CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1

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HUD1 INVESTMENT AND CONSTRUCTION JSC	**SOCIALIST REPUBLIC OF VIETNAM**
Number: 683./CV-HUD1	**Independence - Freedom - Happiness**
Re: Audited Consolidated Financial Statements 6 Months 2026	*Hanoi, August, 25th 2026*

INFORMATION DISCLOSURE

(Form CBTT/SGDCK HO CHI MINH CITY -02 Regulation 340/QD-SGDCKHCM)

To: - State Securities Commission
- Ho Chi Minh City Stock Exchange

1. Company name: HUD1 Investment and Construction Joint Stock Company

2. Stock code: HU1

3. Head office: No. 168 Giai Phong, Phuong Liet Ward, Hanoi

4. Phone: 024.38687557 Fax: 024.38686557

5. **Contents of information to be announced:**

Announcement of Audited Consolidated Financial Statements 6 Months 2026

6. This information is published on the Company's
Website: www.hud1.com.vn (shareholder relations section).

I commit that the information published above is true and fully responsible before the law for the content of the published information.

Attachments:

- Audited Consolidated Financial Statements 6 Months 2026

Recipient:
- Dear Sir;
- Luu VT, Board of Directors.

AUTHORIZED PERSON INFORMATION DISCLOSURE

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1

Luong Cong Tu

HUD1 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the period ended 30 June 2026

Hanoi - August 2026

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STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of HUD1 Investment and Construction Joint Stock Company presents this report together with the Company's reviewed interim consolidated financial statements for the period ended 30th June 2026.

THE COMPANY

HUD1 Investment and Construction Joint Stock Company (hereinafter referred to as "the Company") was formerly No. 1 Construction and Housing Development Company under the Housing and Urban Development Corporation. It was converted into HUD1 Investment and Construction Joint Stock Company pursuant to Decision No. 1636/QĐ-BXD dated December 3, 2003, issued by the Minister of Construction.

The Company operates under Business Registration Certificate for Joint Stock Company No. 0101043264 issued by the Hanoi Department of Planning and Investment on 02/01/2004, changed several times and the 11th time on 07/07/2026.

The Company's Charter capital under the Business Registration Certificate changed for the 11th time on 07/07/2026 is VND 250,000,000,000 *(In words: Two hundred and fifty billion dong).*

The Company's name in foreign language is HUD1 Investment and Construction Joint Stock Company. Abbreviated name: HUD1., JSC.

The Company's stock is currently listed on the Ho Chi Minh City Stock Exchange with stock code: HU1.

The Company's registered office is located at: No. 168 Giai Phong Street, Phuong Liet Ward, Hanoi, Vietnam.

BOARDS OF MANAGEMENT, SUPERVISORS AND GENERAL DIRECTORS

Members of Boards of Management, Supervisors and General Directors who held the Company during the period and at the date of this report are as follows:

Board of Management	Mr. Duong Tat Khiem	Chairman
	Mr. Le Thanh Hai	Member
	Mr. Le Dac Hieu	Member
Board of Supervisors	Mr. Bui Thai Khanh	Head of the Board
	Mr. Nguyen Hong Son	Member
	Mrs. Nguyen Thi Cam Huong	Member
Board of General Directors	Mr. Le Thanh Hai	General Director
	Mr. Nguyen Manh Toan	Deputy General Director

SUBSEQUENT EVENTS

According to the Board of General Directors, in all material respects, there have been no other significant events occurring after the Statement of Financial Position date, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the interim consolidated financial statements for the 6-month period ended 30th June 2026.

AUDITORS

The Company's interim consolidated financial statements for the period ended 30th June 2026 have been reviewed by CPA VIETNAM Auditing Company limited - A Member Firm of INPACT.

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (Continued)

RESPONSIBILITY OF THE BOARD OF GENERAL DIRECTORS

The Company's Board of General Directors is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the financial position of the Company as at 30/06/2026 as well as of its interim consolidated income and consolidated cash flows statements for the period then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of interim consolidated financial statements. In preparing these interim consolidated financial statements, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Corporation are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Consolidated Financial Statements;
- Design and implement effectively the internal control system in order to ensure that the preparation and presentation of the Interim Consolidated Financial Statements are free from material misstatements due to frauds or errors;
- Prepare the Interim Consolidated Financial Statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate.

The Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the consolidated financial position of the Company and to ensure that the interim consolidated financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the interim consolidated financial statements. The Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

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

For and on behalf of the Board of General Directors,

M.S.D.N: 0101043264-C.T.C.
CÔNG TY
CỔ PHẦN
ĐẦU TƯ VÀ XÂY DỰNG
HUD1
THÀNH PHỐ HÀ NỘI

Le Thanh Hai
General Director
Hanoi, 25 August 2026

CPA VIETNAM

CPA VIETNAM AUDITING COMPANY LIMITED

Head Office in Hanoi:
8th floor, VG Building, No. 235 Nguyen Trai Str.,
Thanh Xuan Dist., Hanoi, Vietnam
+84 (24) 3 783 2121 info@cpavietnam.vn
+84 (24) 3 783 2122 www.cpavietnam.vn

INPACT MEMBER

No: 155/2026/BCSXHN-CPA VIETNAM-NV3

REVIEW REPORT OF INTERIM FINANCIAL STATEMENTS

To: **Shareholders**
Boards of Management, Supervisors and General Directors
HUD1 Investment and Construction Joint Stock Company

We have reviewed the accompanying consolidated financial statements of HUD1 Investment and Construction Joint Stock Company as set out on page 05 to page 32, prepared on 25 August 2026 including the Interim Consolidated Statement of Financial Position as at 30th June 2026, and the Interim Consolidated Income Statement, and Interim Consolidated Cash flows Statement for the 6-month period then ended, and Notes to the Interim Consolidated Financial Statements.

Responsibility of the Board of General Directors

The Company's Board of General Directors is responsible for the true and fair preparation and presentation of these interim consolidated financial statements in compliance with Vietnamese Accounting Standards, Vietnamese Accounting System and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements, and for the internal control as the Board of General Directors determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnam Standards on Review Engagements No. 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.

Auditors' 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 financial position of the Company as at 30/06/2026, and its interim consolidated results of operations and interim consolidated cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and the relevant statutory requirements on the preparation and presentation of interim consolidated financial statements.

M.S.D.N: 0101917… CÔNG TY TNHH KIỂM TOÁN CPA VIETNAM THÀNH PHỐ HÀ NỘI - VIỆT NAM

Bui Thi Thuy
Deputy General Director
Audit Practising Registration Certificate
No: 0580-2023-137-1
Authorised paper No. 04/2026/UQ-CPA VIETNAM dated 02 January 2026 of Chairman
For and on behalf of
CPA VIETNAM AUDITING COMPANY LIMITED
A Member Firm of INPACT
Hanoi, 25 August 2026

HUD1 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY Form B 01a - DN/HN
No. 168 Giai Phong Street, Phuong Liet Ward, Hanoi, Vietnam

Issued under Circular No. 43/2026/TT- BTC April 20, 2026 of the Ministry of Finance

