EST. 1975
CHUONG DUONG CORP

CHUONG DUONG CORPORATION

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 428 /CDC

Ho Chi Minh City, 03 November 2026

Re: Correction of the Q3/2026 Combined Financial Statements

CÔNG TY CỔ PHẦN CHƯƠNG DƯƠNG
Digitally signed by CÔNG TY CỔ PHẦN CHƯƠNG DƯƠNG
Date: 2026.11.03 16:31:35 +07'00'

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

- Company name: **CHUONG DUONG CORPORATION**
- Tax code: 0303146167
- Stock code: CDC
- Head office address: 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City
- Telephone: 028.38367734
- Stock code: CDC

Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding information disclosure on the securities market.

Chuong Duong Corporation (stock code: CDC) is a company listed on the Ho Chi Minh City Stock Exchange. On 28 October 2026, the Company disclosed its Financial Statements for Quarter 3, 2026 in accordance with regulations. Upon subsequent review, the Company identified that the Combined Financial Statements for Quarter 3, 2026 as disclosed (Vietnamese and English versions) contained an error in the date shown in the heading of the closing-balance column of the Combined Statement of Financial Position.

M.S.D.N: 030314 CÔNG CỔ PH CHƯƠNG THÀNH PHỐ HỒ

The Company hereby provides the following correction and explanation:

1. **Error:** In the Combined Statement of Financial Position included in the Combined Financial Statements for Quarter 3, 2026 disclosed on 28 October 2026 (Vietnamese version: pages 2, 3 and 4; English version: pages 2, 3, 4 and 5), the heading of the closing-balance column was stated as **30/06/2026**. The correct date is **30/09/2026**, which is consistent with the reporting date stated in the title of the statement (. "As of 30 September 2026").

2. **Cause:** Due to an oversight during the drafting and finalisation of the report, the Company stated an incorrect date in the heading of the closing-balance column on the above pages. The error relates solely to the date in the column heading; the figures presented in the column are those as at 30/09/2026 and remain unchanged. The error does not change any figures in the Statement of Financial Position, the Income Statement, the Cash Flow Statement or the Notes to the Combined Financial Statements as disclosed.

3. **Remedial action:** The Company has corrected the column headings on the above pages and encloses with this letter the corrected Combined Financial Statements for Quarter 3, 2026 (Vietnamese and English versions), which replace the versions disclosed on 28 October 2026. The Company is also publishing the corrected versions on the information disclosure systems of

the State Securities Commission of Vietnam and the Ho Chi Minh City Stock Exchange, and on the Company's website.

Chuong Duong Corporation hereby certifies that the corrected information above is true and accurate, and takes full legal responsibility for the content of the disclosed information.

The Company apologises for this error and respectfully requests the State Securities Commission of Vietnam and the Ho Chi Minh City Stock Exchange to take note of the above correction.

Yours faithfully.

ON BEHALF OF THE COMPANY
GENERAL DIRECTOR
(Signature, full name and seal)

M.S.D.N: 0303146167 - C.T.C.P
CÔNG TY CỔ PHẦN CHƯƠNG DƯƠNG
THÀNH PHỐ HỒ CHÍ MINH

TỔNG GIÁM ĐỐC
Văn Minh Hoàng

Recipients:
- *As above;*
- *Filed: Admin Office.*

EST. 1975
CHUONG DUONG CORP

CHUONG DUONG CORPORATION

PARENT COMPANY'S SEPARATE FINANCIAL STATEMENTS

Q3 2026



CHUONG DUONG CORPORATION

Headquarters : 328 Vo Van Kiet, Cau Ong Lanh Ward, Ho Chi Minh City
Tel : (84.28) 3 836 7734 - Fax : (84.28) 3 836 0582
Website : www.chuongduongcorp.vn - Email : info@cdcorp.vn
Stock symbol (HOSE) : CDC

