CÔNG TY CP ĐẦU TƯ VÀ XÂY DỰNG HUD1
HUD1 INVESTMENT AND CONSTRUCTION JSC
Số: 722E/CV-HUD1
No.: 722E/CV-HUD1

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hà Nội, ngày 29 tháng 10 năm 2026
Hanoi, day 29 month 10 year 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1
Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1
DN: OID.0.9.2342.19200300.100.1.1=MST:0101043264, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1, S=Hà Nội, C=VN
Reason: I am the author of this document
Location:
Date: 2026-10-29 09:16:17
Foxit Reader Version: 9.0.0

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

...n gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

- Tên tổ chức/*Name of organization*: **Công ty cổ phần Đầu tư và xây dựng HUD1/ ...ment and Construction Joint Stock Company**
- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code*: HU1
- Địa chỉ/*Address*: Số 168 Giải Phóng, P. Phương Liệt, TP Hà Nội./
  No. 168 Giai Phong, Phuong Liet ward, Hanoi
- Điện thoại liên hệ/*Tel.*: 024.38687557 Fax: 024.38686557
- E-mail: hud1acc@gmail.com

2. Nội dung thông tin công bố/*Contents of disclosure*:
Báo cáo Tài chính Hợp nhất Quý III/2026
Disclosure of Consolidated Financial Statements Quarter III/2026

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/10/2026 tại đường dẫn website: www.hud1.com.vn./*This information was published on the company's website on 29/10/2026, as in the link* www.hud1.com.vn.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:
Báo cáo Tài chính Hợp nhất Quý III/2026/ Disclosure of Consolidated Financial Statements Quarter III/2026

NGƯỜI ỦY QUYỀN CBTT
Person authorized to disclose information
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, position, and seal)

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG HUD1

TL. TỔNG GIÁM ĐỐC
TRƯỞNG PHÒNG HCNS
Lương Công Tú

HUD1 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL REPORT FOR THE THIRD QUARTER OF 2026

(For the accounting period from 01/07/2026 to 30/09/2026)

Hanoi, October 2026

FORM B 01 - DN

FINANCIAL STATEMENT REPORT

As of 30/09/ 2026

(Unit of measurement: VND)

MS	ASSET	TM	30/09/2026	1/1/2026
100	**SHORT-TERM ASSETS**		**514,514,411,166**	**531,895,029,089**
110	**Cash and cash equivalents**		**10,200,404,845**	**24,615,288,438**
111	Money	5	10,200,404,845	24,615,288,438
112	Cash equivalents		-	-
120	**Short-term financial investments**	6	**11,090,000,000**	**10,780,000,000**
123	Investment held until maturity		11,090,000,000	10,780,000,000
130	**Short-term receivables**		**439,787,662,957**	**429,253,575,584**
131	Accounts receivable from customers	7	115,376,626,806	141,007,979,029
132	Pay the seller in advance.	8	66,688,164,516	62,421,099,025
136	Other short-term receivables	9	259,029,787,561	227,131,413,456
137	Provision for doubtful short-term receivables		(1,306,915,926)	(1,306,915,926)
140	**Inventory**		**38,864,390,775**	**50,506,326,606**
141	Inventory	10	38,864,390,775	50,506,326,606
150	**Other current assets**		**14,571,952,589**	**16,739,838,461**
151	Short-term prepaid expenses		760,096,487	138,748,936
152	Deductible value-added tax		13,752,763,650	16,496,668,656
153	Taxes and other amounts due to the State		59,092,452	104,420,869
200	**LONG-TERM ASSETS**		**123,490,864,293**	**127,285,244,366**
210	**Long-term receivables**		-	-
220	**Fixed assets**		**113,974,197,667**	**114,706,978,285**
221	Tangible fixed assets	12	113,974,197,667	114,706,978,285
222	*Original price*		*130,375,387,983*	*130,456,274,801*
223	*Accumulated depreciation*		*(16,401,190,316)*	*(15,749,296,516)*
240	**Long-term work-in-progress assets**		**5,062,457,740**	**8,392,848,262**
241	Long-term work-in-progress production and business cost		*3,608,071,934*	*5,790,889,906*
242	Construction in progress costs		*1,454,385,806*	*2,601,958,356*
250	**Long-term financial investments**	14	**4,416,934,599**	**4,148,143,532**
251	Investing in subsidiaries		-	-
252	Investing in affiliated companies and joint ventures.		351,981,707	351,981,707
253	Other investments in equity instruments		4,064,952,892	3,796,161,825
260	**Other long-term assets**		**37,274,287**	**37,274,287**
261	Long-term upfront costs	15	37,274,287	37,274,287
280	**TOTAL ASSETS**		**638,005,275,459**	**659,180,273,455**

FINANCIAL STATEMENT REPORT
(NEXT)

As of 30/09/2026

(Unit of measurement: VND)

MS	FUNDING	TM	30/09/2026	1/1/2026
300	**LIABILITIES**		**337,421,588,548**	**508,767,351,615**
310	**Short-term debt**		**337,421,588,548**	**508,767,351,615**
311	Payments due to short-term suppliers.	16	73,528,054,915	81,337,481,417
312	Short-term advance payment buyers	17	7,174,268,792	23,697,649,095
313	Taxes and other payments due to the State.	18	5,062,213,037	6,065,469,614
314	Workers must be paid.		-	1,498,405,959
315	Short-term liabilities	19	6,582,605,182	2,845,957,952
319	Other short-term payables	20	78,222,222,201	75,044,491,203
320	Short-term loans and financial leases	21	166,646,800,013	318,210,819,455
321	Short-term provisions		-	
322	Reward and Welfare Fund		205,424,408	67,076,920
330	**Long-term debt**		-	-
400	**EQUITY**		**300,583,686,911**	**150,412,921,840**
410	**Equity**	22	**300,583,686,911**	**150,412,921,840**
411	Owner's equity contribution		250,000,000,000	100,000,000,000
411a	*Common stock with voting rights*		250,000,000,000	100,000,000,000
412	Share premium		22,678,817,000	23,300,417,000
415	Treasury stock		-	
418	Development Investment Fund		5,000,890,883	5,000,890,883
421	Undistributed after-tax profit		15,278,694,704	15,192,982,961
421a	*Undistributed net profit accumulated up to the end of the*		14,888,425,347	11,426,514,814
421b	*Undistributed net profit for this period*		390,269,357	3,766,468,147
430	**Other funding sources and funds**		-	-
440	**Benefits for minority shareholders**		**7,625,284,324**	**6,918,630,996**
450	**TOTAL CAPITAL**		**638,005,275,459**	**659,180,273,455**

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

Form B 03/DN
Issued pursuant to Circular 99/2025/TT-BTC dated October 27, 2025, of the Minister of Finance.