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30th June 2026

	ASSETS	Code	Note	30/06/2026 VND	01/01/2026 VND
A -	**CURRENT ASSETS (100=110+120+130+140+150+160)**	**100**		**501,507,623,444**	**531,895,029,089**
	Cash and cash equivalents	**110**		**10,171,639,161**	**24,615,288,438**
1.	Cash	111	5.1	10,171,639,161	24,615,288,438
II.	**Short - term investments**	**120**		**11,275,638,849**	**10,965,638,849**
3.	Short - term held to maturity Investments	123	5.2	11,275,638,849	10,965,638,849
III.	**Short- term receivables**	**130**		**409,899,272,551**	**429,067,936,735**
1.	Short-term receivables from customers	131	5.3	87,400,228,813	141,007,979,029
2.	Prepayments to sellers in short-term	132	5.4	68,221,033,248	62,421,099,025
5.	Other short-term receivables	135	5.5	255,584,926,416	226,945,774,607
6.	Short-term allowances for doubtful debts	136	5.6	(1,306,915,926)	(1,306,915,926)
IV.	**Inventories**	**140**		**53,573,010,346**	**50,506,326,606**
1.	Inventories	141	5.7	53,573,010,346	50,506,326,606
V.	**Short-term biological assets**	**150**		**-**	**-**
VI.	**Other current assets**	**160**		**16,588,062,537**	**16,739,838,461**
1.	Short-term deferred expenses	161	5.8	688,496,404	138,748,936
2.	Deductible value added tax	162		15,713,652,683	16,496,668,656
3.	Tax and other receivables from government budget	163	5.14	185,913,450	104,420,869
B -	**LONG-TERM ASSETS (200=210+220+230+240+250+260+270)**	**200**		**123,734,668,736**	**127,285,244,366**
I.	**Long-term receivables**	**210**		**-**	**-**
II.	**Fixed assets**	**220**		**114,490,483,377**	**114,706,978,285**
1.	Tangible fixed assets	221	5.9	114,490,483,377	114,706,978,285
	- Historical Costs	*222*		*131,900,191,165*	*130,456,274,801*
	- Accumulated depreciation	*223*		*(17,409,707,788)*	*(15,749,296,516)*
III.	**Long-term biological assets**	**230**		**-**	**-**
IV.	**Investment properties**	**240**		**-**	**-**
V.	**Long-term assets in progress**	**250**	5.10	**5,058,767,540**	**8,392,848,262**
1.	Long-term work in progress	251		3,604,381,734	5,790,889,906
2.	Construction in progress	252		1,454,385,806	2,601,958,356
VI.	**Long-term investments**	**260**	5.11	**4,148,143,532**	**4,148,143,532**
2.	Investments in joint ventures and associates	262		351,981,707	351,981,707
3.	Investments in equity of other entities	263		3,796,161,825	3,796,161,825
VII.	**Other Long-term assets**	**270**		**37,274,287**	**37,274,287**
1.	Long-term deferred expenses	271	5.8	37,274,287	37,274,287
	TOTAL ASSETS (280 = 100+200)	**270**		**625,242,292,180**	**659,180,273,455**

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

	RESOURCES	Code	Note	30/06/2026 VND	01/01/2026 VND
C-	**LIABILITIES (300 = 310+330)**	**300**		**325,739,784,812**	**508,767,351,615**
I.	**Short-term liabilities**	**310**		**325,739,784,812**	**508,767,351,615**
1.	Short-term trade payables	311	5.12	73,336,123,860	81,337,481,417
2.	Short-term prepayments from customers	312	5.13	21,918,602,646	23,697,649,095
4.	Short-term Taxes and other payables to State budget	314	5.14	4,975,909,773	6,065,469,614
5.	Payables to employees	315		-	1,498,405,959
6.	Short-term accrued expenses	316	5.15	7,531,153,794	2,845,957,952
10.	Other short-term payments	320	5.16	72,334,248,965	75,044,491,203
11.	Short-term borrowings and finance lease liabilities	321	5.17	145,384,521,366	318,210,819,455
13.	Bonus and welfare funds	323		259,224,408	67,076,920
II.	**Long-term liabilities**	**330**		**-**	**-**
D-	**OWNERS' EQUITY**	**400**	5.18	**299,502,507,368**	**150,412,921,840**
1.	Contributed capital	411		250,000,000,000	100,000,000,000
	- *Ordinary shares with voting rights*	*411a*		*250,000,000,000*	*100,000,000,000*
2.	Capital surplus	412		22,678,817,000	23,300,417,000
8.	Development and investment funds	418		5,000,890,883	5,000,890,883
10.	Undistributed profit after tax	420		14,888,425,347	15,192,982,961
	- *Undistributed profit after tax brought forward*	*420a*		*14,823,135,473*	*11,426,514,814*
	- *Undistributed profit after tax for the this period*	*420b*		*65,289,874*	*3,766,468,147*
11.	Non-controlling interests	429		6,934,374,138	6,918,630,996
	TOTAL RESOURCES (440 = 300+400)	**440**		**625,242,292,180**	**659,180,273,455**

Hanoi, 25 August 2026

Preparer	Chief Accountant	General Director
Le Minh Hung	Vu Thi Hong Lieu	Le Thanh Hai

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1

INTERIM CONSOLIDATED INCOME STATEMENT

For the period ended 30 June 2026

ITEMS		Code	Note	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
1.	Revenues from sales and services rendered	01	6.1	99,650,935,237	115,532,130,847
2.	Revenue deductions	02		-	-
3.	Net revenues from sales and services rendered (10 = 01-02)	10		99,650,935,237	115,532,130,847
4.	Cost of goods sold	11	6.2	94,207,376,190	108,828,183,806
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**5,443,559,047**	**6,703,947,041**
6.	Gain/(loss) on sale and disposal of investment properties	21		-	-
7.	Financial income	22	6.3	251,041,125	255,808,085
8.	Financial expenses	23	6.4	2,936,772,914	2,139,753,093
	In which: interest expenses	*24*		2,936,772,914	2,139,753,093
9.	Selling expenses	26		-	-
10.	General administrative expenses	27	6.5	1,723,537,187	2,943,127,808
11.	Shares of profit or loss from joint ventures, associates	25		-	-
12.	**Net profits from operating activities {30 = 20+21+(22-23)-(25+26)+27}**	**30**		**1,034,290,071**	**1,876,874,225**
13.	Other income	31	6.6	-	-
14.	Other expenses	32	6.6	106,457,326	1,345,454,957
15.	**Other profits (40 = 31-32)**	**40**	**6.6**	**(106,457,326)**	**(1,345,454,957)**
16.	**Total net profit before tax(50 = 30+40)**	**50**		**927,832,745**	**531,419,268**
17.	Current corporate income tax expenses	51	6.7	846,799,729	396,450,675
19.	**Profits after corporate income tax (60 = 50-51-52)**	**60**		**81,033,016**	**134,968,593**
19.	**Profit after tax of Parent Company**	**61**		**65,289,874**	**128,438,975**
20.	**Profit after tax attributable to Non-controlling interests**	**62**		**15,743,142**	**6,529,618**
21.	**Basic earnings per share**	**70**	**6.8**	**5**	**13**

Hanoi, 25 August 2026

Preparer	Chief Accountant	General Director
Le Minh Hung	Vu Thi Hong Lieu	Le Thanh Hai

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period ended 30 June 2026

	ITEMS	Code	Note	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
I.	**Net cash flows from operating activities**				
1.	***Profit before tax***	**01**		**927,832,745**	**531,419,268**
2.	***Adjustments for***				
	- Depreciation of fixed assets and investment properties	02		1,660,411,272	338,375,009
	- Gains (losses) on investing activities	05		(195,800,548)	(255,808,085)
	- Interest expenses	06		2,936,772,914	2,139,753,093
3.	***Operating profit before changes in working capital***	***08***		***5,329,216,383***	***2,753,739,285***
	- Increase (decrease) in receivables	09		22,206,832,074	(48,605,188,258)
	- Increase (decrease) in inventories	10		(880,175,568)	(68,244,787,432)
	- Increase (decrease) in payables	11		(9,695,763,678)	25,526,005,237
	- (Increase) decrease defered expenses	12		(549,747,468)	(259,705,617)
	- Interest paid	14		(5,273,417,412)	(4,591,531,672)
	- Corporate income tax paid	15		(2,032,116,067)	(2,493,738,400)
	- Other payments on operating activities	17		(177,700,000)	(154,151,852)
	Net cash flows from operating activities	***20***		***8,927,128,264***	***(96,069,358,709)***
II.	**Cash flows from investing activities**				
1.	Expenditures on purchase and construction of fixed assets and long-term assets	21		(190,280,000)	(1,051,983,362)
3.	Expenditures on loans and purchase of debt instruments from other entities	23		(310,000,000)	-
5.	Expenditures on equity investments in other entities	25		-	(2,250,000,000)
7.	Proceeds from interests, dividends and distributed profits	27		195,800,548	255,808,085
	Net cashflow from investing activities	***30***		***(304,479,452)***	***(3,046,175,277)***
III.	**Cash flows from financing activities**				
1.	Proceeds from issuance of shares and receipt of contributed capital	31		(240,000,000)	-
3.	Proceeds from borrowings	33		79,776,739,278	201,414,141,310
4.	Repayment of financial principal	34		(102,603,037,367)	(102,831,492,971)
	Net cashflow from financing activities	***40***		***(23,066,298,089)***	***98,582,648,339***
	Net cashflow during the period (50 = 20+30+40)	**50**		**(14,443,649,277)**	**(532,885,647)**
	Cash and cash equivalents at beginning of year	**60**	**5.1**	**24,615,288,438**	**59,847,133,641**
	Effect of exchange rate fluctuations	61		-	-
	Cash and cash equivalents at end of year (70 = 50+60+61)	**70**	**5.1**	**10,171,639,161**	**59,314,247,994**

