(203,448,397)	(203,448,397)
Closing balance	2,854,836,895	1,427,567,535	4,282,404,430
Net book value			
Opening	84,397,366,501	1,262,602,450	85,659,968,951
Closing	84,179,005,585	1,170,561,472	85,349,567,057

The cost of intangible fixed assets that were fully depreciated but remained in use as at the end of the period amounted to 1,001,409,404 VND (as at the beginning of the year: 1,204,857,801 VND).

Certain intangible fixed assets of the Group as at the end of the period were pledged as security for short-term borrowings as disclosed in Note V.24.

The details of intangible fixed assets currently in use with a value accounting for 10% or more of the total value of intangible fixed assets as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
Land use rights over land plot No. 57, map sheet No. 38, Tam Thang Ward, Ho Chi Minh City	40,099,184,028	-	40,099,184,028
Land use rights at No. 5, Street No. 6, Chi Linh Urban Area, Rach Dua Ward, Ho Chi Minh City	21,629,282,782	-	21,629,282,782
Land use rights over land plot No. 339, map sheet No. 125, Ho Tram Commune, Ho Chi Minh City	10,650,793,313	-	10,650,793,313
Total	72,379,260,123	-	72,379,260,123

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

13. Increase, decrease in investment properties

Unit: VND

	Land use rights and Infrastructure for lease	Other investment properties	Total
Original cost			
Opening balance	207,034,722,790	-	207,034,722,790
Reclassification and re- presentation	(41,825,988,737)	51,290,100,000	9,464,111,263
Closing balance	165,208,734,053	51,290,100,000	216,498,834,053
Accumulated depreciation			
Opening balance	55,823,090,501	-	55,823,090,501
Depreciation	1,824,132,794	198,798,838	2,022,931,632
Reclassification and re- presentation	(6,846,922,123)	-	(6,846,922,123)
Closing balance	50,800,301,172	198,798,838	50,999,100,010
Net book value			
Opening	151,211,632,289	-	151,211,632,289
Closing	114,408,432,881	51,091,301,162	165,499,734,043

As at the end of the period, none of the investment properties was pledged or mortgaged as security for Group's borrowings.

Revenue and cost of investment property leasing are presented in Notes VI.1 and VI.4.

The details of investment properties currently held with a value accounting for 10% or more of the total value of investment properties as at the end of the period are as follows:

Description	Original cost	Accumulated depreciation	Net book value
Land use rights and assets attached to land of the Dai Phuoc Eco-tourism Urban Area Project in Dai Phuoc Commune, Dong Nai City, with the ownership term expiring on 15 November 2054	144,455,832,878	50,800,301,172	93,655,531,706
Commercial property at Block C – DIC Phoenix, Chi Linh Central Area, Tam Thang Ward, Ho Chi Minh City	51,290,100,000	198,798,838	51,091,301,162
Total	195,745,932,878	50,999,100,010	144,746,832,868

14. Construction in progress

	30/06/2026 VND	01/01/2026 VND
Purchase of investment properties	56,531,401,391	46,955,107,176
Ceramic factory	-	47,391,094,628
Others	32,664,261,085	32,875,929,753
Total	89,195,662,476	127,222,131,557

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

15. Goodwill

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 31/12/2025 VND
Opening balance	111,999,173,681	112,712,424,415
Change in ownership of subsidiaries	-	17,735,555,389
Allocation	(8,241,212,734)	(18,448,806,123)
Decrease due to disposal of a subsidiary	(14,478,156,328)	-
Ending balance	89,279,804,619	111,999,173,681

16. Short-term trade payables

	30/06/2026 VND	01/01/2026 VND
Third parties (i)	104,006,643,640	247,985,609,283
Related parties (Note VIII.2)	199,057,091,918	280,888,132,873
Total	303,063,735,558	528,873,742,156

(i) As at 30 June 2026 and 31 December 2025, there were no short-term trade payables accounting for 10% or more of the total balance.

As at 30 June 2026 and 31 December 2025, the Group had no overdue short-term trade payables.

17. Short-term advances from customers

	30/06/2026 VND	01/01/2026 VND
Customers of Nam Vinh Yen New Urban Area Project	1,380,563,673,810	1,361,483,792,899
Customers of Apartment A2-1 Vung Tau Center Point	1,210,985,168,525	1,309,216,660,435
Customers of Vi Thanh Commercial Residential Area Project	161,876,487,402	186,630,459,490
Customers of Chi Linh Center, Vung Tau Project	54,100,278,152	54,100,278,152
Customers of Dai Phuoc Urban Area Project	35,730,310,937	28,048,549,156
Customers of other projects	57,343,690,942	95,892,251,534
Total	2,900,599,609,768	3,035,371,991,666

In which:

Related parties (Note VIII.2)	214,461,485,128	451,894,874,770
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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

18. Taxes and other payables to/(receivables from) the State Budget

	01/01/2026	Payable during the period	Actually paid/set off during the period	30/06/2026
	VND	VND	VND	VND
Payables	457,597,616,126	48,564,773,115	467,651,657,127	38,510,732,114
Value added tax	267,090,600,903	15,529,580,109	271,353,628,751	11,266,552,261
Special sales tax	22,266,959	108,027,830	110,189,949	20,104,840
Corporate income tax	119,979,927,755	7,962,970,866	111,506,015,467	16,436,883,154
Personal income tax	3,764,239,014	5,594,143,278	8,355,627,447	1,002,754,845
Resource tax	15,366,357	93,387,861	93,100,367	15,653,851
Land tax	24,418,191,036	10,415,946,889	28,629,407,390	6,204,730,535
Other tax	42,307,024,102	8,071,590,390	46,815,215,886	3,563,398,606
Others	-	789,125,892	788,471,870	654,022
Receivables	(30,324,430,276)	1,497,228,302	(88,304,228)	(28,915,506,202)
Value added tax	(2,939,427)	-	-	(2,939,427)
Corporate income tax	(29,962,069,764)	1,497,228,302	-	(28,464,841,462)
Personal income tax	(250,814,549)	-	(88,304,228)	(339,118,777)
Other tax	(108,606,536)	-	-	(108,606,536)

19. Short-term accrued expenses

	30/06/2026	01/01/2026
	VND	VND
Third parties		
Cost of projects	271,708,833,395	274,822,119,153
Interest expense	958,527,448	7,757,229,056
Other expenses	10,173,220,690	11,201,166,785
Total	282,840,581,533	293,780,514,994