CHUONG DUONG CORPORATION

INTERIM SEPARATE FINANCIAL STATEMENTS

Quarter 3, 2026 – For the period ended 30 September 2026

Ho Chi Minh City, October - 2026

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STATEMENT OF FINANCIAL POSITION

As of 30 September 2026

(Applicable to entities that meet the going concern assumption)

Unit:: VND

Iterm	Codes	Note	30 September 2026 VND	01 January 2026 VND
A. CURRENT ASSETS	**100**		**2,185,331,498,922**	**1,923,123,418,976**
I. Cash and cash equivalents	**110**	V.01	**344,668,020,688**	**51,294,868,017**
Cash	111		244,668,020,688	51,294,868,017
Cash equivalents	112		100,000,000,000	-
II. Short-term financial investments	**120**		**170,680,255,863**	**452,215,922,053**
Trading securities	121	V.02	908,159,855	908,159,855
Allowance for decline in value of trading securities	122	V.02	(213,840,830)	(182,839,630)
Held to maturity investments	123	V.02	169,985,936,838	451,490,601,828
III. Short-term receivables	**130**		**919,059,002,403**	**687,076,312,142**
Short-term receivables from customers	131	V.03	280,978,921,317	281,331,402,123
Prepayments to sellers in short-term	132	V.04	445,272,971,557	300,949,328,119
Short-term loan receivables	135	V.05	227,901,028,708	136,797,433,522
Other short-term receivables (*)	136	V.06	(35,093,919,179)	(32,001,851,622)
IV. Inventories	**140**	**V.07**	**741,486,828,170**	**725,897,361,924**
Inventories	141	V.07	741,486,828,170	725,897,361,924
VI. Other current assets	**160**		**9,437,391,798**	**6,638,954,840**
Short-term prepaid expenses	161	V.08	145,172,799	302,391,667
Deductible value added tax	162	V.09	2,842,218,999	2,842,218,999
Tax and other receivables from government budget	163	V.09	-	3,494,344,174
Other current assets	165	V.15	6,450,000,000	-

STATEMENT OF FINANCIAL POSITION

As of 30 September 2026

(Applicable to entities that meet the going concern assumption)

Unit:: VND

Iterm	Codes	Note	30 September 2026 VND	01 January 2026 VND
B. LONG-TERM ASSETS	**200**		**915,415,153,048**	**470,994,493,347**
I. Long-term receivables	**210**		**23,835,793,856**	**858,974,571**
Other long-term receivables	215	V.05	23,835,793,856	858,974,571
II. Fixed assets	**220**		**9,285,516,821**	**9,357,166,147**
Tangible fixed assets	221	V.10	6,413,121,761	6,366,425,407
- Historicals costs	222		22,764,554,877	21,910,862,452
- Accumulated depreciation	223		(16,351,433,116)	(15,544,437,045)
Finance lease fixed assets	224	V.11	2,728,395,060	2,990,740,740
- Historicals costs	225		3,148,148,148	3,148,148,148
- Accumulated depreciation	226		(419,753,088)	(157,407,408)
Intangible fixed assets	227	V.11	144,000,000	-
- Historicals costs	228		144,000,000	-
IV. Investment properties	**240**	V.12	**33,683,153,218**	**35,383,547,805**
- Historicals costs	241		65,399,041,982	65,399,019,982
- Accumulated depreciation	242		(31,715,888,764)	(30,015,472,177)
V. Long-term assets in progress	**250**		**45,500,752,070**	**35,440,446,381**
Long-term work in progress	251	V.13	44,326,201,821	34,556,143,992
Construction in progress	252	V.14	1,174,550,249	884,302,389
VI. Long-term investments	**260**		**802,106,854,188**	**389,306,854,188**
Investments in subsidiaries	261	V.02	24,650,926,281	255,990,926,281
Investments in joint ventures and associates	262	V.02	589,092,500,000	143,752,500,000
Investments in equity of other entities	263	V.02	199,340,000,000	540,000,000
Allowances for long-term investments (*)	264		(10,976,572,093)	(10,976,572,093)
VII. Other long-term assets	**270**		**1,003,082,895**	**647,504,255**
Long-term prepaid expenses	271	V.08	1,003,082,895	647,504,255
TOTAL ASSESTS (280=100+200)	**280**		**3,100,746,651,970**	**2,394,117,912,323**