Hanoi, 25 August 2026

Preparer	Chief Accountant	General Director
Le Minh Hung	Vu Thi Hong Lieu	Le Thanh Hai

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1 THÀNH PHỐ HÀ NỘI

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30 June 2026

1. COMPANY INFORMATION

1.1 Structure of ownership

HUD1 Investment and Construction Joint Stock Company was formerly No. 1 Construction and Housing Development Company under the Housing and Urban Development Corporation. It was converted into HUD1 Investment and Construction Joint Stock Company pursuant to Decision No. 1636/QĐ-BXD dated December 3, 2003, issued by the Minister of Construction.

The Company operates under Business Registration Certificate for Joint Stock Company No. 0101043264 issued by the Hanoi Department of Planning and Investment on 02/01/2004, changed several times and the 11th time on 07/07/2026.

The Company's name in foreign language is HUD1 Investment and Construction Joint Stock Company. Abbreviated name: HUD1., JSC.

The Company's Charter capital under the Business Registration Certificate changed for the 9th time on 07/07/2026 is VND 250,000,000,000 *(In words: Two hundred and fifty billion dong).*

The Company's stock is currently listed on the Ho Chi Minh City Stock Exchange with stock code: HU1.

The Company's registered office is located at: No. 168 Giai Phong Street, Phuong Liet Ward, Hanoi.

1.2 Operating industries and principal activities

- Investment and development of residential housing, urban areas, and industrial zones;
- Construction and installation of civil, industrial, transportation, irrigation, postal, and telecommunication works; power lines and transformer stations; technical infrastructure works in urban areas and industrial zones; installation of technical equipment for works, fire prevention systems; interior and exterior finishing of construction works;
- Consulting and designing civil, industrial, transportation, and irrigation works;
- Manufacturing, trading, importing and exporting materials, equipment, and construction materials; construction industry products and technologies;
- Installation of ventilation, lighting, electrical, and refrigeration systems;
- Consulting and supervising the construction and completion of civil and industrial works;

The principal activities of the Company during the period: Real estate investment and construction works.

1.3 Normal operating cycle

The operating cycle of the Company's real estate activities spans from the time of obtaining the investment license, site clearance, and basic construction to the completion stage.

The operating cycle of the Company's construction activities is not clearly defined but depends on each contract or project undertaken by the Company.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

1.4 The Company structure

As at 30/06/2026, the Company has Subsidiaries, Associates as follows:

Subsidiary company	Address	Major business lines	Voting Ratio	Capital contribution ratio	Benefit ratio
HUD 101 Construction Joint Stock Company	4th Floor, Building A, 168 Giai Phong Street, Phuong Liet Ward, Hanoi City	Construction	51.0%	51.0%	51.0%

Affiliated company	Address	Major business lines	Voting Ratio	Capital contribution ratio	Benefit ratio
CIC DECOR Architecture and Construction Joint Stock Company	777 Giai Phong Street, Tuong Mai Ward, Hanoi City	Interior design and sales	20.0%	20.0%	20.0%

1.5 Number of employees at the end of the period

The total number of the Company's employees as at 30/06/2026 is 58 people (as at 31/12/2025: 64 people).

1.6 Statement of information comparability on the Interim Consolidated Financial Statements

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the enterprise accounting regime. This Circular supersedes the enterprise accounting regime issued in conjunction with Circular No. 200/2014/TT-BTC dated December 22, 2014, and Circular No. 53/2016/TT-BTC dated March 21, 2016, of the Ministry of Finance. Circular No. 99/2025/TT-BTC applies to fiscal years commencing on or after January 1, 2026.

On April 20, 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated December 22, 2014, regarding guidance on the methods for preparing and presenting consolidated financial statements. Circular No. 43 takes effect from the date of its issuance and applies to the preparation and presentation of consolidated financial statements for fiscal years commencing on or after January 1, 2026.

The Company has applied the guidance set forth in Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC since January 1, 2026. In instances where the application of these Circulars results in changes to the presentation of the financial statements, the Company will restate or reclassify comparative figures in accordance with regulations. Consequently, the accounting information and figures presented in the interim consolidated financial statements are comparable, as they have been calculated and presented on a consistent basis.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

2.1 Fiscal year

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

The interim consolidated financial statements have been prepared for the accounting period ended 30 June 2026.

2.2 Accounting currency

The accompanying interim consolidated financial statements are expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting System

The Company applies the Vietnamese Enterprise Accounting System issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

3.2 Statements for the compliance with Accounting Standards and System

The Board of General Directors ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued to guide the preparation and presentation of the Interim Consolidated Financial Statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies applied by the Company in the preparation of the consolidated financial statements:

Basis of preparation of the interim consolidated financial statements

The attached interim consolidated financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of interim consolidated financial statements.

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

The Company's interim consolidated financial statements have been prepared in accordance with Circular No. 202/2014/TT-BTC dated 22 December 2014 and Circular No. 43/2026/TT-BTC dated 20 April 2026- which amends and supplements certain articles of Circular No. 202/2014/TT-BTC issued by the Ministry of Finance to provide guidance on the preparation and presentation of consolidated financial statements, specifically:

The interim consolidated financial statements comprise the Company's interim separate financial statements and the interim financial statements of subsidiaries controlled by the Company, prepared up to 30 June each year. Control is achieved when the Company has the ability to govern the financial and operating policies of the investees so as to obtain benefits from their activities.

The results of operations of subsidiaries acquired or disposed of during the period are included in the interim consolidated income statement from the date of acquisition to the date of disposal of the investment in the subsidiary.

Where necessary, the interim financial statements of subsidiaries are adjusted to bring their accounting policies into line with those adopted by the Company and its subsidiaries.

All intercompany transactions and balances between companies within the Group are eliminated on consolidation.

Non-controlling interests in the net assets of consolidated subsidiaries are presented separately from the equity of the parent company's shareholders. Non-controlling interests include the value of non-controlling shareholders' interests at the date of the initial business combination and their share of changes in total equity since the date of the business combination. Losses incurred by a subsidiary are allocated to non-controlling interests in proportion to their ownership, even when such allocation results in a deficit balance for the non-controlling interests in the subsidiary's net assets.

Accounting estimates

The preparation of the interim consolidated financial statements in conformity with Vietnamese Accounting Standards requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the fiscal year. Actual results may differ from those estimates and assumptions.

Cash and cash equivalents

Cash comprises cash on hand, bank deposits.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Financial investments

Held-to-maturity investments

Held-to-maturity investments are term deposits at banks.

Investments held-to-maturity are initially recorded at cost and subsequently measured at their carrying amount comprising the principal and accrued interest up to the financial reporting date less any provision for impairment losses (if applicable).