FORM B 02 - DN/HN

CONSOLIDATED BUSINESS PERFORMANCE REPORT FOR Q3 2026

For the accounting period from 01/07/2026 to 30/09/2026 *(Unit of measurement: VND)*

MS	TARGETS	TM	From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
01	**Revenue from sales and services**	**23**	**85,463,095,060**	**119,362,950,466**	**185,114,030,297**	**234,895,081,313**
02	Revenue deductions		-	-	-	
10	**Net revenue from sales and services**		**85,463,095,060**	**119,362,950,466**	**185,114,030,297**	**234,895,081,313**
11	**Cost of goods sold**	**24**	**81,400,804,869**	**107,152,272,149**	**175,608,181,059**	**215,980,455,955**
20	**Gross profit from sales and services**		**4,062,290,191**	**12,210,678,317**	**9,505,849,238**	**18,914,625,358**
21	Financial operating revenue	**25**	**155,387,294**	**157,806,869**	**406,428,419**	**413,614,954**
22	Financial costs	**25**	**1,748,032,686**	**2,233,710,021**	**4,684,805,600**	**4,373,463,114**
23	*In which: Interest expense*		*1,748,032,686*	2,233,710,021	**4,684,805,600**	4,373,463,114
24	Cost of goods sold		-	-	-	-
25	Business management costs	**26**	1,612,537,072	5,942,362,950	**3,336,074,259**	8,885,490,758
30	**Net profit from business operations**		**857,107,727**	**4,192,412,215**	**1,891,397,798**	6,069,286,440
31	Other income	**27**	95,454,546	-	**95,454,546**	-
32	Other expenses	**27**	8,317,558	220,940,570	**114,774,884**	**1,566,395,527**
40	**Other profits**		**87,136,988**	**(220,940,570)**	**(19,320,338)**	**(1,566,395,527)**
50	**The portion of profit or loss in an affiliated company, LD**		-	-	-	-
60	**Total accounting profit before tax**		**944,244,715**	**3,971,471,645**	**1,872,077,460**	**4,502,890,913**
61	Current corporate income tax expense		201,050,370	849,020,358	**1,047,850,099**	**1,245,471,033**
62	Deferred corporate income tax expense		-	-	-	-
70	**Profit after corporate income tax**		**743,194,345**	**3,122,451,287**	**824,227,361**	**3,257,419,880**
71	Benefits for minority shareholders		352,924,988	5,643,950	368,668,130	**12,173,569**
72	**Net profit attributable to parent company shareholders**		**390,269,357**	**3,116,807,337**	**455,559,231**	**3,245,246,311**
80	**Earnings per share**		**39**	**311.7**	**46**	**325**

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

FORM B 03 - DN/HN

CONSOLIDATED CASH FLOW STATEMENT

(Using the direct method)

For the accounting period from 01/01/2026 to 30/09/2026

(Unit of measurement: VND) .

TT	TARGET	MÃ SỐ	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
I	**Cash flow from business operations**			
1	Revenue from sales, services, and other income.	01	236,309,605,575	252,206,301,118
2	Payments to suppliers of goods and services	02	(51,497,756,977)	(98,432,438,382)
3	Payments to employees	03	(897,065,159)	(756,479,970)
4	Interest payments on loans	04	(8,289,127,571)	(7,290,584,567)
5	Cash paid for corporate income tax	05	(2,032,116,067)	(2,846,249,042)
6	Other income from business operations	06	47,011,457,780	76,809,413,553
7	Other expenses for business operations	07	(103,865,209,085)	(113,832,066,553)
8	Money earned from interest on deposits		-	-
	Net cash flow from operating activities	**20**	**116,739,788,496**	**105,857,896,157**
II	**Cash flow from investment activities**			
1	Expenditures for purchasing and constructing fixed assets and other long-term assets.	21	-	-
2	Proceeds from the liquidation and sale of fixed assets and other long-term assets.	22	-	-
3	Expenditures for loans and purchases of debt instruments from other entities.	23	-	-
4	Proceeds from loan recovery and resale of debt instruments from other entities.	24	-	-
5	Investment funds contributed to other entities.	25	(578,791,067)	(2,250,000,000)
6	Recovered investment capital contributed to other entities	26	-	-
7	Interest income from loans, dividends, and distributed profits.	27	406,428,419	413,614,954
	Net cash flow from investment activities	**30**	**(172,362,648)**	**(1,836,385,046)**
III	**Cash flow from financial activities**			
3	Short-term and long-term loans received	33	42,706,959,018	95,433,551,887
4	Payment for principal loan repayment	34	(173,689,268,459)	(213,837,076,924)
	Net cash flow from financing activities	**40**	**(130,982,309,441)**	**(118,403,525,037)**
	Net cash flow during the period (20+30+40)	**50**	**(14,414,883,593)**	**(14,382,013,926)**
	Cash and cash equivalents at the beginning of the period	**60**	**24,615,288,438**	**59,847,133,641**
	The impact of changes in foreign exchange rates.	61		
	Cash and cash equivalents at the end of the period (50+60+61)	**70**	**10,200,404,845**	**45,465,119,715**

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1. GENERAL INFORMATION

Forms of capital ownership

HUD1 Investment and Construction Joint Stock Company (hereinafter referred to as "the Company") was formerly Construction and Housing Development Company No. 1 under the Housing and Urban Development Investment Corporation, and was transformed into HUD1 Investment and Construction Joint Stock Company according to Decision No. 1636/QD-BXD dated December 3, 2003 of the Minister of Construction.
The company operates under Business Registration Certificate No. 0103003442 issued by the Hanoi Department of Planning and Investment on January 2, 2004. Amendment No. 10 dated October 16, 2025.