STATEMENT OF FINANCIAL POSITION

As of 30 September 2026

(Applicable to entities that meet the going concern assumption)

Unit:: VND

Iterm	Codes	Note	30 September 2026 VND	01 January 2026 VND
C. LIABILITIES	**300**		**1,953,922,810,567**	**1,793,295,234,658**
I. Short-term liabilities	**310**		**1,725,948,478,604**	**1,343,547,691,859**
Short-term trade payables	311	V.15	55,443,108,117	73,709,472,941
Short-term prepayments from customers	312	V.16	523,367,798,484	233,999,025,221
Dividends and profit payable	313		-	-
Taxes and other payables to government budget	314	V.09	8,786,297,070	9,874,288,617
Payables to employees	315		293,615,000	6,270,007,858
Short-term accrued expenses	316	V.17	195,998,103,046	128,277,987,272
Other short-term payments	320	V.18	238,927,263,270	24,041,784,623
Short-term borrowings and finance lease liabilities	321	V.20	693,164,235,026	857,643,966,736
Short-term provisions	322	V.19	8,387,854,738	8,432,854,738
Bonus and welfare fund	323		1,580,203,853	1,298,303,853
II. Long-term liabilities	**330**		**227,974,331,963**	**449,747,542,799**
Long-term trade payables	331	V.15	77,867,191,508	51,777,657,145
Long-term repayments from customers	332	V.16	93,557,237,437	93,577,237,437
Taxes and other payables to the State, long-term	333	V.09	-	-
Long-term accrued expenses	334	V.17	30,000,000,000	30,000,000,000
Other long-term payables	338	V.18	6,562,837,677	20,115,956,906
Long-term borrowings and finance lease liabilities	339	V.20	19,087,672,299	253,377,298,269
Long-term provisions	343	V.19	899,393,042	899,393,042

STATEMENT OF FINANCIAL POSITION

As of 30 September 2026

(Applicable to entities that meet the going concern assumption)

Unit:: VND

Iterm	Codes	Note	30 September 2026 VND	01 January 2026 VND
D.OWNERS' EQUITY	**400**		**1,146,823,841,403**	**600,822,677,665**
I. Owners' equity	**410**		**1,146,823,841,403**	**600,822,677,665**
Contributed capital	411	V.21	1,055,453,220,000	527,726,610,000
- Ordinary shares with voting rights	411a	V.21	1,055,453,220,000	527,726,610,000
Capital surplus	412		20,769,966,000	21,425,616,000
Development and investment funds	418	V.21	13,049,734,244	5,926,734,244
Undistributed profit after tax	420	V.21	57,550,921,159	45,743,717,421
Undistributed profit after tax brought forward	420a		37,322,717,421	17,525,666,625
Undistributed profit after tax for the current period	420b		20,228,203,738	28,218,050,796
TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**3,100,746,651,970**	**2,394,117,912,323**

Approved on 28 October 2026

Preparer	Chief Accountant	Legal Representative
Cao Thi Thanh Hieu	Vo Van Giap	Van Minh Hoang