Financial investments (Continued)

Investments in joint ventures, associates and other investments

- Investments in associates and joint ventures: Investments in associates and joint ventures over which the Company has significant influence are presented using the equity method.

  Profit distributions that Company received from the accumulated profits of the associates after the Company obtains control right are recognized in income statement. Other distributions are considered a recovery of investment and are deducted to the investment value.

- Other investments are recorded at cost.

Allowance for loss of investments

Allowance for loss of other investments: The allowance is made based on the fair value of the investment at the time of recognition. In cases where the fair value cannot be determined, the allowance is based on the losses of the investee company.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions.

The cost of inventories is determined in accordance with the weighted average method.

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling and distribution. The Company uses the perpetual inventory method and the inventory cost is calculated via the weighted average method.

The Company's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the historical cost of inventories.

Tangible fixed assets and Depreciation

Tangible fixed assets are stated at historical cost less accumulated depreciation.

The historical cost of a fixed asset comprises all costs incurred by the Company to acquire the asset, up to the point where it is placed in the location and condition necessary for it to operate in the manner intended by the Company.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Tangible fixed assets and Depreciation (Continued)

	Years
Buildings, structures	05 - 50
Machinery and equipment	03 - 07
Motor vehicles	06 - 10
Office equipment	03 - 05

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Deferred expenses

Deferred expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Company's prepaid expenses includes:

Tools and supplies

Tools and supplies are recorded to expenses and depreciated to on a straight-line basis with useful life of not exceeding 03 years.

Trade payables, Other payables

The account payables are monitored in details by payable terms, payable parties, original currency and other factors depending on the Company's management requirement.

The value and timing of these payables are determined with near certainty, and they are recorded at no less than the settlement obligation, classified as follows:

- Trade payables: reflect payables of commercial nature arising from the purchase of goods, services, or assets, payables for import through trustees of which the seller is an independent entity with the Company.

- Other payables: reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

At the end of the accounting period, the Company revalues the balances of these liabilities which are monetary items denominated in foreign currency using the average transfer buying and selling exchange rate of the commercial bank where the enterprise regularly conducts transactions.

Dividends and profit payables

Dividends are recorded as liabilities when there is a Dividend Notice of the Board of Directors of the Company as authorized by the General Meeting of Shareholders and announcement of the closing date for the right to receive dividends of Vietnam Securities Depository and Clearing Corporation.

Loans and finance lease liabilities

Loans and finance lease liabilities include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Company monitors loan amounts and financial liabilities in details by each type and classifies them into short-term and long-term according to repayment term.

Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a separate loan for investment, construction or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Recognition and capitalization of Borrowing costs

All other borrowing costs are recognised in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period but not actually paid to ensure that when these expenses actually occur, they will not have a significant influence on operating expenses based on matching principle between income and expenses.

The Company's accrued expenses consist of loan interest accrued in accordance with loan agreements, with interest payable at the end of the term upon repayment of the principal.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

In the event of a share issuance for debt-for-equity swaps, owners' equity is recorded based on the value of the debts agreed upon by the parties to be offset against the newly issued shares, in accordance with the issuance plan approved by the General Meeting of Shareholders and completed pursuant to legal regulations. The value of the contributed capital is determined based on legal dossiers, debt-for-equity swap agreements, accounting vouchers, and relevant documents evidencing the fulfillment of the capital contribution obligation.

Share premium is recorded as the difference between the issuance price and the par value of shares upon initial issuance or additional issuance, the difference between the re-issuance price and the book value of treasury shares, and the equity component of convertible bonds upon maturity. Direct costs related to the additional issuance of shares and the re-issuance of treasury shares are deducted from the share premium.

Profit after corporate income tax is distributed to shareholders after the appropriation of funds in accordance with the Company's Charter and legal regulations, and following approval by the General Meeting of Shareholders.

Revenue and other income

Revenue from the sale of real estate

The Company's revenue from sale of real estate is recognized when it satisfies all following conditions:

(a) The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer;

(b) The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate;

(c) The amount of revenue can be measured reliably;

(d) It is probable that the economic benefits associated with the transaction will flow to the Company;

(e) The costs incurred in respect of the transaction can be measured reliably.

Revenue of construction

Revenues of construction are reliably recognized in the following cases:

- For construction contracts stipulating that the contractor is paid according to the planned schedule, the revenue and expenses related to the contract are recognized in equivalent proportion to the completed work determined by the Company as at the Statement of Financial Position date.
- For construction contracts stipulating that the contractor is paid according to the value of the volume performed, the revenue and expenses related to the contract are recognized in equivalent proportion to the completed work confirmed by the customer and reflected on the issued invoice.

The difference between the total accumulated revenue of the recognized construction contract and the accumulated amount recorded on the payment invoice according to the planned progress of the contract is recorded as a receivable or payable amount according to the planned progress of construction contracts.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Revenue and other income (Continued)

Revenue from services

Revenue from service includes providing building management services and utilities such as electricity, water, etc., for the Company's real estate projects. Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the Statement of Financial Position date of that period. The outcome of a transaction can be measured reliably when all four (4) 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 the Company;
- Identify the completed work as at the Statement of Financial Position date; and
- Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from interest income, dividends and profits received and other income:

The revenue is recognized when the Company can obtain economic benefits from the above activities and when it is reliably measured.

Cost of goods sold

Cost of goods sold or services rendered including the cost of products, goods, services, investment property, production cost of construction products sold during the period is recorded corresponding to revenue of the period.

Financial expenses

Financial expenses reflect expenses incurred during the period, which mainly include borrowing costs, provision for loss of investments in other entities.

Current corporate income tax expense

Corporate income tax expenses (or corporate income tax income): is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a period.

Current income tax expenses: are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period.

The Company has an obligation to pay corporate income tax at the rate of 20% on taxable profits.

The determination of the Company's income tax is based on current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the examination results of the competent tax authorities.

Basic earnings per share

Basic earnings per share is calculated by dividing net profit (loss) after tax for the year attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period.

Related parties

A party is considered a related party of the Corporation in case that party is able to control the Corporation or to cause material effects on the financial decisions as well as the operations of the Corporation. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of relationship is focused more than its legal form.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Board of General Directors confirms that the Company operates primarily in construction and real estate business sectors in a single geographical segment - Vietnam. Therefore, the Board of General Directors does not present segment reports by business segments and by geographical segments.

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

5.1 Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND
Cash on hand	4,858,660,710	2,028,109,334
Bank deposits (*)	5,312,978,451	22,587,179,104
Total	**10,171,639,161**	**24,615,288,438**

(*) Detail of Bank deposits:

	30/06/2026 VND	01/01/2026 VND
Vietnam Investment and Development Bank - Hanoi Branch	3,204,216,801	18,437,313,723
Military Commercial Joint Stock Bank - Thuy Khue Branch	1,872,285,865	-
Other banks	236,475,785	4,149,865,381
Total	**5,312,978,451**	**22,587,179,104**

5.2 Held-to-maturity investments

	30/06/2026 (VND)			01/01/2026 (VND) (Restated)		
	Original cost	Recoverable amount	Allowances	Original cost	Recoverable amount	Allowances
Short-term	11,275,638,849	11,275,638,849	-	10,965,638,849	10,965,638,849	-
Term deposits	*11,090,000,000*	*11,090,000,000*	-	*10,780,000,000*	*10,780,000,000*	-
Vietnam Investment and Development Bank - Hanoi Branch (*)	11,090,000,000	11,090,000,000	-	10,780,000,000	10,780,000,000	-
Accrued interest	*185,638,849*	*185,638,849*	-	*185,638,849*	*185,638,849*	-
Vietnam Investment and Development Bank - Hanoi Branch (*)	185,638,849	185,638,849	-	185,638,849	185,638,849	-
Total	11,275,638,849	11,275,638,849	-	10,965,638,849	10,965,638,849	-

(*) Term deposit contracts from 6 - 12 months, interest rate 2.9 - 4.5%/year. All of the above deposits are used as collateral for loans and guarantees at the same bank.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.3 Receivables from customers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	Provision	Book value	Provision
Short-term	**87,400,228,813**	**(1,306,915,926)**	**141,007,979,029**	**(1,306,915,926)**
Housing and Urban Development Consulting Corporation	25,393,046,450	-	78,276,103,108	-
Construction and Infrastructure Development Joint Stock Company No. 9 Hanoi	-	-	5,046,995,412	-
Vietnam Expressway Corporation	14,786,653,472	-	13,689,397,225	-
TLA Joint Stock Company	17,689,268,569	-	17,493,396,755	-
Receivables from customers buying houses	14,481,424,229	-	9,587,996,624	-
Others	15,049,836,093	(1,306,915,926)	16,914,089,905	(1,306,915,926)
Total	**87,400,228,813**	**(1,306,915,926)**	**141,007,979,029**	**(1,306,915,926)**

As of June 30, 2026, the balance of trade receivables pledged to banks as security for loans amounted to VND 44,135,595,438.