The company's trading name is HUD1 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY, abbreviated as HUD1.

The company's headquarters are located at 168 Giai Phong Street, Phuong Liet Ward, Hanoi City.

Subsidiaries and affiliated companies:
As of September 30, 2026, the company has the following subsidiaries, associates, and investments:

Subsidiary company	Address	Main business activities	Voting ratio	Capital contribution ratio	Benefit rate
HUD 101 Construction Joint Stock Company	4th Floor, No. 168 Giai Phong Street, Phuong Liet Ward, Hanoi	Construction	51.0%	51.0%	51.0%

An affiliated company that invests in other entities.	Address	Main business activities	Voting ratio	Capital contribution ratio	Benefit rate
CIC DECOR Architecture and Construction Joint Stock Company	CT4, My Dinh II Urban Area, Tu Liem District, Hanoi	Interior design and sales	20.0%	20.0%	20.0%
Phu Yen Housing and Urban Development Investment Company Limited	No. 485 Hung Vuong Street, Tuy Hoa Ward, Dak Lak Province.	Construction and real estate business	15.0%	15.0%	15.0%

Main business lines and activities

According to its business registration, the Company's registered business activities include: Investment and development of housing, urban areas, and industrial parks; Construction and installation of various types of civil, industrial, transportation, irrigation, postal and telecommunications works, power lines and substations, infrastructure engineering works in urban areas and industrial parks; Construction and installation of technical equipment for construction projects, fire protection systems, and interior and exterior decoration of construction projects; Production, import and export of construction materials, equipment, and construction technology; Export of labor and construction;

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Consulting and design of civil, industrial, transportation, and irrigation construction projects; and Other business activities in accordance with the law.
During the year, the company's main business activities were investing in and developing houses and urban areas, and constructing various types of civil and industrial projects.

2. BASIS FOR PREPARING FINANCIAL STATEMENTS AND THE FISCAL YEAR

Basis for preparing financial statements

The accompanying financial statements are presented in Vietnamese Dong (VND), at historical cost, and in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System, and other applicable accounting regulations in Vietnam.

Consolidated financial statements

Consolidated financial statements consolidate the Company's financial statements and the financial statements of the companies controlled by the Company (subsidiaries) prepared up to December 31 of each year. This control is achieved when the Company has the ability to control the financial and operational policies of the invested companies in order to obtain benefits from their operations.

Where necessary, the financial statements of subsidiaries are adjusted so that the accounting policies applied at the parent company and other subsidiaries are the same. All transactions and balances between companies within the same group are eliminated when consolidating the financial statements.

The minority shareholder's interest in the net assets of the consolidated subsidiary is determined as a separate item from the parent company's shareholder equity. The minority shareholder's interest comprises the value of the minority shareholder's interests at the initial business combination date and the minority shareholder's share of the change in total equity since the business combination date. Losses corresponding to the minority shareholder's share exceeding their share of the subsidiary's total equity are deducted from the Company's interest unless the minority shareholder has a binding obligation and the ability to offset such losses.

Fiscal year

The Company's fiscal year begins on January 1st and ends on December 31st of each calendar year.

4. APPLY ACCOUNTING STANDARDS AND REGULATIONS

The company applies the relevant Vietnamese Accounting Standards and the Enterprise Accounting System issued under Decision No. 15/2006/QD-BTC dated March 20, 2006, Circular No. 200/2014/TT-BTC dated December 22, 2014, Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Minister of Finance supplementing the Enterprise Accounting System and the Vietnamese Accounting Standards issued by the Ministry of Finance.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5. MAIN ACCOUNTING POLICIES

The following are the main accounting policies applied by the Company in preparing its consolidated financial statements:

Accounting estimates

The preparation of financial statements in compliance with Vietnamese Accounting Standards requires management to make estimates and assumptions affecting the reported figures on liabilities, assets, and the presentation of contingent liabilities and assets at the date of the financial statements, as well as the reported figures on revenue and expenses throughout the financial year. Actual business results may differ from the estimates and assumptions made.

cash equivalents

Cash and cash equivalents include cash on hand, bank deposits, cash in transit, demand deposits, and other short-term investments with high liquidity and an initial maturity of no more than three months or less.

Accounts receivable and provisions for doubtful accounts.

Customer receivables and other receivables are reflected at their original recognition value less any provision for doubtful receivables.

for doubtful receivables are established for receivables that are overdue from 3 months to 3 years beyond the payment deadline stated in economic contracts, loan agreements, debt commitments, or for receivables that the debtor is unlikely to pay due to liquidation, bankruptcy, or similar difficulties .

Inventory

Inventory is determined on a cost basis. The cost of inventory includes the purchase cost, processing costs, and other directly related costs incurred to bring the inventory to its current location and condition.

Inventory is accounted for using the perpetual inventory method , and the cost of inventory is determined using the weighted average method.

The Company's provision for inventory devaluation is established in accordance with current accounting regulations. Accordingly, the Company is permitted to make provisions for the devaluation of obsolete, damaged, or substandard inventory if the actual value of the inventory is higher than its net realizable value at the end of the accounting period.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5. MAIN ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets and depreciation

Tangible fixed assets are presented at their original cost less accumulated depreciation. The original cost of tangible fixed assets includes the purchase price and all other related costs directly involved in bringing the asset into a ready-to-use condition. The original cost of self-made or self-constructed tangible fixed assets includes construction costs, actual production costs incurred, plus installation and commissioning costs (if applicable).