INCOME STATEMENT

From 01/01/2026 to 30/09/2026

Unit:VND

ITEMS	Codes	Notes	3rd Quarter of 2026 (VND)	3rd Quarter of 2025 (VND)	Year 2026 Accumulated to 30.09.2026 (VND)	Year 2025 Accumulated to 30.09.2025 (VND)
Revenues from sales and services rendered	**01**	VI.01	**324,803,931,801**	**305,135,458,945**	**1,059,699,612,992**	**853,190,093,906**
Revenue deductions	02	VI.02				
Net revenues from sales and services rendered (10 = 01-02)	**10**		**324,803,931,801**	**305,135,458,945**	**1,059,699,612,992**	**853,190,093,906**
Costs of goods sold	11	VI.02	307,765,440,542	282,015,020,246	999,364,936,824	800,070,916,085
Gross revenues from sales and services rendered (20 = 10-11)	**20**		**17,038,491,259**	**23,120,438,699**	**60,334,676,168**	**53,119,177,821**
Financial income	21	VI.03	5,629,818,448	4,465,399,571	37,986,342,545	14,213,586,934
Financial expenses	22	VI.04	12,287,329,645	15,564,157,954	48,060,714,566	37,693,386,290
- In which: Interest expenses	*23*		12,091,956,392	15,564,157,954	47,313,231,355	36,641,023,668
Selling expenses	25		-	-	-	-
General administrative expenses	26	VI.05	5,918,567,120	4,301,133,845	24,296,229,728	12,159,965,433
Net profits from operating activities	**30**	VI.06	**4,462,412,942**	**7,720,546,471**	**25,964,074,419**	**17,479,413,032**
Other income	31	VI.06	767,744,744	1,909,196,718	907,751,108	2,251,469,064
Other expenses	32	VI.06	308,148,009	73,507,300	1,495,416,781	631,717,063
Other profits (40 = 31-32)	**40**		**459,596,735**	**1,835,689,418**	**(587,665,673)**	**1,619,752,001**
Total net profit before tax (50 = 30+40)	**50**		**4,922,009,677**	**9,556,235,889**	**25,376,408,746**	**19,099,165,033**
Current corporate income tax expenses	51	VI.12	984,401,935	2,085,054,722	5,148,205,008	2,804,386,646
Deferred corporate income tax expenses	52	VI.13	-	-	-	-
Profits after corporate income tax (60 = 50-51-52)	**60**		**3,937,607,742**	**7,471,181,167**	**20,228,203,738**	**16,294,778,387**

Approved on 28 October 2026

Preparer	Chief Accountant	Legal Representative
Cao Thi Thanh Hieu	Vo Van Giap	Van Minh Hoang

M.S.D.N: 0303146167 - C.T.C.P - CÔNG TY CỔ PHẦN CHƯƠNG DƯƠNG - THÀNH PHỐ HỒ CHÍ MINH

CASH FLOW STATEMENT

(Indirect method)

From 01/01/2026 to 30/09/2026

Iterm	Code	Year 2026 VND	Year 2025 VND
I. Cash flows from operating activities			
Profit before tax	01	**25,376,408,746**	**19,099,165,033**
- Depreciation of fixed assets and investment properties	02	3,267,865,913	2,580,204,992
- Provisions	03	3,078,068,757	(1,114,447,870)
- Gains (losses) on exchange rate differences from revaluation of accounts derived from foreign currencies	04	(203,535,721)	1,002,105,322
- Gains (losses) on investing activities	05	(21,689,781,577)	(16,101,503,652)
- Interest expenses	06	47,313,231,355	36,641,023,668
Operating profit before changes in working capital		**57,142,257,473**	**42,106,547,493**
- Increase (decrease) in receivables	09	106,204,546,187	(3,059,758,072)
- Increase (decrease) in inventories	10	(25,649,771,935)	(440,283,199,627)
- Increase (decrease) in payables	11	67,160,187,321	185,619,219,844
- Increase (decrease) in prepaid expenses	12	(198,359,772)	752,747,979
- Increase (decrease) in trading securities	13		
- Interest paid	14	(46,121,909,682)	(39,737,576,998)
- Corporate income tax paid	15	(7,482,074,876)	(3,804,347,958)
- Other receipts from operating activities	16	-	5,600,000,000
- Other payments on operating activities	17	5,878,800,000	(1,769,400,000)
Net cash flows from operating activities	20	**156,933,674,716**	**(254,575,767,339)**
II. Cash flows from investing activities			
Expenditures on purchase and construction of fixed assets and long-term assets	21	(1,598,327,537)	(799,607,962)
Expenditures on loans and purchase of debt instruments from other entities	23	(106,836,298,993)	(327,006,059,140)
Proceeds from lending or repurchase of debt instruments from other entities	24	343,375,558,904	283,865,000,000
Expenditures on equity investments in other entities	25	343,375,558,904	283,865,000,000
Proceeds from equity investment in other entities	26	61,500,000,000	2,676,000,000
Proceeds from interests, dividends and distributed profits	27	16,679,771,176	12,357,469,017
Net cash flows from investing activities	30	**656,496,262,454**	**254,957,801,915**