20. Unearned revenues

	30/06/2026	01/01/2026
	VND	VND
Short-term	47,335,122,150	47,434,790,726
Revenue advanced from leasing Dai Phuoc golf course	3,374,235,992	3,374,235,992
Others	43,960,886,158	44,060,554,734
Long-term	106,007,217,400	107,694,335,396
Revenue advanced from leasing Dai Phuoc golf course	106,007,217,400	107,694,335,396
Total	153,342,339,550	155,129,126,122

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

21. Other payables

	30/06/2026	01/01/2026
	VND	VND
Short-term	5,174,427,982,924	2,082,883,491,281
Deposits received for project transfer	4,720,792,777,500	1,520,792,777,500
Deposits	193,214,568,500	218,066,241,589
Share of profit from business cooperation	136,388,584,457	136,388,584,457
Registration fee and maintenance fund (i)	62,258,822,645	40,702,543,903
Payables for compensation and site clearance	18,058,150,567	48,878,506,194
Payable to Mr. Phan Van Binh	-	17,425,635,609
Other payables	43,715,079,255	100,629,202,029
Long-term	33,897,610,300	34,686,562,534
Capital contribution from Business Cooperation contracts	-	1,119,952,234
Deposits	33,897,610,300	33,566,610,300
Total	5,208,325,593,224	2,117,570,053,815

In which:

Payables to related parties (Note VIII.2)	53,117,753,697	123,926,933,855
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(i) The maintenance fund represents 2% of the total net contract value collected by the Group from customers. This amount will be transferred to the Residents Committees of the condominium upon its establishment.

As at 30 June 2026 and 31 December 2025, the Group had no other payables that were overdue for payment.

22. Provisions liabilities

	30/06/2026	01/01/2026
	VND	VND
Short-term	100,000,000	165,621,723
Provision for construction warranty	100,000,000	165,621,723
Long-term	-	257,588,481
Provision for construction warranty	-	257,588,481
Total	100,000,000	423,210,204

23. Deferred income tax assets and Deferred income tax liabilities

	30/06/2026	01/01/2026
	VND	VND
Deferred income tax assets	23,563,633,202	25,938,439,840
Unrealised profit	23,563,633,202	25,938,439,840
Deferred income tax liabilities	56,040,095,547	52,583,859,190
Provision for financial investments	56,040,095,547	52,583,859,190

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24. Loan and finance lease

	30/06/2026 VND	Increase VND	Decrease VND	01/01/2026 VND
Short-term – Third parties				
Loans from banks (Note 24.1)	695,671,800,805	399,487,146,324	(1,026,856,401,258)	1,323,041,055,739
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	470,231,800,805	287,007,146,324	(295,942,366,256)	479,167,020,737
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	309,761,231,697	226,178,160,789	(215,218,846,679)	298,801,917,587
Other banks	90,000,000,000	-	-	90,000,000,000
Current portion of long-term loans (Note 24.2)	70,470,569,108	60,828,985,535	(80,723,519,577)	90,365,103,150
Saigon Thuong Tin Commercial JSB – Ba Ria - Vung Tau Branch	219,200,000,000	109,500,000,000	(113,186,000,004)	222,886,000,004
Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	175,000,000,000	87,500,000,000	(87,500,000,000)	175,000,000,000
Other banks	24,000,000,000	12,000,000,000	(12,000,000,000)	24,000,000,000
Common bonds due for payment (Note 24.3)	20,200,000,000	10,000,000,000	(13,686,000,004)	23,886,000,004
Others	6,240,000,000	2,980,000,000	(600,000,000,000)	600,000,000,000
Finance lease debt	-	-	(17,620,000,000)	20,880,000,000
	-	-	(108,034,998)	108,034,998
Long-term – Third parties				
Loans from banks (Note 24.2)	626,247,495,743	42,986,066,515	(331,189,821,442)	914,451,250,670
Saigon Thuong Tin Commercial JSB – Ba Ria - Vung Tau Branch	626,247,495,743	42,986,066,515	(126,701,499,981)	709,962,929,209
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	450,000,000,000	-	(10,000,000,000)	460,000,000,000
Other banks	83,344,309,339	16,897,637,811	(17,000,000,000)	83,446,671,528
Common bonds (Note 24.3)	92,903,186,404	26,088,428,704	(99,701,499,981)	166,516,257,681
Others	-	-	(193,195,388,128)	193,195,388,128
Finance lease debt	-	-	(10,941,600,000)	10,941,600,000
	-	-	(351,333,333)	351,333,333
Total	1,321,919,296,548	442,473,212,839	(1,358,046,222,700)	2,237,492,306,409

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24.1. Details of short-term loans from banks are as follows:

Objects	As at 30/06/2026 VND	Interest rate (%/year)	Collaterals
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch	78,853,251,975 134,490,189,477	8%-10.7% 7%-10%	- 05 land plots of the Vi Thanh Commercial Residential Area Project, Hau Giang. - Certificates of land use rights and ownership of assets attached to land for land plot No. 237, cadastral map No. 37; land plot No. 239, cadastral map No. 37, at No. 5, Chi Linh Urban Area, Rach Dua Ward, Ho Chi Minh City; Certificate of land use rights and ownership of assets attached to land for the Company's warehouse in Tan Hai Commune, Ho Chi Minh City; Sunward ZYJ 860 hydraulic pile driver; Camry ASV70L 2.5-2020 automobile; Toyota Hilux GUN135L-DTTSXU pickup truck; Elimak SC45/30 FC II hoist; QTP6515-10T-022 tower crane. A term deposit of VND 10 billion opened at Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria Vung Tau Branch. - Land use rights and ownership of residential properties attached to land in Area 2, Ward 4, Vi Thanh, Hau Giang Province (now Vi Tan Ward, Can Tho City); Certificate of land use rights in Dai Phuoc Commune, Dong Nai City; machinery and equipment under the Revaluation Agreement for Secured Assets No. 01/2024/600371/BBĐG dated 26 July 2024; value of secured assets: 107,810,595,195 VND.
Vietnam Joint Stock Commercial Bank for Industry and Trade	96,417,790,245 37,198,316,186	6.4%- 9% 8%-9.2%	- Rights to claim and receive receivables and benefits arising from the Construction Contract for the Office Building and Accommodation House - Post-Tan Thanh Port Logistics Service Area, under Construction Contract No. 30/2022/CM/HĐTC dated 11 October 2021; - Rights to claim and receive receivables and benefits arising from the Construction Contract for the reinforced concrete structure and architectural works of Warehouse No. 01 - Post-Tan Thanh Port Logistics Service Area, under Construction Contract No. 29/2021/CM/HĐTC dated 11 October 2021, and the Construction Contract for Retaining Wall No. 04/2024/CM/HĐTC dated 1 April 2024 - Post-Tan Thanh Port Logistics Service Area; - Rights to claim and receive receivables and benefits arising from the Construction Contract for the CSJ Complex - Phase 2 - Tourism Apartment and Hotel Block, under Construction Contract No. 10/2022/HĐ-DIC Corp-BQLDA DL DIC dated 10 May 2022; - Rights to claim and receive receivables and benefits arising from the Construction Contract for the transportation infrastructure of Warehouse No. 01; the rainwater drainage system of Warehouse No. 01; the underground fire-fighting water tank and reinforcement of the 5,000 m² yard, under Contract No. 30/2021/CM/HĐTC dated 25 December 2021, together with secured real estate assets.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24.1. Details of short-term loans from banks are as follows (continued)