Tangible fixed assets are depreciated using the straight-line method based on their estimated useful life. The depreciation periods are as follows:

Asset Group	Depreciation Period (Years)
Factory buildings, structures	06 - 50
Machinery and equipment	02 - 07
Transportation vehicles	07 - 10
Equipment and tools for management	03 - 05

Intangible fixed assets and depreciation

Intangible fixed assets primarily represent the value of long-term and limited-term land use rights for land plots and are presented at original cost less accumulated depreciation. Limited-term land use rights are allocated using the straight-line method based on the land plot's usage time, while long-term land use rights are not depreciated.

Construction in progress costs

Assets under construction for production, leasing, administration, or any other purpose are recorded at cost. This cost includes related service costs and interest expenses in accordance with the Company's accounting policy. Depreciation of these assets is applied as with other assets, beginning when the asset is ready for use.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5. MAIN ACCOUNTING POLICIES (CONTINUED)

Securities investments

Securities investments are recognized from the date of purchase and are initially valued at their original cost and any transaction-related expenses.

In subsequent accounting periods, securities investments are determined at their original cost less any impairment losses.

Provisions for impairment of securities investments are established in accordance with current accounting regulations. Accordingly, the Company is permitted to make provisions for freely tradable securities investments whose book value is higher than their market value at the end of the accounting period.

- term prepayments

Long-term prepaid expenses include the remaining value of tools and equipment used for construction and management purposes, which are amortized over several subsequent accounting periods.

Accounts payable

Accounts payable to suppliers and other payables are not subject to interest and are reflected at their original recognized value.

Revenue recognition

Revenue is recognized when the outcome of a goods transaction can be reliably determined and the Company is able to obtain economic benefits from the transaction. Revenue from services is recognized when there is evidence of the percentage of services provided being completed at the end of the accounting period.

Interest on deposits is recognized based on the interest notification from the Bank. Interest from investments is recognized when the Company is entitled to receive the interest.

Construction contract

When the outcome of a construction contract can be reliably estimated, revenue and related expenses are recognized in proportion to the work completed at the end of the accounting period, calculated as a percentage of the cost incurred for the work completed at the end of the accounting period relative to the total estimated cost of the contract, except where this cost does not correspond to the completed work volume. This expense may include additional costs, compensation, and performance bonuses as agreed with the client.

When the outcome of a construction contract cannot be reliably estimated, revenue is recognized only in proportion to the contract costs incurred, the reimbursement of which is relatively certain.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Determining the revenue of a construction contract is affected by many uncertainties as they depend on future events. Estimates often need to be revised as these events occur and uncertainties are resolved.

The actual profit and loss for each project can usually only be accurately determined after the project is completed, the project value has been finalized, and the profit and loss for the completed work in each year may not accurately reflect the actual business operations of that year.

5. MAIN ACCOUNTING POLICIES (CONTINUED)

Foreign currency

Transactions denominated in foreign currencies are converted using the exchange rate prevailing on the date the transaction occurs. Exchange rate differences arising from these transactions are accounted for in the Income Statement.

The balances of cash assets and accounts receivable and payable denominated in foreign currency at the end of the accounting period are converted using the exchange rate at that date. Exchange rate differences arising from the revaluation of these accounts are accounted for in the income statement. Exchange rate gains from the revaluation of balances at the end of the accounting period are not distributed to shareholders.

Borrowing costs

Borrowing costs directly related to the purchase, investment, construction, or production of assets that require a relatively long time to complete and put into use or operation are added to the asset's cost until the asset is put into use or operation. Income arising from the temporary investment of loans is recorded as a reduction in the cost of the related asset. All other interest expenses are recognized in the Income Statement when incurred.

Tax

Corporate income tax represents the total value of current and deferred tax liabilities.

The current tax payable is calculated based on taxable income for the year. Taxable income differs from net profit presented in the Income Statement because it excludes taxable or deductible income or expenses from other years (including carry-forward losses, if any) and also excludes non-taxable or non-deductible items. Corporate income tax is calculated at the effective tax rate of 20% on taxable income for normal business operations, effective from the end of the accounting period .

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 results of an audit by the competent tax authority.

Deferred income tax is calculated on the differences between the carrying value of asset or liability items on the Balance Sheet and the income tax basis. Deferred income tax is accounted for using the Balance Sheet-based method. Deferred income tax liabilities must be recognized for all temporary

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

differences, while deferred income tax assets are only recognized when there is certainty that sufficient future taxable income will be available to utilize the deductible temporary differences.

Deferred income tax is determined by the tax rate expected to apply in the year the asset is recovered or the liability is settled. Deferred income tax is recognized as a gain or loss unless that tax relates to items directly recorded in equity. In that case, the deferred income tax is also directly recorded in equity.

Deferred income tax assets and deferred income tax liabilities are offset when the Company has a legal right to offset current income tax assets against current income tax liabilities and when the deferred income tax assets and deferred income tax liabilities relate to corporate income tax administered by the same tax authority and the Group intends to pay current income tax on a net basis.

Other taxes are applied in accordance with current tax laws in Vietnam.

6. Cash and cash equivalents

	30/09/2026 (VND)	1/1/2026 (VND)
Cash	9,906,804,840	2,028,109,334
Bank Deposits	293,600,005	22,587,179,104
Cash equivalents	-	-
Total	**10,200,404,845**	**24,615,288,438**

6A. Short-term financial investments

	30/09/2026 (VND)	1/1/2026 (VND)
Investment held until maturity	11,090,000,000	10,780,000,000
Total	**11,090,000,000**	**10,780,000,000**

- Short-term financial investment refers to time deposit accounts at BIDV Vietnam Bank – Hanoi Branch.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

7. Short-term accounts receivable

	30/09/2026 (VND)	1/1/2026 (VND)
Hoang Gia Company Limited	686,059,796	6,686,059,790
Housing and Urban Development Corporation (HUD)	48,278,616,487	78,276,103,108
Quang Chung Real Estate Trading & Tourism Service	-	3,867,077,247
Hanoi Construction and Infrastructure Development	-	5,046,995,412
Vietnam Expressway Development Corporation	14,786,653,472	13,689,397,225
Accounts receivable from homebuyers	12,848,424,229	9,587,996,624
TLA Joint Stock Company	17,689,268,569	
Other customers	21,087,604,253	23,854,349,623
Total	**115,376,626,806**	**141,007,979,029**