5.4 Prepayments to sellers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	Provision	Book value	Provision
Short-term	**68,221,033,248**	-	**62,421,099,025**	-
Hanoi CDC Joint Stock Company	25,225,606,199	-	25,225,606,199	-
Others	42,995,427,049	-	37,195,492,826	-
Total	68,221,033,248	-	62,421,099,025	-

5.5 Other receivables

	30/06/2026 (VND)		01/01/2026 (VND) (Restated)	
	Book value	Provisions	Book value	Provisions
Short-term	**255,584,926,416**	-	**226,945,774,607**	-
Deposit, collateral	1,435,441,669	-	442,943,564	-
Other receivables:	254,149,484,747	-	226,502,831,043	-
+ Advance (*)	*245,377,761,978*	-	*221,799,693,940*	-
+ Project 176 Dinh Cong	*1,627,521,823*	-	*1,627,521,823*	-
+ Others	*7,144,200,946*	-	*3,075,615,280*	-
Total	**255,584,926,416**	-	**226,945,774,607**	-

(*) Advances to the heads of construction teams for the execution of production and business activities or the handling of assigned tasks, in accordance with the Company's financial management regulations.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.6 Bad debts

	30/06/2026 (VND)				01/01/2026 (VND)			
	Overdue time	Original value	Allowances	Recoverable amount	Overdue time	Original value	Allowances	Recoverable amount
Receivables from customers								
Bac Ninh Provincial Party Committee Office	> 3 years	169,547,000	(169,547,000)	-	> 3 years	169,547,000	(169,547,000)	-
Packexim Packaging Manufacturing and Import-Export Joint Stock Company	> 3 years	157,127,017	(157,127,017)	-	> 3 years	157,127,017	(157,127,017)	-
Hanoi H&H Construction Investment Joint Stock Company	> 3 years	238,000,000	(238,000,000)	-	> 3 years	238,000,000	(238,000,000)	-
Hoang Huong Construction Joint Stock Company	> 3 years	173,077,600	(173,077,600)	-	> 3 years	173,077,600	(173,077,600)	-
Hanoi Construction Equipment Investment Joint Stock Company	> 3 years	196,109,000	(196,109,000)	-	> 3 years	196,109,000	(196,109,000)	-
Other subjects	> 3 years	373,055,309	(373,055,309)	-	> 3 years	373,055,309	(373,055,309)	-
Total		1,306,915,926	(1,306,915,926)	-		1,306,915,926	(1,306,915,926)	-

5.7 Inventories

	30/06/2026 (VND)		01/01/2026 (VND) (Restated)	
	Original value	Provisions	Original value	Provisions
Work in progress (*)	53,573,010,346	-	50,506,326,606	-
Total	53,573,010,346	-	50,506,326,606	-

(*) Details of work in progress by projects:

Work in progress	**30/06/2026 VND**	**01/01/2026 VND**
Social housing project CT05 - Thanh Lam - Dai Thinh - Me Linh	13,518,948,727	9,257,372,354
Package XL-TAS-C: Construction of structural, architectural and ME works for House C, Chanh My, Phase 1	7,842,820,957	12,046,915,313
Other projects	32,211,240,662	29,202,038,939
Total	**53,573,010,346**	**50,506,326,606**

5.8 Deferred expenses

	30/06/2026 VND	**01/01/2026 VND**
Short-term	**688,496,404**	**138,748,936**
Tools, equipment	184,454,122	138,748,936
Repair costs and other expenses	504,042,282	-
Long-term	**37,274,287**	**37,274,287**
Insurance costs, other expenses	37,274,287	37,274,287
Total	725,770,691	176,023,223

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.9 Increases, decreases in tangible fixed assets

Unit: VND

	Building, structures	Machinery, equipment	Transportation means	Office equipment	Total
HISTORY COST					
As at 01/01/2026	**118,614,180,086**	**2,562,012,986**	**7,299,718,819**	**1,980,362,910**	**130,456,274,801**
Mua trong năm	-	-	1,443,916,364	-	1,443,916,364
As at 30/06/2026	**118,614,180,086**	**2,562,012,986**	**8,743,635,183**	**1,980,362,910**	**131,900,191,165**
ACCUMULATED DEPRECIATION					
As at 01/01/2026	**7,161,981,791**	**2,562,012,986**	**4,450,305,415**	**1,574,996,324**	**15,749,296,516**
Depreciation	1,353,686,496	-	283,289,776	23,435,000	1,660,411,272
As at 30/06/2026	**8,515,668,287**	**2,562,012,986**	**4,733,595,191**	**1,598,431,324**	**17,409,707,788**
NET BOOK VALUE					
As at 01/01/2026	**111,452,198,295**	**-**	**2,849,413,404**	**405,366,586**	**114,706,978,285**
As at 30/06/2026	**110,098,511,799**	**-**	**4,010,039,992**	**381,931,586**	**114,490,483,377**

Net book value of tangible fixed assets used to secure bank loans as at 30/06/2026 is VND 1,901,438,563 (as at 31/12/2025 is VND 636,932,190).

The historical cost of tangible fixed assets which are fully depreciated but still in use as at 30/06/2026 is VND 7,532,798,538 (as at 31/12/2025 is VND 7,532,798,538).

List of existing tangible fixed assets representing 10% or more of the total value of tangible fixed assets:

Assests	30/06/2026 (VND) Historical Cost	30/06/2026 (VND) Accumulated Depreciation	30/06/2026 (VND) Net Book Value	01/01/2026 (VND) Historical Cost	01/01/2026 (VND) Accumulated Depreciation	01/01/2026 (VND) Net Book Value
Building, structures						
3 level basement – 176 Dinh Cong Project	114,496,835,065	3,816,561,169	110,680,273,896	114,496,835,065	2,544,374,113	111,952,460,952

5.10 Long-term assets in progress

	30/06/2026 (VND) Original value	30/06/2026 (VND) Recoverable amount	01/01/2026 (VND) (Restated) Original value	01/01/2026 (VND) (Restated) Recoverable amount
a) Work in progress				
Project 176 Dinh Cong	358,656,312	358,656,312	3,911,517,659	3,911,517,659
Van Giang - Hung Yen Office Complex Project	1,962,365,172	1,962,365,172	689,721,553	689,721,553
Others	1,283,360,250	1,283,360,250	1,189,650,694	1,189,650,694
Total	3,604,381,734	3,604,381,734	5,790,889,906	5,790,889,906
b) Construction in progress				
Upgrading the Company headquarters	1,454,385,806	1,454,385,806	1,329,310,806	1,329,310,806
Purchase of fixed assets	-	-	1,272,647,550	1,272,647,550
Total	1,454,385,806	1,454,385,806	2,601,958,356	2,601,958,356