Objects	As at 30/06/2026 VND	Interest rate (%/year)	Collaterals
Vietnam Bank for Agriculture and Rural Development – Dong Nai Branch	90,000,000,000	8.2%	- 12,996.8 m2 of residential land under LURC and ownership of houses and other land-attached assets No. BN981924 issued by the People's Committee of Ba Ria - Vung Tau Province on May 20 th , 2014 with total collateral value equal 378,342,151,000 VND. - A term deposit of VND 1 billion;
Prosperity and Growth Commercial Joint Stock Bank – Vung Tau Branch	25,606,037,403	8.0%	- Certificate of land use rights and ownership of assets attached to land for land plot No. 237, cadastral map No. 37, in Thang Nhat Ward, Vung Tau City (now Rach Dua Ward, Ho Chi Minh City).
Vietnam Prosperity Joint Stock Commercial Bank - Vung Tau Branch	7,666,215,519	11.2%	- Rights to claim receivables under the construction contract for the infrastructure package of the My Phu Residential Area, with MIK Group as the project owner.
Total	470,231,800,805		

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24.2. Details of long-term loans from banks are as follows:

Objects	Classified into		Principal repayment term	Interest rate (%/year)	Collaterals
	As at 30/06/2026	Long-term loans			
	VND	VND			
Vietnam Joint Stock Commercial Bank for Industry and Trade – Binh Xuyen Branch	64,000,000,000	24,000,000,000	40,000,000,000	To 01 November 2028	9.8%
					- Certificate of land use rights, ownership of houses and other assets attached to land number DM 516188 issued by Land Registration Office of Vinh Phuc province on November 6, 2023, certificate number: CT27889. 3 plots of land number 669, 909, 855, Total area: 18,626.7 m ² . - The assets attached to the land are the DIC Star Vinh Yen Hotel complex. - Rights of assets (including but not limited to: the right to claim and to benefit the amount receivables; the rights to share, use, exploit, and/ or own the shared product; the rights to request reimbursement advances, penalties, compensation for damage and enjoyment of this amount; rights, benefits, reimbursements; ...) of DIC Group arising from the DIC Star Hotel complex project.
Saigon Thuong Tin Commercial JSB – Ba Ria - Vung Tau Branch	175,000,000,000	175,000,000,000		- To 17 June 2027	13.2%
					- Property rights arising from the A2-1 Chi Linh Apartment Project; - Right to use 9,282 m ² of urban land and all assets formed on the land in Thang Nhat Ward, Vung Tau City.
Saigon Thuong Tin Commercial JSB - Central Branch	470,000,000,000	20,000,000,000	450,000,000,000	To 31 December 2039	10.5%
					- All benefits, rights to payment, rights to claim receivables, rights to compensation for damages, proceeds and income derived by Southern Development Investment Joint Stock Company from the exploitation and use of 25,221.8 m ² of commercial and service land, with the land use term until 11 September 2057 and annual land rental payments, located at land plot No. 1, cadastral map No. 65, Vung Tau Ward, Ho Chi Minh City. Ownership rights to the construction works on land plot No. 1, cadastral map No. 65, Vung Tau Ward, Ho Chi Minh City. Property rights arising from Construction Works Lease Agreement No. 04/HBTCTXD.DICPN-DICDL dated 10 December 2024

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24.2. Details of long-term loans from banks are as follows (continued)

Objects	Classified into			Principal repayment term	Interest rate (%/year)	Collaterals
	As at 30/06/2026 VND	Current portion of long-term loans VND	Long-term loans VND			
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ba Ria - Vung Tau Branch	83,544,309,339	200,000,000	83,344,309,339	To 13 February 2030	9.1%-10.5%	- 913 land plots in Nam Vinh Yen Urban Area, Phase 1. - Property rights (including but not limited to: rights to claim and receive receivables; rights to receive, use, exploit and/or own allocated products; rights to request the refund of advance payments, contractual penalties and damages and receive such amounts; and other rights, benefits and reimbursements, etc.) of DIC Group arising from the Nam Vinh Yen New Urban Area Project, Phase 1. - The assets attached to the land of Nam Vinh Yen New Urban Area Project Phase 1, Division 2, 3 include but are not limited to roads, internal road yards and other assets of Phase 1, Division 2, 3 at the Nam Vinh Yen New Urban Area Project. Rights, interests and payments related to land use rights and infrastructure. - All assets formed from the investment loan used for the development of the social housing project at Lot E4-29, Sub-zone II of the Nam Vinh Yen New Urban Area Project – Phase 1, including but not limited to all assets and property rights relating to the project that are eligible for mortgage in accordance with applicable laws and BIDV's regulations (including but not limited to management rights, business and exploitation rights, receivables arising from transfer contracts and other property rights). - Property rights arising from the Cap Saint Jacques Project.
Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Ky Khoi Nghia Branch	52,903,186,404	-	52,903,186,404	To 17 September 2035	7.8%-10.5%	- Property rights (including but not limited to: the right to receivables and to enjoy proceeds from such receivables; the right to allocation, use, exploitation and/or ownership of allocated products; the right to claim refunds of advance payments, penalties for breach, compensation for damages and to enjoy such proceeds; and other rights, benefits and reimbursements, etc.) of DIC Group arising from the land lease agreement of the Cap Saint Jacques Project.
Total	845,447,495,743	219,200,000,000	626,247,495,743			