CASH FLOW STATEMENT

(Indirect method)

From 01/01/2026 to 30/09/2026

Iterm	Code	Year 2026 VND	Year 2025 VND
III. Cash flows from financial activities			
Proceeds from issuance of shares and receipt of contributed	31	527,070,960,000	241,412,776,000
Proceeds from borrowings	33	797,453,440,401	968,680,126,378
Repayment of principal	34	(1,195,503,718,879)	(852,669,460,485)
Repayment of financial principal	35	(515,543,481)	(142,282,609)
Net cash flows from financial activities	40	**128,505,138,041**	**357,281,159,284**
Net cash flows during the year (50=20+30+40)	50	**299,823,152,671**	**(14,312,897,173)**
Cash and cash equivalents at the beginning of the year	60	**51,294,868,017**	**51,294,868,017**
Cash and cash equivalents at the end of the year (70=50+60+61)	70	**351,118,020,688**	**36,981,970,844**

Approved on 28 October 2026

Preparer	Chief Accountant	Legal Representative
Cao Thi Thanh Hieu	Vo Van Giap	Van Minh Hoang

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the period ended 30 September 2026

1. GENERAL INFORMATION OF THE COMPANY

1.1 Structure of ownership

Chuong Duong Corporation ("the Company") was initially established as a unit under the No. 1 Construction Corporation - Ministry of Construction according to Decision No. 141/TCT-TCCB dated 08 January 1980 of the No. 1 Construction Corporation (now known as "Construction Corporation No. 1 JSC"). The Company was later transformed into a joint stock company under Decision 1589/QĐ-BXD dated 20 November 2003 of the Minister of Construction.

The Company operates under the Enterprise Registration Certificate No. 0303146167 of a joint stock company, issued by the Department of Planning and Investment of Ho Chi Minh City, first granted on 29 December 2003, subsequently amended several times, with the 20th amendment issued by Business Registration Office – Ho Chi Minh City Department of Finance dated 01 July 2026 reflecting the change of charter capital.

The Company's name in English is CHUONG DUONG CORPORATION. Abbreviated name is CHUONGDUONG CORP.

The charter capital of the Company, according to the Enterprise Registration Certificate No. 0303146167 as amended for the 20th time on 01 July 2026, is VND 1,055,453,220,000 *(in words: One trillion fifty-five billion, four hundred fifty-three million, two hundred twenty thousand Vietnamese dong)*

The Company's shares are currently listed on Ho Chi Minh City Stock Exchange (HOSE) with Stock code: CDC.

Registered office at: 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City.

1.2 Operating industry and principal activities

The operating industries of the Company as stated in Certificate of Business Registration are as follows:

- Mechanical processing; metal treatment and coating.
- Manufacturing of construction materials.
- Construction of other civil engineering works. Details: Construction of civil, industrial, transportation, irrigation works, and water supply & drainage systems.
- Site preparation. Land leveling for industrial and residential areas.
- Installation of electrical systems. Construction and installation of electrical and water systems.
- Agency, brokerage, auction services. Details: Purchasing agency, selling agency, consignment of goods.
- Wholesale of construction materials and other installation equipment. Details: Trading in construction materials.

The main activities of the Company for the period: Real estate development, trading, and construction.