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 June 2026

5.11 Long-term financial investments

	Rate		30/06/2026 (VND)			01/01/2026 (VND)		
	Capital held	Voting rights	Original price	Recoverable amount	Provisions	Original price	Recoverable amount	Provisions
Investment in Joint Venture Company			**351,981,707**	**351,981,707**	**-**	**351,981,707**	**351,981,707**	**-**
Cic Decor Construction And Architecture Joint Stock Company	20.0%	20.0%	351,981,707	351,981,707	-	351,981,707	351,981,707	-
Other long-term investments			**3,796,161,825**	**3,796,161,825**	**-**	**3,796,161,825**	**3,796,161,825**	**-**
Phu Yen Housing and Urban Development Consulting Company Limited (i)	15.0%	15.0%	3,796,161,825	3,796,161,825	-	3,796,161,825	3,796,161,825	-
Total			4,148,143,532	4,148,143,532	-	4,148,143,532	4,148,143,532	-

(i): The Company was established and operates under Certificate of Business Registration No. 4401101725 issued by the Department of Planning and Investment of Phu Yen Province (now the Department of Finance of Dak Lak province) on December 15, 2022. Its headquarters is located at No. 485 Hung Vuong Street, Tuy Hoa Ward, Dak Lak Province. The charter capital is VND 138,000,000,000. The ownership ratio of HUD1 Investment and Construction Joint Stock Company is 15% of the charter capital, equivalent to VND 20,700,000,000. The capital contributed by HUD1 as at 30/06/2026 is VND 3,796,161,825. The capital contributions of shareholders will continue according to the progress of the West Le Duan Residential Area project in Binh Kien ward, Dak Lak province, which is currently in the investment preparation phase.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.12 Trade payables

	30/06/2026 VND	01/01/2026 VND
Short-term	**73,336,123,860**	**81,337,481,417**
Kim Long Joint Stock Company	10,025,856,000	10,025,856,000
Others	63,310,267,860	71,311,625,417
Total	**73,336,123,860**	**81,337,481,417**

5.13 Prepayments from customers

	30/06/2026 VND	01/01/2026 VND
Short-term	**21,918,602,646**	**23,697,649,095**
Housing and Urban Development Corporation	14,179,171,924	12,794,694,993
Hanoi Urban Investment Joint Stock Company	3,169,307,738	3,169,307,738
Others	4,570,122,984	7,733,646,364
Total	**21,918,602,646**	**23,697,649,095**
In which:		
Prepayments from customers are related parties	***3,169,307,738***	-
(Details in Note 7.1)		

5.14 Taxes and receivables from, other payables to the State budget

	01/01/2026 VND	Additions VND	Paid VND	30/06/2026 VND
Payables	**6,065,469,614**	**1,287,276,089**	**2,376,835,930**	**4,975,909,773**
Short-term	***6,065,469,614***	***1,287,276,089***	***2,376,835,930***	***4,975,909,773***
Value added tax	3,785,848,948	-	-	3,785,848,948
Corporate income tax	1,122,765,558	846,799,729	1,969,565,287	-
Personal income tax	130,868,719	142,591,815	109,386,098	164,074,436
Land tax, Land rental charges	-	191,427,219	191,427,219	-
Fee, charges and other payables	1,025,986,389	106,457,326	106,457,326	1,025,986,389
Receivables	**104,420,869**	-	**81,492,581**	**185,913,450**
Short-term	***104,420,869***	-	***81,492,581***	***185,913,450***
Corporate income tax	69,072,011	-	62,550,780	131,622,791
Personal income tax	35,348,858	-	-	35,348,858
Fee, charges and other payables	-	-	18,941,801	18,941,801

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.15 Accrued expenses

	30/06/2026 VND	01/01/2026 VND
Short-term	**7,531,153,794**	**2,845,957,952**
Cost of construction works	7,531,153,794	2,845,957,952
Total	**7,531,153,794**	**2,845,957,952**

5.16 Other payables

	30/06/2026 VND	01/01/2026 VND
Short-term	**72,334,248,965**	**75,044,491,203**
Trade Union fees	705,112,528	667,795,162
Unemployment insurance	178,178,791	157,259,033
Others:	71,450,957,646	74,219,437,008
+ Must pay construction teams	*67,877,931,986*	*71,431,173,995*
+ Other payables	*3,573,025,660*	*2,788,263,013*
Total	**72,334,248,965**	**75,044,491,203**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.17 Borrowings and finance lease liabilities

	30/06/2026 VND	Increase VND	Decrease VND	01/01/2026 VND
Short-term	**145,384,521,366**	**79,776,739,278**	**252,603,037,367**	**318,210,819,455**
Loans	***145,384,521,366***	***79,776,739,278***	***252,603,037,367***	***318,210,819,455***
Vietnam Investment and Development Commercial Bank - Hanoi Branch (1)	123,322,738,815	56,701,217,797	62,041,337,413	128,662,858,431
Saigon - Hanoi Commercial Joint Stock Bank (2)	1,941,919,915	1,941,919,915	5,396,577,467	5,396,577,467
Bac A Commercial Joint Stock Bank (3)	3,992,236,930	5,194,096,566	5,180,122,487	3,978,262,851
Hanoi Urban Investment Joint Stock Company (4)	5,384,334,711	-	150,000,000,000	155,384,334,711
Personal loans (5)	10,743,290,995	15,939,505,000	29,985,000,000	24,788,785,995
Total	**145,384,521,366**	**79,776,739,278**	**252,603,037,367**	**318,210,819,455**
In which:				
Borrowings and finance lease liabilities are related parties	***5,384,334,711***	-	***150,000,000,000***	-
(Details in Note 7.1)				

(1): Includes: Short-term loan from Vietnam Investment and Development Commercial Bank - Hanoi Branch under Credit Limit Agreement No. 02/2025/135016/HĐTD dated August 1, 2025. The maximum regular credit limit is VND 200,000,000,000, of which the outstanding short-term loan balance, outstanding payment guarantee balance, outstanding L/C issuance balance is a maximum of VND 99,700,000,000 and the outstanding corporate credit card balance is a maximum of VND 300,000,000. Purpose: to supplement working capital, open LCs, issue guarantees to serve production and business. The credit limit is valid until July 31, 2026. The loan term, interest rate, and fees are determined according to each specific Credit Agreement. The security measures include: Balances at all times on payment accounts, pledge/mortgage/guarantee/escrow agreements, or other contracts and agreements concluded between the Bank and the Company/Third Party before, on, and after the date of signing this Agreement.

Credit Agreement No. 01/2025/1619316/HĐTD dated July 10, 2025. Regular credit limit with a maximum amount of VND 55,000,000,000, which includes the entire outstanding short-term loan balance and outstanding L/C issuance guarantee balance of the Customer at the Bank, carried over from specific short-term credit agreements, specific guarantee agreements, and specific L/C issuance agreements under Credit Limit Agreement No. 01/2024/1619316/HĐTD dated December 4, 2024. Purpose: To supplement working capital, guarantee and issue L/C. The credit limit term is 1 year from the date of contract signing. Security measures: deposit pledge contract, asset pledge, asset mortgage, mortgage of the right to claim debt between the Bank and the Customer; third-party asset pledge contract signed between the Bank and Mr. Nguyen Duc Khuong and his wife, Ms. Do Thi Tuyet Chinh; deposit pledge contract signed between the Bank, Mr. Bui Van Quan and Ms. Nguyen Thi Dung; deposit pledge contract signed between the Bank, Mr. Pham Van Khac and Ms. Nguyen Thi Thu Trang...

5.17 Borrowings and finance lease liabilities (Continued)

(2): Short-term loan from Saigon - Hanoi Commercial Joint Stock Bank under Credit Limit Agreement No. 0204/2025/HDHM-PN/SHB.111300 dated July 9, 2025. Maximum credit limit value of VND 200,000,000,000 including a maximum loan limit and payment guarantee of VND 80,000,000,000, and a maximum guarantee limit of VND 200,000,000,000 minus the outstanding loan balance and payment guarantee balance. The purpose of granting credit limits is to supplement working capital/issue guarantees of various types to support construction activities for projects/works that the Company has directly contracted with the Vietnam Expressway Investment and Development Corporation (VEC). The credit limit maintenance period is 12 months. The interest rate for loans within the term is specifically stipulated in each loan agreement. Security measures include: the right to claim debts arising from the construction contract/output contract financed by SHB; and savings/deposit contracts/real estate/transport vehicles owned by the Company or a third party, details of the measures and collateral are specifically agreed upon in the mortgage/pledge contract signed between the Company and the Bank.