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

24.3. Details of Common bonds issued are as follows

	30/06/2026 VND	Increase VND	(Decrease)/Allocating bond issuance costs VND	01/01/2026 VND
Short-term - Common bonds due for payment				
Common bonds - code DIGH2326001 (i)	-	-	(600,000,000,000)	600,000,000,000
	-	-	(600,000,000,000)	600,000,000,000
Long-term - Common bonds				
Common bonds - code DIGH2326002 (i)	-	-	(193,195,388,128)	193,195,388,128
Bonds issuance costs	-	-	(200,000,000,000)	200,000,000,000
	-	-	6,804,611,872	(6,804,611,872)
Total	-	-	(793,195,388,128)	793,195,388,128

(i) These are funds raised by the issuance of common bonds at par value in Vietnam Dong by Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank). The total par value of the bonds issued amounted to 800,000,000,000 VND. As at 30 June 2026, the details of the issued bond codes are as follows:

1. Bond code DIGH2326001: The total face value was 600,000,000,000 VND, with a term of 36 months and a maturity date of 29 December 2026. Pursuant to Resolution No. 135/NQ-DIC Group-HDQT dated 12 January 2026 of the Board of Management approving the plan for the early repurchase of the bonds, and with the consent of the bondholder, Ho Chi Minh City Development Joint Stock Commercial Bank, under Letter No. 23/DIC Group-HDQT dated 27 January 2026, DIC Group completed the repurchase of the entire 600,000,000,000 VND of these bonds on 27 January 2026.
2. Bond code DIGH2326002: The total face value was 200,000,000,000 VND, with a term of 36 months, issued on 25 March 2024, and maturing on 25 March 2027. Pursuant to Resolution No. 135/NQ-DIC Group-HDQT dated 12 January 2026 of the Board of Management approving the plan for the early repurchase of the bonds, and with the consent of the bondholder, Ho Chi Minh City Development Joint Stock Commercial Bank, under Letter No. 23/DIC Group-HDQT dated 27 January 2026, DIC Group completed the repurchase of the entire 200,000,000,000 VND of these bonds on 27 January 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

25. Owners' equity

a) Increase and decrease in owners' equity

	Contributed capital	Share premium	Other owners' capital	Investment and development funds	Profit after tax retained	Total
	Unit: VND					
Beginning balance of previous year	6,098,519,950,000	1,046,337,538,421	14,895,110,000	84,750,836,222	551,444,233,984	7,795,947,668,627
Stock dividend	365,791,960,000	-	-	-	(365,791,960,000)	-
Offering of shares to existing shareholders (i)	1,500,000,000,000	299,564,260,000	-	-	-	1,799,564,260,000
Profit of the previous year	-	-	-	-	646,459,231,632	646,459,231,632
Transfer to investment and development fund	-	-	-	196,073,920	(196,073,920)	-
Transfer to bonus and welfare fund	-	-	-	-	-	-
Stock dividend distributed by a subsidiary	-	-	1,651,010,000	-	(14,504,710,999)	(14,504,710,999)
Repurchase of shares from non-controlling interests	-	-	-	-	(1,651,010,000)	-
Change in ownership of subsidiaries	-	-	-	-	(244,097,136,113)	(244,097,136,113)
Ending balance of previous year	7,964,311,910,000	1,345,901,798,421	16,546,120,000	84,946,910,142	561,812,943,400	9,973,519,681,963
Profit of the current period	-	-	-	-	(9,849,631,184)	(9,849,631,184)
Transfer to investment and development fund	-	-	-	285,909,017	133,328,056,816	133,328,056,816
Transfer to bonus and welfare fund	-	-	-	-	(285,909,017)	-
Stock dividend distributed by a subsidiary	-	-	1,700,540,000	-	(39,624,183,219)	(39,624,183,219)
Ending balance of current period	7,964,311,910,000	1,345,901,798,421	18,246,660,000	85,232,819,159	653,530,367,980	10,067,223,555,560

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

- (i) According to the plan for the public offering of shares to existing shareholders as approved under the Resolution of the Annual General Meeting of Shareholders for 2025 No. 01/NQ-DIC Group-DHDCĐ dated April 18, 2025 of DIC Group. The Resolution of the Board of Management No. 107/NQ-DIC Group-HĐQT ("Resolution 107") dated July 8, 2025 approving the implementation of the plan for the additional public offering of shares to existing shareholders and Resolution of the Board of Management No. 110/NQ-DIC Group-HĐQT dated August 7, 2025, approving amendments to certain contents of Resolution 107. (Increase contributed capital from 6,464,311,910,000 VND to 7,964,311,910,000 VND).

The proceeds from the share offering were raised for the following purposes:

- Investment in the Cap Saint Jacques Complex Project – Phase 3: Tourist apartment and hotel block (C4): 600,000,000,000 VND;
- Investment in the Vi Thanh Commercial Residential Area Project: 600,000,000,000 VND;
- Repayment of bonds: 600,000,000,000 VND.

Results of the offering:

- Type of shares: Common shares.
- Par value shares: 10,000 VND.
- Offer price: 12,000 VND/shares.
- Total number of shares distributed: 150,000,000 shares.
- Total proceeds from the offering: 1,800,000,000,000 VND.
- Offering expenses: 435,740,000 VND.
- Net proceeds from the offering: 1,799,564,260,000 VND.
- Closing date of the offering: December 12, 2025.