8. Pay the seller in advance.

	30/09/2026 (VND)	1/1/2026 (VND)
Payment required for apartment in Package A8, Ben L	570,240,000	602,884,166
Payment must be made to the supplier for Package CV-A2.7 Nam Dinh.	11,903,043,124	11,903,043,124
Payment due to supplier DA 176 Dinh Cong	27,494,594,083	33,494,594,083
Must pay for apartment in Package XL01, Vaccine Institute.	200,581,424	200,581,424
Other sellers	26,519,705,885	16,219,996,228
Total	**66,688,164,516**	**62,421,099,025**

9. Other short-term receivables

	30/09/2026 (VND)	1/1/2026 (VND)
Operating costs of project management teams	19,273,671,696	19,446,179,016
DA 176 Dinh Cong	1,627,521,823	1,627,521,823
Other receivables	36,862,667,918	34,321,365,731
Advance payment	201,265,926,124	171,736,346,886
Total	**259,029,787,561**	**227,131,413,456**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

10. Inventory

	30/09/2026 (VND)	1/1/2026 (VND)
Tools and equipment	-	-
Work-in-progress production costs	38,864,390,775	50,506,326,606
Total	**38,864,390,775**	**50,506,326,606**

10A. Long-term work-in-progress production costs

	30/09/2026 (VND)	1/1/2026 (VND)
Long-term work-in-progress costs	3,608,071,934	5,790,889,906
Total	**3,608,071,934**	**5,790,889,906**

11. Short-term/long-term prepaid expenses:

	30/09/2026 (VND)	1/1/2026 (VND)
Cost of tools and equipment	-	
Other expenses and CCDC awaiting supplementary pa	760,096,487	138,748,936
Total	**760,096,487**	**138,748,936**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

12. Tangible fixed assets

	Houses, buildings	Machinery and equipment	Transportation	Management equipment and tools	Total
ORIGINAL PRICE					
Balance as of 1/1/2026	**118,614,180,086**	**2,562,012,986**	**7,299,718,819**	**1,980,362,910**	**130,456,274,801**
Increase during the period	-	-	**1,443,916,364**	-	**1,443,916,364**
Buy during the period	-	-	-	-	-
Construction completed.	-	-	1,443,916,364	-	1,443,916,364
Decrease during the period	-	-	**1,524,803,182**	-	**1,524,803,182**
Balance as of 30/9/2026	**118,614,180,086**	**2,562,012,986**	**7,218,832,001**	**1,980,362,910**	**130,375,387,983**
CUMULATIVE DEPRECIATION VALUE					
Balance as of 1/1/2026	**7,161,981,791**	**2,562,012,986**	**4,450,305,415**	**1,574,996,324**	**15,749,296,516**
Increase during the period	**2,030,529,744**	-	**455,149,936**	**29,002,500**	**2,514,682,180**
Depreciation during the period	2,030,529,744	-	455,149,936	29,002,500	2,514,682,180
Other increases	-	-	-		-
Decrease during the period	**337,985,198**	-	**1,524,803,182**	-	**1,862,788,380**
Other discounts	337,985,198	-		-	337,985,198
Liquidation, sale		-	1,524,803,182	-	1,524,803,182
Balance as of 30/9/2026	**8,854,526,337**	**2,562,012,986**	**3,380,652,169**	**1,603,998,824**	**16,401,190,316**
REMAINING VALUE					
Balance as of 1/1/2026	**111,452,198,295**	-	**2,849,413,404**	**405,366,586**	**114,706,978,285**
Balance as of 30/9/2026	**109,759,653,749**	-	**3,838,179,832**	**376,364,086**	**113,974,197,667**

Reasons for increase (decrease) in assets:

*** Original cost of fixed assets**

1- Increase :

2. Decrease: During the period, the parent company HUD1 sold off some old fixed assets that had long since been depreciated, namely 2 old cars worth VND 1,524,803,182.

*** Depreciation value**

1- Increase:

- The depreciation expense for fixed assets during the production period from January 1, 2026 to September 30, 2026 is: VND 2,514,682,180.

2-Reduction:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

13. Long-term financial investments

	30/09/2026 (VND)	1/1/2026 (VND)
CIC DECOR Architecture and Construction Joint Sto	351,981,707	351,981,707
Phu Yen Housing & Investment Development Company Limited	4,064,952,892	3,796,161,825
Financial investment reserve	-	
Total	**4,416,934,599**	**4,148,143,532**

Subsidiary company	Address	Main business activities	Voting ratio	Capital contribution ratio	Benefit rate
HUD 101 Construction Joint Stock Company	4th Floor, No. 168 Giai Phong Street, Phuong Liet Ward, Hanoi	Construction	51.0%	51.0%	51.0%

An affiliated company that invests in other entities.	Address	Main business activities	Voting ratio	Capital contribution ratio	Benefit rate
CIC DECOR Architecture and Construction Joint Stock Company	CT4, My Dinh II Urban Area, Tu Liem District, Hanoi	Interior design and sales	20.0%	20.0%	20.0%
Phu Yen Housing and Urban Development Investment Company Limited	No. 485 Hung Vuong Street, Tuy Hoa Ward, Dak Lak Province.	Construction and real estate business	15.0%	15.0%	15.0%

The total charter capital of CIC DECOR Architecture and Construction Joint Stock Company is 5 billion VND, with HUD1 Company owning 20% of the charter capital as committed, equivalent to 1 billion VND.