(3): Credit Agreement No. 0000523975/2026/HĐTD-BAC A BANK 103 dated February 11, 2026. The loan limit is VND 20,000,000,000 (inclusive of the payment guarantee balance under Guarantee Issuance Agreement No. 0000523980/2026/HĐCBLHM dated February 11, 2026), with the total outstanding credit balance not exceeding VND 40,000,000,000. The loan purpose is to finance construction and installation activities; the loan limit maintenance period is 12 months from the date of signing this Credit Agreement; and the interest rate and loan term for each specific debt—not exceeding 10 months from the day following the disbursement date—shall be specified in each individual promissory note. Security measure: receivables arising from contracts/projects financed by the Bank.

(4) Loan agreements with Hanoi Urban Investment Joint Stock Company with no fixed term and an interest rate of 0.15%/year. The purpose of capital use is according to the Company's production and business plan. The loans are unsecured. The principal amount, interest rate, and interest are agreed upon between the parties on the condition that the lender will be entitled to exchange shares or have priority in repurchasing the borrower's shares when the borrower issues an increase in charter capital, or when the borrower divests its stake in the borrower's subsidiaries. During the period, the Company converted a loan owed by Hanoi Urban Investment Joint Stock Company into an equity contribution with a total value of VND 150,000,000,000. Details are provided in Note 5.18.

(5) Loans to individuals who are employees of the Company, interest rate 0%. Collateral: Unsecured credit.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.18 Owners' equity

a. Changes of owners' equity

Unit: VND

	Owners' equity	Capital surplus	Development Investment Fund	Undistributed profit after tax	Non-controlling interests	Total
As at 01/01/2025	**100,000,000,000**	**23,300,417,000**	**5,000,890,883**	**11,426,514,814**	**6,854,148,211**	**146,581,970,908**
Profit in the previous year	-	-	-	3,766,468,147	64,482,785	3,830,950,932
As at 01/01/2026	**100,000,000,000**	**23,300,417,000**	**5,000,890,883**	**15,192,982,961**	**6,918,630,996**	**150,412,921,840**
Capital increase (i)	150,000,000,000	-	-	-	-	150,000,000,000
Cost of raising capital	-	(621,600,000)	-	-	-	(621,600,000)
Profit this period	-	-	-	65,289,874	15,743,142	81,033,016
Allocation to the reward and welfare fund (ii)	-	-	-	(369,847,488)	-	(369,847,488)
As at 30/06/2026	**250,000,000,000**	**22,678,817,000**	**5,000,890,883**	**14,888,425,347**	**6,934,374,138**	**299,502,507,368**

(i) Resolution No. 347/NQ-ĐHĐCĐ of the 2026 Annual General Meeting of Shareholders dated April 9, 2026, approved the plan to increase charter capital through a share issuance for debt-for-equity swap. Determination method: The share price for the debt-for-equity swap is determined as the average of the Company's book value per share (based on the most recent audited financial statements) and the average closing price of HU1 shares over the preceding two-year period (from April 1, 2024, to March 31, 2026). The issuance price for HU1 shares is the aforementioned average price rounded to the nearest thousand VND (*rounded up if the hundreds digit is 500 or greater; rounded down if the hundreds digit is less than 500*); accordingly, the share issuance price for the debt-for-equity swap is 10,000 VND/share. Debt swap ratio: 10,000:1 (10,000 units of debt exchanged for 1 new share). Value of swapped debt: 150,000,000,000 VND. Purpose of issuance: To swap debt with Hanoi Urban Investment Joint Stock Company (HURI) in order to improve the Company's financial position and business performance by increasing charter capital and reducing financial costs. Board of Directors Resolution No. 255/NQ-HĐQT dated June 5, 2026, approved the results of the share issuance for the debt-for-equity swap, whereby Hanoi Urban Investment Joint Stock Company holds 15,000,000 shares, representing 60% of the Company's charter capital.

On July 7, 2026, the Company was granted the 11th amended Enterprise Registration Certificate, whereby its charter capital was increased to VND 250,000,000,000. On July 30, 2026, the shares issued for debt-for-equity swap were approved for listing on the Ho Chi Minh City Stock Exchange.

(ii) The Company distributes its 2025 profit in accordance with Resolution No. 347/NQ-ĐHĐCĐ of the 2026 Annual General Meeting of Shareholders dated April 9, 2026, as follows:

- Appropriation to the reward fund: VND 184,923,744;
- Appropriation to the welfare fund: VND 184,923,744;
- Planned dividend payment: VND 3,000,000,000;

As of the date of this report, the Company has not announced a specific dividend payment plan.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

5.18 Owners' equity (Continued)

b. Details of owners' equity

	30/06/2026 VND	01/01/2026 VND
Hanoi Urban Investment Joint Stock Company	150,000,000,000	-
Ms. Nguyen Thi Thuy	38,250,000,000	38,250,000,000
Mr. Vu Thien Nhan	12,750,000,000	12,750,000,000
Mr. Nguyen Duy Chinh	5,267,590,000	5,267,590,000
Capital contributions from other parties	43,732,410,000	43,732,410,000
Total	**640,000,000,000**	**61,750,000,000**

c. Capital transactions with shareholders and appropriation of profits and dividends

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Shareholders' capital		
Opening balance	100,000,000,000	100,000,000,000
Increased during the period	150,000,000,000	-
Decreased during the period	-	-
Closing balance	250,000,000,000	100,000,000,000
Divided profits		

d. Shares

	30/06/2026 Shares	01/01/2026 Shares
Quantity of registered shares	**25,000,000**	**10,000,000**
Quantity of issued shares	**25,000,000**	**10,000,000**
Common shares	25,000,000	10,000,000
Outstanding shares	**25,000,000**	**10,000,000**
Common shares	25,000,000	10,000,000
Par value of outstanding shares (VND/ share)	*10,000*	*10,000*

5.19 Items outside the Statement of Financial Position

1. Bad debts written off:

	30/06/2026 VND	01/01/2026 VND
Bad debts written off		
World Gem Company	376,978,000	376,978,000
SHINEC Shipbuilding Industry Joint Stock Company	64,166,800	64,166,800
King's Mountain Tower Construction Project Management Board	735,355,000	735,355,000
Ba Dinh Pharmaceutical Biotechnology Joint Stock Company	62,076,414	62,076,414
Total	**1,238,576,214**	**1,238,576,214**

According to the Board of Management' Meeting Minutes No. 457A/BB-HĐQT dated August 31, 2021: For the receivables that have been provisioned for doubtful debts as mentioned above, which were determined to be uncollectible after a prolonged period and where the customers' addresses and contact with their management could not be established, the Company decided to write off these debts and monitor them off the interim consolidated Statement of Financial Position.