By 30 June 2026, Group has used the capital collected from the issuance as follows:

Purpose of capital use	According to the plan (VND)	Accumulated amount used until 30 June 2026 (VND)	Unspent amount at the date 30 June 2026 (VND)
	(1)	(2)	(3) = (1) – (2)
Investment in the Cap Saint Jacques Complex Project – Phase 3: Tourist apartment and hotel block (C4)	600,000,000,000	49,922,575,709	550,077,424,291
Investment in the Vi Thanh Commercial Residential Area Project	600,000,000,000	76,093,079,434	523,906,920,566
Repayment of bonds	599,564,260,000	599,564,260,000	0
Total	1,799,564,260,000	725,579,915,143	1,073,984,344,857

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

b) Capital transactions with owners and distribution of dividends and profits

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 31/12/2025 VND
Owners' invested capital		
At the beginning of year	7,964,311,910,000	6,098,519,950,000
Increase in the period	-	1,865,791,960,000
Decrease in the period	-	-
At the end of period	7,964,311,910,000	7,964,311,910,000
Distributed dividends	-	365,791,960,000

c) Shares

	30/06/2026 Shares	01/01/2026 Shares
Registered number of shares issued	796,431,191	796,431,191
Number of shares sold to the public	796,431,191	796,431,191
- Ordinary shares	796,431,191	796,431,191
Number of shares acquired	-	-
Number of shares in issue	796,431,191	796,431,191
- Ordinary shares	796,431,191	796,431,191

Par value of shares in issue: 10,000 VND.

d) Corporate funds

	30/06/2026 VND	01/01/2026 VND
Investment and development funds	85,232,819,159	84,946,910,142

26. Non-controlling interests

Non-controlling interests represent the interests held by other shareholders in the net assets and results of operations of the subsidiaries at the end of the reporting period.

Movements in non-controlling interests are presented as follows:

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 31/12/2025 VND
Opening balance	52,097,330,304	245,362,876,489
Profit attributable to non-controlling interests during the period	(8,249,633,295)	(40,052,424,044)
Decrease due to change in ownership interest	-	(150,930,702,880)
Increase due to disposal of a subsidiary	64,847,173,637	-
Decrease due to cash dividends paid	(1,127,244,400)	(1,072,623,429)
Decrease due to appropriation to bonus and welfare funds	(1,617,687,434)	(1,209,795,832)
Closing balance	105,949,938,812	52,097,330,304

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

27. Off-balance sheet items in the interim consolidated statement of financial position

a. Operating lease commitments

The total future minimum lease payments under non-cancellable operating lease agreements are as follows:

	30/06/2026 VND	01/01/2026 VND
One year or less	-	-
Over 1 year to 5 years	-	-
Over 5 years	-	-
Total	-	-

b. Foreign currencies

	30/06/2026	01/01/2026
US Dollar (USD)	2,648.15	3,132.40

c. Bad debts written off

	30/06/2026	01/01/2026
	Original currency VND	Original currency VND
Receivables	-	-

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

1. Revenue from sale of goods and rendering of services

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Revenue from sale of real estate	549,966,559,896	241,380,176,521
Revenue from construction contracts	104,292,809,045	65,084,812,020
Revenue from sale of finished goods	17,408,818,701	71,570,621,193
Revenue from rendering of services	87,818,080,426	80,416,770,929
Revenue from investment properties held for rental	2,582,655,816	1,687,117,996
Revenue from sale of merchandise	30,537,800	1,068,696,200
Total	762,099,461,684	461,208,194,859

2. Revenue deductions

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Trade discount	-	175,193,519
Sales rebates	255,439,037	66,990,445
Sales return	24,835,160,767	35,891,171,147
Total	25,090,599,804	36,133,355,111

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

3. Net revenue from sale of goods and rendering of services

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Net revenue from sale of real estate	525,131,399,129	205,489,005,374
Net Revenue from construction contracts	104,292,809,045	65,084,812,020
Net revenue from sale of finished goods	17,153,379,664	71,328,437,229
Net revenue from rendering of services	87,818,080,426	80,416,770,929
Net revenue from investment properties held for rental	2,582,655,816	1,687,117,996
Net revenue from sale of merchandise	30,537,800	1,068,696,200
Total	737,008,861,880	425,074,839,748
<u>In which:</u>		
Net revenue from related parties (Note VIII.2)	1,891,800,154	2,060,338,391

4. Cost of goods sold

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Cost of real estate	466,363,142,325	103,707,312,835
Cost of construction contracts	76,330,993,336	38,681,178,562
Cost of finished goods	28,317,855,278	71,502,434,347
Cost of services rendered	82,888,867,348	61,815,666,814
Cost of investment properties held for rental	2,022,931,632	1,444,558,326
Cost of merchandises	47,063,397	933,821,142
Total	655,970,853,316	278,084,972,026

5. Financial income

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Interest income	104,369,015,193	13,490,200,290
Gain on disposal and transfer of investments	89,244,710,891	20,706,729,734
Gain from foreign exchange difference	467,786	28,696,159
Cash dividends	-	17,701,320
Others	15,000	1,673,100
Total	193,614,208,870	34,245,000,603

6. Financial expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Interest expenses	62,465,035,916	23,401,137,533
Others	769,332,168	747,683,520
Total	63,234,368,084	24,148,821,053

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

7. Selling expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Brokerage and advertising expenses	11,449,699,993	16,496,851,158
Salary expenses	5,892,454,895	5,227,575,112
Expenses for external services	944,123,096	759,429,755
Other expenses	3,637,502,026	3,863,794,217
Total	21,923,780,010	26,347,650,242

8. Administrative expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Salary expenses	40,270,252,643	39,138,463,506
Goodwill allocation	8,241,212,734	9,224,403,061
Business expenses	20,470,609,465	15,192,435,518
Depreciations	5,665,190,833	6,151,890,690
Other expenses	17,994,583,810	22,830,259,738
Total	92,641,849,485	92,537,452,513

9. Other income

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Income from contractual penalties	1,184,379,444	2,474,590,814
Income from late payment penalties	4,824,970,030	1,990,991,379
Gain on disposal of fixed assets	173,044,242	28,175,135
Others	2,321,983,792	7,102,007,249
Total	8,504,377,508	11,595,764,577

10. Other expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Late payment penalties	173,141,230	238,397,114
Others	2,097,563,580	578,999,086
Total	2,270,704,810	817,396,200

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

11. Current and deferred corporate income tax expense

a) Corporate income tax expense

Corporate income tax payable is determined at a tax rate of 20% of taxable income.

The Group's tax filings are subject to examination by the tax authorities. As the application of tax laws and regulations to various types of transactions may be interpreted differently, the tax amounts reported in the consolidated financial statements may be subject to change upon the final determination by the tax authorities.