1.3 The company's organization

As at 30 September 2026, the Company has the following subsidiaries and associates:

No.	Name	Address	Main business operation	Voting ratio	Equity owned ratio	Interest ratio
A.	**Subsidiaries**					
1	Chuong Duong Steel Structure One Member Co., Ltd	Ho Chi Minh City	Steel structure processing	100.00%	100.00%	100.00%
2	Chuong Duong - Serland Building Management Co., Ltd	Ho Chi Minh City	Service of apartment management	100.00%	100.00%	100.00%
3	Chuong Duong Number One Co., Ltd (i)	Ho Chi Minh City	Construction	66.67%	66.67%	66.67%
4	Chuong Duong Sai Gon Construction Co., Ltd (i)	Ho Chi Minh City	Construction	90.00%	39.93%	39.93%

(i) As at the reporting date these subsidiaries have temporarily ceased operations.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

1.3 The company's organization (Continued)

No.	Name	Address	Main business operation	Voting ratio	Equity owned ratio	Interest ratio
B.	**Associates**					
1	Trieu Duong Trading Investment and Development JSC	Dong Nai City	Real estate business	49.00%	49.00%	49.00%
2	CT32 Expressway Investment JSC	Ho Chi Minh City	Construction	31.70%	31.70%	31.70%
3	Chuong Duong Homeland - Da Nang JSC	Ho Chi Minh City	Real estate business	31.50%	31.50%	31.50%
4	Chuong Duong Homeland JSC	Dong Nai City	Real estate business	27.27%	27.27%	27.27%
5	Civil Engineering Construction No.525 JSC	Da Nang City	Construction	24.26%	24.26%	24.26%
6	Chuong Duong Trading JSC	Ho Chi Minh City	Trading of materials for construction	21.00%	21.00%	21.00%
7	Nam Viet Tower JSC (ii)	Ho Chi Minh City	Consulting and construction	26.00%	26.00%	26.00%

(ii) As at the reporting date this associate has temporarily ceased operations.

As at 30 September 2026, the subordinate units of the Company are as follows:

Name	Main activities	Address
Branch of Chuong Duong Corporation - Chuong Duong Concrete Construction unit (iii)	Construction	Chieu Lieu Hamlet, Tan Dong Hiep Ward, Ho Chi Minh City
Chuong Duong Steel Structure Unit – Branch of Chuong Duong Corporation (iv)	Construction	1A Street, Bien Hoa Industrial Park, Tran Bien Ward, Dong Nai City

(iii) According to the Decision of the Board of Directors No. 85/QĐ-HĐQT dated 17 July 2026, the Branch of Chuong Duong Corporation - Chuong Duong Concrete Construction Enterprise will cease its operations. The Company has submitted a written notice to the competent State authority and is currently in the process of carrying out dissolution procedures for this Branch.

(iv) As at the reporting date, this branch has ceased operations.

1.4 Number of employees as at the end of the interim reporting period

Total employees of the Company as of 30 September 2026 are 128 persons (as of 31 December 2025: 121 persons).

1.5 The ordinary course of business

The ordinary course of business of the Company is 12 months.

1.6 Declaration on the comparability of information on the interim separate financial statements

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Corporate Accounting Regime. This Circular replaces the Corporate Accounting Regime promulgated together with Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 issued by the Ministry of Finance. Circular No. 99/2025/TT-BTC is applicable to fiscal years beginning on or after 1 January 2026.

The Company has applied the guidance under Circular No. 99/2025/TT-BTC from 1 January 2026. Where the application of this Circular results in changes in the presentation of the financial statements, the Company will restate or reclassify the comparative figures in accordance with the regulations. Accordingly, the accounting information and figures presented in the separate interim financial statements are comparable, as they have been calculated and presented consistently.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

2. ACCOUNTING PERIOD, MONETARY UNIT IN ACCOUNTING

2.1 Accounting period

Annual accounting period of the Company is solar year, which starts on 01 January and ends on 31 December every year.

The accompanying interim separate financial statements are prepared for the period ended 30 September 2026.