2. Assets used for pledge or mortgage as of June 30, 2026:

a. Tangible fixed assets

No.	Asset type	Item	History cost VND	Net Book Value VND	The subject of mortgage or pledge	Purpose of guarantee	Duration
1	Building, structures	Tangible fixed assets	3,533,318,198	468,466,958	Vietnam Investment and Development Bank - Hanoi Branch	Short-term loans	31/07/2026
2	Machinery, equipment	Tangible fixed assets	2,272,727,272	-	Vietnam Investment and Development Bank - Hanoi Branch	Short-term loans	31/07/2026
3	Transportation means	Tangible fixed assets	3,115,868,546	1,432,971,605	Vietnam Investment and Development Bank - Hanoi Branch	Short-term loans	31/07/2026

b. Other assets

No.	Type of asset	Item	Value VND	The subject of mortgage or pledge	Purpose of guarantee	Duration
1	Time deposits at BIDV Bank - Hanoi Branch	Short - term held to maturity Investments	11,275,638,849	Vietnam Investment and Development Bank - Hanoi Branch	Short-term loans	31/07/2026
2	Right to claim a debt	Receivables from customers	27,184,462,576	Vietnam Investment and Development Bank - Hanoi Branch	Short-term loans	31/07/2026
3	Right to claim a debt	Receivables from customers	14,786,653,472	Saigon - Hanoi Commercial Joint Stock Bank	Short-term loans	09/07/2026
4	Right to claim a debt	Receivables from customers	2,164,479,390	Bac A Commercial Joint Stock Bank	Short-term loans	11/02/2027

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED INCOME STATEMENT

6.1 Revenue from sales of goods and services rendered

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Revenue from construction activities	93,285,168,117	113,255,148,778
Real estate business revenue	4,647,603,850	-
Other service revenue	1,718,163,270	2,276,982,069
Total	**99,650,935,237**	**115,532,130,847**

6.2 Cost of goods sold

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Cost of construction activities	89,922,292,771	107,914,439,837
Cost of real estate business	3,835,944,543	-
Service cost price	449,138,876	913,743,969
Total	**94,207,376,190**	**108,828,183,806**

6.3 Financial income

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Interest on time deposits	195,800,548	231,493,272
Interest on demand deposits	9,317,679	24,314,813
Dividends received	45,922,898	-
Total	**251,041,125**	**255,808,085**

6.4 Financial expenses

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Interest expenses	2,936,772,914	2,139,753,093
Total	**2,936,772,914**	**2,139,753,093**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

6.5 General and administrative expenses

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
General administrative expenses	**1,723,537,187**	**2,943,127,808**
Employee expenses	710,511,272	1,667,731,783
Amortization and Depreciation expenses	65,180,080	338,375,009
Charges and fee	16,462,387	6,868,998
Outsourcing expenses	643,228,697	709,009,709
Other cash expense	288,154,751	221,142,309
Total	**1,723,537,187**	**2,943,127,808**

6.6 Other profit

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Other income	-	-
Other expense	**106,457,326**	**1,345,454,957**
Penalties for late tax payment	106,457,326	1,343,593,303
Other expense	-	1,861,654
Other profit	(106,457,326)	(1,345,454,957)

6.7 Current corporate income tax expense

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Current corporate income tax expense	846,799,729	396,450,675
Total	**846,799,729**	**396,450,675**

6.8 Basic earnings per share

	For the period ended at 30/06/2026	For the period ended at 30/06/2025
Profit after tax of Parent Company	**65,289,874**	**128,438,975**
Increase adjustment	-	-
Decrease adjustment	-	-
Profits/(Loss) attributable to shareholders holding common shares (VND)	**65,289,874**	**128,438,975**
Weighted average number of common shares outstanding for the period (shares)	12,154,696	10,000,000
Basic earnings per share (VND/share)	**5**	**13**

At the reporting date, the Company cannot estimate of the profit for the year ended June 30, 2025 that can be allocated to the bonus and welfare funds, remuneration for the Executive Board. If the Company uses the bonus and welfare funds to pay remuneration for the Executive Board for the period ended 30/06/2026, the net profit for shareholders and basic earnings per share will reduce.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

6.9 Production and business expenses by factors

	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Raw material expenses	23,571,486,706	62,367,207,298
Employee expenses	7,538,771,558	3,898,017,527
Construction machinery operating costs	297,600,000	933,074,829
Amortization and Depreciation expenses	1,660,411,272	338,375,009
Outsourcing expenses	59,804,558,141	111,467,256,092
Other cash expenses	2,786,244,930	598,564,907
Other profit	**95,659,072,607**	**179,602,495,662**

6. OTHER INFORMATION

7.1 Information of related parties

a. List of related parties

Related Parties	Relationship
Hanoi Urban Investment Joint Stock Company	Parent company (from June 5, 2026)
HUD101 Construction Joint Stock Company	Subsidiary company
CIC DECOR Architecture and Construction Joint Stock Company	Affiliated company
Members of the Board of Directors, Supervisory Board, General Director Board, other managers and close individuals in the family of these members	Significant Influence

During the period, the Company incurred the following transactions and balances with related parties:

b. Transactions with key management personnels

Remuneration for Boards of Management, Supervisors and General Directors

Full name	Position	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Board of Management		**371,185,342**	**369,703,927**
Mr. Duong Tat Khiem	Chairman of the Board	175,472,542	174,446,710
Mr. Le Thanh Hai	Board Member - General Director	195,712,800	195,257,217
Board of Supervisors		**280,202,424**	**277,261,464**
Mr. Bui Thai Khanh	Head of the Board	63,900,000	61,103,000
Mr. Nguyen Hong Son	Member	150,000,000	150,000,000
Ms. Nguyen Thi Cam Huong	Member	66,302,424	66,158,464
Board of Directors and other managers		**362,274,944**	**220,049,241**
Mr. Nguyen Manh Toan	Deputy General Director	141,777,352	-
Mr. Luong Cong Tu	Information disclosing person	87,761,296	87,522,452
Ms. Vu Thi Hong Lieu	Chief Accountant	132,736,296	132,526,789
Total		1,013,662,710	867,014,632

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

7.1 Information of related parties (Continued)

c. Transactions with Related parties

Related parties	Relationship	Transaction	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Other transaction			**150,096,164,384**	**-**
Hanoi Urban Investment Joint Stock Company	Parent company	Debt-for-equity swap	150,000,000,000	-
			96,164,384	-

d. Related Party Balance

Related parties	Relationship	Transaction	30/06/2026 VND	01/01/2026 VND
Short-term prepayments from customers			**3,169,307,738**	**-**
Hanoi Urban Investment Joint Stock Company	Parent company	Prepayments from customers	3,169,307,738	-
Short-term borrowings and finance lease liabilities			**5,384,334,711**	**-**
Hanoi Urban Investment Joint Stock Company	Parent company	Working capital loan	5,384,334,711	-

7.2 Additional information regarding items presented in the Statement of Cash Flows

Non-cash transactions affecting the future Statement of Cash Flows:

Transaction	For the period ended at 30/06/2026 VND	For the period ended at 30/06/2025 VND
Debt-to-equity swap for Hanoi Urban Investment Joint Stock Company	150,000,000,000	-
Total	**150,000,000,000**	**-**

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30 June 2026

7.3 Comparative figures

Comparative figures on the interim consolidated Statement of Financial Position and related notes are taken from the consolidated financial statements for the year ended 31 December 2025 which have been audited by CPA VIETNAM Auditing Company Limited - A Member Firm of INPACT.

Comparative figures in the interim consolidated income statement, interim consolidated cash flows statement and related notes are taken from the interim consolidated financial statements for the period ended June 30, 2025 which have been reviewed by CPA VIETNAM Auditing Company Limited - A Member Firm of INPACT.

Certain items in the consolidated statement of financial position as of 1 January 2026 have been restated to comply with the guidance in Circular 99, as follows:

Items	31/12/2025 Presented VND	01/01/2026 Restated VND	Difference VND	Note
ASSETS				
II. Short - term investments				
3. Short - term held to maturity Investments	10.780.000.000	10.965.638.849	185.638.849	(i)
III. Short- term receivables				
5. Other short-term receivables	227.131.413.456	226.945.774.607	(185.638.849)	(i)

(i) Reclassify the balance of accrued interest income on deposits from the "Other short-term receivables" item to the "Short-term investments held-to-maturity" item, in accordance with the guidance in Circular 99/2025/TT-BTC.

Hanoi, 25 August 2026

Preparer	Chief Accountant	General Director
Le Minh Hung	Vu Thi Hong Lieu	Le Thanh Hai

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1