The total charter capital of Phu Yen Housing and Urban Development Investment Company Limited is VND 138 billion. HUD1 Company holds a 15% stake in the charter capital, equivalent to VND 41.4 billion. As of March 31, 2026, HUD1's contributed capital amounted to VND 3,796,161,825. The shareholders' capital contributions will continue to be implemented according to the progress of the Western Residential Area project on Le Duan Street, Tuy Hoa Ward, Dak Lak Province. Currently, the project is in the investment preparation phase.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

14. Other long-term investments

	30/09/2026 (VND)	1/1/2026 (VND)
Phu Yen Housing & Investment	4,064,952,892	3,796,161,825
Total	**4,064,952,892**	**3,796,161,825**

15. Short-term payables to suppliers.

	30/09/2026 (VND)	1/1/2026 (VND)
Project supplier payment due: 176	9,941,218,650	12,974,675,214
Payment required for apartment in Package A8, Ben L	12,321,829,914	11,329,520,676
Must pay for apartment in Package 641 Chanh My	3,881,371,701	3,612,279,009
The owner of the CC CT TLA Quang Ninh apartment	5,009,001,152	14,978,387,084
Must pay for apartment in Package XL01, Vaccine Ins	7,958,386,538	12,494,799,174
Other parties must be paid.	34,416,246,960	25,947,820,260
Total	**73,528,054,915**	**81,337,481,417**

16. Buyer pays in advance.

	30/09/2026 (VND)	1/1/2026 (VND)
Housing and Urban Development Investment Corpora	3,270,063,264	8,409,913,450
Bac Thang Long - Thanh Dong Joint Stock Company	439,339,316	
Customers buying houses in Project 176 Dinh Cong	3,179,612,290	-
Institute for Vaccine and Medical Biological Products Testing	-	15,287,735,645
Other buyers	285,253,922	
Total	**7,174,268,792**	**23,697,649,095**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

17. Taxes and other payments due to the government.

	30/09/2026	1/1/2026
	(VND)	(VND)
Value-added tax on domestic goods	3,785,848,949	3,785,848,948
Corporate income tax	74,229,372	1,122,765,558
Personal income tax	176,148,327	130,868,719
Other payables	1,025,986,389	1,025,986,389
Other types of taxes		-
Total	**5,062,213,037**	**6,065,469,614**

18. Workers must be paid.

	30/09/2026	1/1/2026
	(VND)	(VND)
Workers must be paid.	-	1,498,405,959
Total	**-**	**1,498,405,959**

19. Short-term liabilities

	30/09/2026	1/1/2026
	(VND)	(VND)
Provision for construction costs	6,582,605,182	2,845,957,952
Other short-term payables		
Total	**6,582,605,182**	**2,845,957,952**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

20. Other short-term payables

	30/09/2026 (VND)	1/1/2026 (VND)
- Social insurance; health insurance, unemployment insurance, trade union fees	883,461,578	825,054,195
Other payables and liabilities.	77,338,760,623	74,219,437,008
The construction teams must be paid.	72,618,677,250	*71,431,173,995*
Temporary collection of maintenance fees for project 176 Dinh Cong.	-	-
Other payables	4,720,083,373	*2,788,263,013*
Total	**78,222,222,201**	**75,044,491,203**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

21. Loans and financial leases

Short-term loans	1/1/2026		Amount generated during the perioc		30/09/2026	
	Value	Number of people capable of repaying the debt	Increase	Reduce	Value	Number of people capable of repaying the debt
Vietnam Investment and Development Bank - Hanoi Branch	128,662,858,431	128,662,858,431	124,588,401,450	129,139,138,704	124,112,121,177	124,112,121,177
Hanoi Urban Investment Joint Stock Company	155,384,334,711	155,384,334,711	-	150,000,000,000	5,384,334,711	5,384,334,711
Saigon - Hanoi Commercial Joint Stock Bank	5,396,577,467	5,396,577,467	1,941,919,915	7,338,497,382	-	-
Bac A Commercial Joint Stock Bank	3,978,262,851	3,978,262,851	5,194,096,566	5,180,122,487	3,992,236,930	3,992,236,930
Personal loans	24,788,785,995	24,788,785,995	39,564,321,200	31,195,000,000	33,158,107,195	33,158,107,195
Total	**318,210,819,455**	**318,210,819,455**	**171,288,739,131**	**322,852,758,573**	**166,646,800,013**	**166,646,800,013**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

Loan and lease details

	30/09/2026 (VND)	1/1/2026 (VND)
BIDV Bank Hanoi	124,112,121,177	128,662,858,431
SHB Bank	-	5,396,577,467
North Asia Bank	3,992,236,930	3,978,262,851
Other loans	33,158,107,195	24,788,785,995
Loan from Hanoi Investment and Development Joint Stock Company	5,384,334,711	155,384,334,711
Total	**166,646,800,013**	**318,210,819,455**

(1): Short-term loans from the Vietnam Investment and Development Bank - Hanoi Branch include:

- Short-term loan from Vietnam Investment and Development 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, payment guarantee balance, and 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. The purpose is to supplement working capital, open LCs, and issue guarantees to support production and business activities. The credit limit is valid until July 31, 2026. The loan term, interest rate, and fees are determined according to each specific Credit Agreement. Security measures include: Balances at all times in 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.

- Collateral includes: Transportation vehicles and land use rights belonging to a third party.

+ Collateral provided by the borrower's assets: Toyota Innova 30X-6803, Toyota Corolla 29A-298.42; Toyota Camry 29A-582.57, Zoomlion TCN5013B-6 tower crane: details as per asset mortgage contract No. 02/135016/2014/HĐTC dated December 24, 2014.

+ Mortgage secured by third-party assets: Land use rights at address No. 612, CT3-1, Me Tri Ha New Urban Area, Me Tri Ward, Nam Tu Liem District, Hanoi; Land use rights, ownership of housing and other assets attached to the land at apartment No. 20, Block A, Lot No. 1, Trung Yen New Urban Area, Trung Hoa, Cau Giay, Hanoi; Ownership of housing and land use rights at apartment B1503 in the Golden Palace high-end office, commercial & apartment complex, Me Tri Ward, Nam Tu Liem District, Hanoi.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

+ Additional collateral: Assets attached to the land at the office located at 168 Giai Phong Street; Toyota Camry car with license plate 29U-1836; Toyota Camry car with license plate 29U-0190.