The estimated current corporate income tax expense is presented as follows:

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Accounting profit before tax	138,872,437,382	38,214,497,777
Tax calculated at the rate of 20%	27,774,487,476	7,642,899,555
Adjustments:		
Amortisation of goodwill	1,648,242,547	1,844,880,612
Non-deductible expenses	7,895,198,728	2,348,888,232
Tax losses for which no deferred tax asset was recognised	8,314,809,187	854,305,353
Utilisation of tax losses	(6,834,056,262)	(95,662,646)
Share of profit/(loss) of associates	(7,157,308,965)	2,152,963,023
Dividend and profit distributions income	-	(5,477,938,568)
Gain/(loss) on disposal of investments in subsidiaries and associates	(17,847,355,850)	887,512,505
Others	(3,000)	-
Corporate income tax expense (i)	13,794,013,861	10,157,848,066
Corporate income tax expense recognised in the consolidated income statement:		
Corporate income tax – current	7,962,970,866	5,388,930,589
Corporate income tax – deferred	5,831,042,995	4,768,917,477
	13,794,013,861	10,157,848,066

- (i) Corporate income tax expense for the period is estimated based on taxable income, including the exclusion of expenses that are not deductible for corporate income tax purposes, as calculated by the Group. These figures have not been subject to examination by the tax authorities.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

b) Deferred corporate income tax expense

Deferred tax assets and deferred tax liabilities are offset when the Group has a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes relate to the same taxation authority.

Deferred tax assets and deferred tax liabilities arise mainly from unrealised profits arising from business combinations.

Deferred tax assets are recognised to the extent that it is probable that future taxable income will be available against which these temporary differences can be utilized.

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Deferred tax assets	25,938,439,840	28,270,503,849
Deferred tax liabilities	(52,583,859,190)	(23,230,853,263)
Opening balance	(26,645,419,350)	5,039,650,586
Recognised in the consolidated income statement	(5,831,042,995)	(4,768,917,477)
Impact from business combinations during the period	-	-
Closing balance	(32,476,462,345)	270,733,109
In which:		
Deferred tax assets	23,563,633,202	28,509,642,829
Deferred tax liabilities	(56,040,095,547)	(28,238,909,720)

12. Earnings per share

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Profit after corporate income tax attributable to owners of the parent	133,328,056,816	31,368,840,198
Adjustments	-	-
Profit attributable to ordinary shareholders of the parent	133,328,056,816	31,368,840,198
Weighted average number of ordinary shares outstanding during the period	796,431,191	646,431,191
Earnings per share	167	49

13. Production costs by item

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Cost of real estate	466,363,142,325	103,707,312,835
Cost of merchandised and finish goods	28,364,918,675	72,436,255,489
Cost of services rendered	161,242,792,316	101,941,403,702
Labour costs	46,162,707,538	44,366,038,618
Depreciation expenses and allocation of goodwill	37,687,520,554	34,607,619,086
Expenses for external services	12,393,823,089	17,256,280,913
Other expenses	18,321,578,314	22,655,164,138
Total	770,536,482,811	396,970,074,781

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

VII. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED CASH FLOW STATEMENT

1. Non-cash transactions affecting the interim consolidated cash flow statement

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Increase in charter capital through stock dividend distribution	-	365,791,960,000
Increase in construction-in-progress arising from the acquisition of real estate through settlement by offsetting against receivables	10,635,158,610	31,607,797,157
Acquisition of assets through finance lease liabilities	-	620,000,000

2. Amount of borrowing actually withdrawn during the period

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Proceeds from borrowing following normal borrowing contracts	359,881,628,764	788,736,946,661

3. Amount of borrowing principal actually paid during the period

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Repayments for borrowing following normal borrowing contracts	(406,268,160,732)	(1,279,604,287,018)
Early redemption of common bonds	(800,000,000,000)	-
Total	(1,206,268,160,732)	(1,279,604,287,018)

4. Acquisition and disposal of subsidiaries during the period

Pursuant to Resolution No. 118/NQ-DIC Group-HĐQT dated 30 October 2025 of DIC Group's Board of Management, by 31 March 2026, Group had completed the disposal of its entire investment in Brothers DIC Ceramic Joint Stock Company. Following the transaction, DIC Group no longer had control over the company. Accordingly, Brothers DIC Ceramic Joint Stock Company ceased to be consolidated into the Group's consolidated financial statements from the date control was lost.

a. Disposal of a subsidiary during the period

	Amount VND
Proceeds from disposal of the subsidiary	41,418,720,000
Less: Cash and cash equivalents of the subsidiary at the date control was lost	963,475,487
Net cash proceeds from disposal of the subsidiary	40,455,244,513

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

b. Items in the subsidiary's statement of financial position

Items at the date control was lost

	Amount VND
Cash and cash equivalents	963,475,487
Receivables	2,508,752,412
Inventories	71,365,530,377
Other assets	7,419,341,825
Fixed assets	72,383,885,451
Construction in progress	47,452,858,984
Total assets	202,093,844,536
Liabilities	(329,245,165,392)
Net assets	(127,151,320,856)

These items are no longer included in the Group's closing balances as the subsidiary has been excluded from the consolidation scope. However, the results of operations of the subsidiary for the period from 1 January 2026 to 31 March 2026 continue to be reflected in the Group's interim consolidated financial statements in accordance with applicable regulations.

VIII. RELATED PARTY DISCLOSURES

Transactions with related parties

Related parties of the Group comprise entities under common control, joint control or significant influence over Group; key management personnel, close family members of key management personnel; and other related parties.

Related parties	Relationship
DICERA Holdings Joint Stock Company	Associate company
D.I.C Real Estate Joint Stock Company	Associate company
Development Investment Construction - Concrete JSC	Associate company
Southern Development Investment Joint Stock Company	Associate company

1. Transactions and balances with key management personnel and close family members of key management personnel

Key management personnel comprise members of the Board of Management and the Board of General Directors. Close family members of key management personnel are their close family members.

a. Transactions with key management personnel and close family members of key management personnel

During the period, Group had transactions with key management personnel and close family members of key management personnel. Significant transactions were as follows:

Related party	Transaction content	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Mr. Nguyen Hung Cuong (representative of the Board of Management)	Advance payment for compensation and site clearance of project	282,969,430,000	12,000,000,000
	Reimbursement of advances for compensation and site clearance of projects	180,377,249,500	35,000,000,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

b. Balances with key management personnel and close family members of key management personnel

As at 30 June 2026 and 31 December 2025, Group had outstanding balances with key management personnel and close family members of key management personnel as follows:

	30/06/2026	01/01/2026
	VND	VND
Other short-term receivables		
Mr. Nguyen Hung Cuong	1,038,605,310,000	959,513,129,500

c. Remuneration, salaries, bonuses and other benefits of members of the Board of Management, Audit Committee, General Director and other key management personnel during the period:

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
	VND	VND
Remuneration of members of the Board of Management	1,650,000,000	1,669,300,000
Mr Nguyen Hung Cuong Chairman	900,000,000	900,000,000
Ms Nguyen Thi Thanh Huyen Vice Chairman	600,000,000	600,000,000
Mr Nguyen Quang Tin Member	60,000,000	60,000,000
Mr Dinh Hong Ky Independent Member	90,000,000	90,000,000
Mr Bui Van Su Member (From April 18, 2025 to June 17, 2025)	-	19,300,000
Remuneration of members of Audit Committee	-	-
Mr Dinh Hong Ky Chairman	-	-
Ms Nguyen Thi Thanh Huyen Member	-	-
General Director		
Salaries, bonuses and others	781,517,805	759,847,668
Other key management personnel		
Salaries, bonuses and others	2,709,701,151	2,618,151,061

2. Transactions and balances with other related parties

a. Transactions with other related parties

During the period, Group entered into transactions with other related parties. Significant transactions were as follows:

Related party	Transaction content	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
		VND	VND
Revenue		1,891,800,154	2,060,338,391
Vina Dai Phuoc Corporation	Rendering of services	1,485,563,681	2,003,516,931
Southern Development Investment Joint Stock Company	Rendering of services	130,000,000	11,000,000
DICERA Holdings Joint Stock Company	Rendering of services	203,119,638	2,304,460
D.I.C Real Estate Joint Stock Company	Rendering of services	18,865,993	3,337,000
Development Investment Construction - Concrete JSC	Rendering of services	54,250,842	40,180,000

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Related party (continued)	Transaction content	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Other activities			
D.I.C Real Estate Joint Stock Company	Brokerage costs	4,653,091,062	37,419,214,544
	Services expenses	309,393,000	21,730,000
	Stock dividends	-	9,420,840,000
Southern Development Investment Joint Stock Company	Services expenses	1,958,145,069	2,290,905,964
	Loan interest	8,474,683,562	8,770,277,784
	Collect loan principal	57,500,000,000	110,064,637,167
	Lending	84,000,000,000	-
DICERA Holdings Joint Stock Company	Construction cost	126,413,730,500	244,850,430,906
	Stock dividends	-	24,588,210,000
	Cash dividends	-	10,362,737,000
	Receipt of payments for property purchases	272,023,947,416	445,347,840,262
Development Investment Construction - Concrete JSC	Purchasing goods and services	18,787,332,402	23,610,421,512
	Cash dividends	-	1,354,493,500

b. Closing balances with other related parties

As at 30 June 2026 and 31 December 2025, Group had outstanding balances with other related parties as follows:

	30/06/2026 VND	01/01/2026 VND
Held-to-maturity investments – Loans	300,674,683,562	255,763,559,976
Short-term		
Southern Development Investment Joint Stock Company	171,874,683,562	170,163,559,976
Short-term		
Southern Development Investment Joint Stock Company	128,800,000,000	85,600,000,000
Short-term trade receivables	415,079,300,705	405,959,287,297
Southern Development Investment Joint Stock Company	398,683,923,851	399,661,923,851
DICERA Holdings Joint Stock Company	10,186,607,408	89,894,000
D.I.C Real Estate Joint Stock Company	6,191,469,446	6,191,469,446
Development Investment Construction - Concrete JSC	17,300,000	16,000,000
Other short-term receivables	319,354,214,473	359,464,943,417
Southern Development Investment Joint Stock Company	319,354,214,473	359,464,943,417
Short-term trade payables	199,057,091,918	280,888,132,873
DICERA Holdings Joint Stock Company	176,979,580,603	255,924,067,549
Development Investment Construction - Concrete JSC	20,884,782,851	20,764,618,991
D.I.C Real Estate Joint Stock Company	1,030,718,818	4,188,136,613
Southern Development Investment Joint Stock Company	162,009,646	11,309,720

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

b. Closing balances with other related parties (continued)

	30/06/2026	01/01/2026
	VND	VND
Short-term advances from customers	214,461,485,128	451,894,874,770
DICERA Holdings Joint Stock Company	211,537,167,126	448,970,556,768
D.I.C Real Estate Joint Stock Company	2,924,318,002	2,924,318,002
Other short-term payables	53,117,753,697	123,926,933,855
D.I.C Real Estate Joint Stock Company	44,636,050,000	58,683,726,158
DICERA Holdings Joint Stock Company	8,481,703,697	65,243,207,697

IX. OTHER INFORMATION

1. Events after the reporting period

The Board of General Directors of the Group confirms that there were no material events occurring after the end of the accounting period and up to the date of issuance of the Interim Consolidated Financial Statements that require adjustment to or disclosure in the Interim Consolidated Financial Statements.



NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

2. Segment reporting

Segment reporting by business line

The principal activities of the Group are trading in real estate; construction; trading and provision of consulting and other services.

The following tables present revenue, profit and certain asset information regarding the Group's business segments:

For the accounting period from 1 January 2026 to 30 June 2026	Real estate VND	Trading and services VND	Construction VND	Elimination VND	Total VND
Segment revenue	516,795,957,253	137,503,131,522	260,892,480,080	(178,182,706,975)	737,008,861,880
Segment cost	(469,313,632,251)	(131,782,621,647)	(244,111,665,582)	189,237,066,164	(655,970,853,316)
Segment results	47,482,325,002	5,720,509,875	16,780,814,498	11,054,359,189	81,038,008,564
Unallocated expense					(114,565,629,495)
Finance income					193,614,208,870
Finance expenses					(63,234,368,084)
Share of profit of associates					35,786,544,829
Other income					8,504,377,508
Other expenses					(2,270,704,810)
Current corporate income tax expenses					(7,962,970,866)
Deferred corporate income tax expenses					(5,831,042,995)
Profit after tax					125,078,423,521
Profit after tax attributable to non-controlling interests					(8,249,633,295)
Profit after tax attributable to parent					133,328,056,816
As at 30 June 2026					
Assets and liabilities					
Segment assets	12,522,902,140,042	1,363,335,847,132	607,855,775,644	(275,659,071,873)	14,218,434,690,945
Unallocated assets					6,267,161,995,744
Total assets					20,485,596,686,689
Segment liabilities	9,414,534,865,707	496,595,863,019	415,667,637,929	(156,707,210,474)	10,170,091,156,181
Unallocated liabilities					142,332,036,136
Total liabilities					10,312,423,192,317