- 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 guarantees 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 L/C issuance. The credit limit is valid for one year from the date of signing the contract. Security measures: deposit pledge agreement, asset pledge, asset mortgage, and debt claim mortgage agreement between the Bank and the Customer; Third-party asset mortgage contracts signed between the Bank and Mr. Nguyen Duc Khuong and his wife, Ms. Do Thi Tuyet Chinh; deposit mortgage contracts signed between the Bank, Mr. Bui Van Quan and Ms. Nguyen Thi Dung; deposit mortgage contracts signed between the Bank, Mr. Pham Van Khac and Ms. Nguyen Thi Thu Trang ...

(2) : Loan contracts with Hanoi Urban Investment Joint Stock Company with an indefinite loan term and an interest rate of 0.15%/year. The purpose of using capital 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 able to exchange shares or have priority to buy back the borrower's shares when the borrower issues an increase in charter capital, or when the borrower divests its shares in the borrower's subsidiaries.

(3): 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 is 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 the credit limit is to supplement working capital/issue guarantees of all kinds to serve the construction activities of works/projects that the Company has signed a direct construction contract with Vietnam Expressway Investment and Development Corporation (VEC). Limit maintenance period: 12 months. The interest rate for loans within the term is specified in each Loan Agreement. The security measures include: the right to claim debts arising from construction contracts/output contracts financed by SHB; and savings accounts/deposit contracts/real estate/vehicles owned by the Company or a third party. Details of the measures and assets used as security will be specifically agreed upon in the mortgage/pledge agreement signed between the Company and the Bank.

(4): Credit Agreement No. 0000461153/2024/HĐTD-BAC A BANK dated October 30, 2024 and Credit Agreement No.: 0000486771/2024/HĐTD-BAC A BANK 103 dated December 19, 2024. Regular credit

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

limit with a maximum amount of: VND 50,000,000,000, of which the loan limit and payment guarantee limit is VND 20,000,000,000. Purpose: to supplement working capital, guarantee and issue to serve the construction activities of the Company. Credit limit term: 12 months from the date of signing the credit agreement. Interest rate according to each loan disbursement. Security measure: Right to claim debts arising from contracts and projects for which Bac A Bank provides credit.

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

22. EQUITY

a. Details of changes in equity capital	Owner's investment capital	Share premium	Treasury stock	Development Investment Fund	Undistributed after-tax profit	Non-controlling shareholder interests	Total
Balance as of 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**
Increase during the year	-	-	-	-	**3,766,468,147**	**64,482,785**	**3,830,950,932**
Increase during the year	-	-	-		3,766,468,147	64,482,785	3,830,950,932
Decrease during the year	-	-	-	-	-	-	-
Balance as of 31/12/2025	**100,000,000,000**	**23,300,417,000**	-	**5,000,890,883**	**15,192,982,961**	**6,918,630,996**	**150,412,921,840**
Balance as of 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**
Increase during the period	**150,000,000,000**	-	-	-	**455,559,231**	**706,653,329**	**151,162,212,560**
Profit for the period	-	-	-	-	455,559,231	368,668,130	824,227,361
Capital increase	150,000,000,000		-	-			150,000,000,000
Other increases						337,985,199	337,985,199
Decrease during the period	-	**621,600,000**	-	-	**369,847,488**	-	**991,447,488**
Fund allocation	-	-	-	-	369,847,488		**369,847,488**
Cost of raising capital		621,600,000					621,600,000
Balance as of 30/09/2026	**250,000,000,000**	**22,678,817,000**	-	**5,000,890,883**	**15,278,694,704**	**7,625,284,324**	**300,583,686,911**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

a. Equity details

Shareholders	According to the Business Registration Certificate (07/07/2026)			Actual contributed capital	
	Share	Amount (VND)	Proportion	Amount (VND)	Proportion
Hanoi Urban Investment Joint Stock Company	15,000,000	150,000,000,000	60.00%	150,000,000,000	60.00%
Nguyen Thi Thuy	3,825,000	38,250,000,000	15.30%	38,250,000,000	15.30%
Vu Thien Nhan	1,275,000	12,750,000,000	5.10%	12,750,000,000	5.10%
Other shareholders	4,900,000	49,000,000,000	19.60%	49,000,000,000	19.60%
Total	**25,000,000**	**250,000,000,000**	**100%**	**250,000,000,000**	**100%**

- On March 16, 2022, the Housing and Urban Development Investment Corporation (HUD) divested its entire investment in HUD1 Investment and Construction Joint Stock Company to Mr. Vu Nhat Tuan.

- On February 10, 2025, Mr. Vu Nhat Tuan bequeathed all of his shares to Ms. Nguyen Thi Thuy and Mr. Vu Thien Nhan.

On June 9, 2026, HUD1 Company completed its capital increase through the issuance of additional shares to directly exchange debt with the creditor, Hanoi Urban Investment Joint Stock Company, with a total of 15,000,000 shares issued.

According to the report on the date of becoming a major shareholder of Hanoi Urban Investment Joint Stock Company, as published on June 11, 2026, Hanoi Urban Investment Joint Stock Company holds 15,000,000 shares, representing 60% of the charter capital and corresponding voting rights of HUD1 Company.

As of September 30, 2026, the number of shares owned after becoming a major shareholder will be:

- Hanoi Urban Investment Joint Stock Company: 15,000,000 shares, accounting for 60.00% of HU1's outstanding shares.

Ms. Nguyen Thi Thuy: 3,825,000 shares, representing 15.30% of HU1's outstanding shares.

- Mr. Vu Thien Nhan: 1,275,000 shares, representing 5.10% of HU1's outstanding shares.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

b. Details of the owner's investment capital.

*** Details of the owner's investment capital as of 01/01/2026**

Shareholders	According to the Business Registration Certificate			Actual contributed capital	
	Share	Amount (VND)	Proportion	Amount (VND)	Proportion
1 Nguyen Thi Thuy	3,825,000	38,250,000,000	38.25%	38,250,000,000	38.25%
2 Vu Thien Nhan	1,275,000	12,750,000,000	12.75%	12,750,000,000	12.75%
3 Other shareholders	4,900,000	49,000,000,000	49.00%	49,000,000,000	49.00%
Total	**10,000,000**	**100,000,000,000**	**100%**	**100,000,000,000**	**100%**

*** Details of the owner's investment capital as of 30/09/2026**

Shareholders	According to the Business Registration Certificate (07/07/2026)			Actual contributed capital	
	Share	Amount (VND)	Proportion	Amount (VND)	Proportion
1 Hanoi Urban Investment Joint Stock Company	15,000,000	150,000,000,000	60.00%	150,000,000,000	60.00%
2 Nguyen Thi Thuy	3,825,000	38,250,000,000	15.30%	38,250,000,000	15.30%
3 Vu Thien Nhan	1,275,000	12,750,000,000	5.10%	12,750,000,000	5.10%
4 Other shareholders	4,900,000	49,000,000,000	19.60%	49,000,000,000	19.60%
Total	**25,000,000**	**250,000,000,000**	**100%**	**250,000,000,000**	**100%**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

c. Capital transactions with owners and dividend distribution

	Final number (VND)	Beginning balance (VND)
CSH's investment capital		
Capital contribution as of the beginning of the period (01/01/2026)	100,000,000,000	100,000,000,000
Capital contributions increased during the period.	150,000,000,000	
Capital contributions decreased during the period.		
Capital contribution as of the end of the period (30/09/2026)	250,000,000,000	100,000,000,000
The time when the increase begins	1/6/2026	
Time of completion of increase	9/6/2026	
Dividends already distributed	-	-

d. Share

	Final number (Share)	Beginning balance (Share)
Number of shares registered for	25,000,000	10,000,000
Number of shares issued	25,000,000	10,000,000
- Common stock	25,000,000	10,000,000
Number of outstanding shares	25,000,000	10,000,000
- Common stock	25,000,000	10,000,000

Par value of outstanding shares: 10,000 VND/share

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

23. REVENUE

	From July 1st to September 30th, 2026
	(VND)
Sales revenue	
Revenue from providing services	-
Construction contract revenue	84,787,231,568
Real estate business revenue	-
Other revenue	675,863,492
Total	**85,463,095,060**
Deductions	-
Net revenue	**85,463,095,060**

24. Cost of goods sold

	From July 1st to September 30th, 2026
	(VND)
Construction cost	81,308,084,869
Cost of goods sold for real estate business	-
Other cost of goods sold	92,720,000
Total	**81,400,804,869**
Deductions	
Cost of goods sold	**81,400,804,869**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

25. Financial operating revenue/expenses

	From July 1st to September 30th, 2026
	(VND)
Financial operating revenue	
Interest on deposits and loans	155,387,294
Total	**155,387,294**
Financial costs	
Interest expense	1,748,032,686
Total	**1,748,032,686**
Financial income - net	**(1,592,645,392)**

26. Business management costs

	From July 1st to September 30th, 2026
	(VND)
Management staff costs	1,106,584,080
Material costs management	-
Office supplies costs	-
Depreciation cost of fixed assets	32,590,040
Taxes, fees and charges	-
Contingency costs	-
Outsourced service costs	345,321,177
Other monetary expenses	128,041,775
Total	**1,612,537,072**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

27. Other income, other expenses

	From July 1st to September 30th, 2026
	(VND)
Other income	**95,454,546**
Income from renting tools and equipment.	-
Other income	95,454,546
Total	**95,454,546**
Other expenses	-
Other items	8,317,558
Total	**8,317,558**
Other income - net	**87,136,988**

28. Current corporate income tax expense

	From July 1st to September 30th, 2026
	(VND)
Corporate income tax expense is calculated based on taxable income for t	201,050,370
	201,050,370

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

29. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

Stakeholders	Relationship	Transaction characteristics	Operating period: 01/07/2026 to 30/09/2026	Operating period: 01/01/2025 to 30/09/2025
1. Transactions with related parties				
Hanoi Urban Investment Joint Stock Company	Parent Company	Capital contribution, Debt swap		0
2. Transactions with other related parties				
Phu Yen Housing & Urban Development Investment Company Limited	Affiliated company	Contribution to charter capital	268,791,067	0
3. Balances of related parties			**30/09/2026**	**01/01/2026**
Phu Yen Housing & Urban Development Investment Company Limited	Affiliated company	Contribution to charter capital	4,064,952,892	3,796,161,825
Hanoi Urban Investment Joint Stock Company	Parent Company	Capital contribution, Debt swap	5,384,334,711	155,384,334,711

30. SUBSIDIARY COMPANIES

HUD101 Construction Joint Stock Company is a newly established joint stock company operating under the Vietnamese Enterprise Law promulgated on November 29, 2005. HUD101 Construction Joint Stock Company is headquartered at 4th floor, No. 168 Giai Phong Street, Phuong Liet Ward, Thanh Xuan District, Hanoi City. Its business activities include investment and construction. The total charter capital is VND 10,600,000,000, of which the capital contribution of HUD1 Investment and Construction Joint Stock Company accounts for 51%.

31. Additional information: Presented in the Statement of Cash Flows.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FORM B 09 - DN/HN

32. Explanation of fluctuations in business performance results

The consolidated net profit attributable to shareholders of the parent company for Q3 2026 is The profit was 390,269,357 VND, a significant decrease compared to the same period last year. The main reason is that in Q3/2026, the parent company's revenue decreased significantly, primarily from construction activities. Furthermore, construction work faced numerous challenges: fluctuating and high prices of materials, and a shortage of labor, resulting in high costs and low efficiency. In contrast, although still affected by escalating material prices and labor shortages in Q3/2025, Q3 2025 revenue was much higher, leading to a decrease in after-tax profit for Q3 2026 compared to the same period last year.

3.3- Comparison Information:

The comparative information is based on the Q3/2025 Financial Report, covering the accounting period from 01/07/2025, to 30/09/2025, prepared by the company itself.

Amendments and additions to the forms, names, and content of indicators of the Financial Statement compared to the Financial Statement forms prescribed by the Ministry of Finance (if any): None.

Hanoi, 28/10 2026

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