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the accounting period from 1 January 2025 to 30 June 2025	Real estate VND	Trading and services VND	Construction VND	Elimination VND	Total VND
Segment revenue	221,513,573,981	78,900,814,125	217,846,635,904	(93,186,184,262)	425,074,839,748
Segment cost	(115,143,343,684)	(61,098,927,749)	(192,564,317,558)	90,721,616,965	(278,084,972,026)
Segment results	106,370,230,297	17,801,886,376	25,282,318,346	(2,464,567,297)	146,989,867,722
Unallocated expense					(118,885,102,755)
Finance income					34,245,000,603
Finance expenses					(24,148,821,053)
Share of profit of associates					(10,764,815,117)
Other income					11,595,764,577
Other expenses					(817,396,200)
Current corporate income tax expenses					(5,388,930,589)
Deferred corporate income tax expenses					(4,768,917,477)
Profit after tax					28,056,649,711
Profit after tax attributable to non-controlling interests					(3,312,190,487)
Profit after tax attributable to parent					31,368,840,198
As at 31 December 2025					
Assets and liabilities					
Segment assets	13,007,289,960,913	49,583,969,761	782,432,651,413	(307,452,899,509)	13,531,853,682,578
Unallocated assets					5,427,785,077,278
Total assets					18,959,638,759,856
Segment liabilities					
Unallocated liabilities	7,384,688,470,600	505,347,603,218	710,556,749,173	(266,092,567,816)	8,334,500,255,175
Total liabilities					599,521,492,414
Segment reporting by geographical area					8,934,021,747,589

Segment reporting by geographical area

The Group is registered to conduct its business activities only in Vietnam and has no investments overseas. Accordingly, the Board of General Directors of the Group have not presented segment reporting by geographical area.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

3. Comparative figures

The comparative figures are those presented in the Group's consolidated financial statements for the financial year ended 31 December 2025 and the interim consolidated financial statements for the six-month period ended 30 June 2025, which were audited and reviewed, respectively, by another audit firm.

As disclosed in Note III.1, from 1 January 2026, the Group has adopted Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99") issued by the Ministry of Finance providing guidance on the accounting regime for enterprises. Circular 99 is effective from 1 January 2026 and applies to financial years beginning on or after 1 January 2026. The Circular replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance providing guidance on the accounting regime for enterprises.

As a result of the adoption of Circular 99, certain line items as at 31 December 2025 in the interim consolidated statement of financial position have been restated as follows:

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION	Figures as at 31 December 2025			Note
	Previously reported (1)	Re-presented (2)	Difference (3) = (2) - (1)	
A. CURRENT ASSETS	16,636,364,783,345	16,636,364,783,345	-	
II. Short-term financial investments	251,000,000,000	420,970,395,593	169,970,395,593	
1. Short-term held-to-maturity investments	251,000,000,000	430,970,395,593	179,970,395,593	(a,b,d)
2. Provision for short-term held- to-maturity investments	-	(10,000,000,000)	(10,000,000,000)	(e)
III. Current receivables	6,194,391,169,014	6,013,420,773,421	(180,970,395,593)	
1. Short-term loan receivables	163,100,000,000	-	(163,100,000,000)	(a)
2. Other short-term receivables	4,295,769,655,493	4,267,899,259,900	(27,870,395,593)	(b)
3. Provision for doubtful short- term receivables	(20,068,215,500)	(10,068,215,500)	10,000,000,000	(e)
V. Other current assets	284,439,795,796	295,439,795,796	11,000,000,000	
4. Other current assets	-	11,000,000,000	11,000,000,000	(d)
B. NON- CURRENT ASSETS	2,323,273,976,511	2,323,273,976,511	-	
I. Non-current receivables	165,674,440,999	80,074,440,999	(85,600,000,000)	
1. Long -term loan receivables	85,600,000,000	-	(85,600,000,000)	(c)
IV. Long-term financial investments	335,669,479,757	421,269,479,757	85,600,000,000	
5. Long-term held-to-maturity investments	9,000,000,000	94,600,000,000	85,600,000,000	(c)
C. LIABILITIES	8,934,021,747,589	8,934,021,747,589	-	
3. Dividends and profits payable	-	797,357,260	797,357,260	(f)
8. Other short-term payables	2,083,680,848,541	2,082,883,491,281	(797,357,260)	(f)

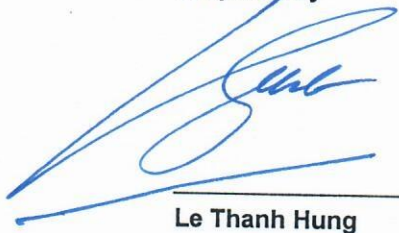
- (a) Re-presentation of the balance of short-term loan receivables as short-term held-to-maturity investments.
- (b) Re-presentation of the balance of interest receivables on loans and term deposits as short-term held-to-maturity investments.
- (c) Re-presentation of the balance of long-term loan receivables as long-term held-to-maturity investments.
- (d) Re-presentation of the balance of short-term held-to-maturity investments as other current assets..
- (e) Re-presentation of the balance of provision for doubtful short-term receivables as provision for short-term held-to-maturity investments.
- (f) Re-presentation of the balance of other short-term payables as dividends and profits payable.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

4. Going concern

During the period, there were no activities or events that had a significant impact on the ability of the Group to continue as a going concern. Accordingly, the interim consolidated financial statements of the Group have been prepared on the assumption that Group will continue as a going concern.

Prepared by



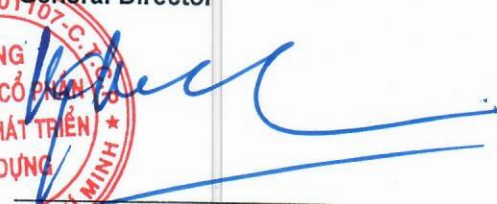
Le Thanh Hung

Chief Accountant



Bui Van Su

General Director



Nguyen Quang Tin
August 27, 2026