2.2 Monetary unit used in accounting period

The accompanying interim separate financial statements are expressed in Vietnamese Dong (VND).

3. APPLIED ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

3.1 Applied accounting system

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

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 separate Financial Statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in preparing the interim separate financial statements are as follows:

Basis of preparing the interim separate financial statements

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

The accompanying interim financial statements are the Company's ones, therefore, they do not include the interim financial statements of subsidiaries. Users of the interim financial statements should read them together with the Company's interim consolidated financial statements for the period ended 30 September 2026 to obtain full information of the Company's financial position as well as the results of operations and cash flows during the reporting period.

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

Accounting estimates

The preparation of the interim financial statements in conformity with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim financial statements 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 interim financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results may differ from those estimates and assumptions.

The type of exchange rates applied in accounting

Transactions denominated in currencies other than VND during the period are translated into VND at the actual exchange rates prevailing at the transaction dates.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The type of exchange rates applied in accounting (Continued)

Monetary assets and liabilities denominated in currencies other than VND, except for demand deposits, are translated into VND using the average telegraphic transfer buying and selling rates quoted by the commercial bank with which the Company regularly transacts. The Company does not translate part or all of the value of foreign currency-denominated receivables for which an allowance for doubtful debts has been made.Foreign currency demand deposit balances are translated using the average telegraphic transfer buying and selling rates at the end of the accounting period quoted by the commercial bank where the Company maintains its deposit accounts.

Foreign exchange differences arising from the translation of monetary items denominated in foreign currencies are recognised in profit or loss for the period and presented on a net basis in the interim income statement.

Cash and cash equivalents

Cash comprises cash on hand, demand deposits at banks and cash in transit. Cash equivalents comprise term deposits with original maturities of not more than three months, which are readily convertible into known amounts of cash and subject to an insignificant risk of changes in value.

Financial investments

Trading securities

Trading securities are financial instruments held by the Company for trading purposes or classified as trading securities in accordance with prevailing regulations.

Upon initial recognition, trading securities are recorded at the fair value of the consideration paid at the transaction date. Costs directly attributable to the acquisition of trading securities are recognised in financial expenses for the period.

After initial recognition, trading securities are measured at fair value at the date of preparation of the financial statements. Increases or decreases arising from the remeasurement of the fair value of trading securities are recognised in financial income or financial expenses for the period.

Held to maturity investments

Held-to-maturity investments comprise investments that the Company has the intention and ability to hold to maturity, including bank deposits with original maturities of more than 3 months and loans.

Held-to-maturity investments are initially recognized at cost and subsequently measured at carrying value, including principal and interest earned up to the date of preparation of the interim separate financial statements, less any impairment provision (if any). The impairment provision for held-to-maturity investments is presented separately on the interim separate statement of financial position

Investments in subsidiaries, associates, and other entities

Investments in subsidiaries over which the Company has control, investments in associates, and joint ventures over which the Company has significant influence are stated at cost method in the interim separate financial statements.

Profit distributions that the Company received from the accumulated profits of the subsidiaries after the Company obtains control rights are recognized in the Income Statement. Other distributions are considered a recovery of investment and are deducted from the investment value. Profit distributions received by the Company from the accumulated profits of associates and joint ventures after the date on which the Company obtained significant influence are recognized in the Company's profit or loss for the period. Other distributions are considered recoveries of the investments and are deducted from the carrying amount of the investments.

Investments in subsidiaries, associates, and other investments are presented at cost less allowance for diminution in value (if any) in the interim balance sheet.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Financial investments (Continued)

Other investments: These are recognized using the cost method, comprising the purchase price and directly attributable acquisition costs. After initial recognition, these investments are measured at cost less any provision for impairment.

Allowance for impairment of investments

Trading securities: The allowance for impairment is determined based on the difference between the cost and fair value of the securities as at the interim financial reporting date.

Held-to-maturity investments: An impairment allowance is recognized when there are indications or evidence that part or all of the investment may not be recoverable in accordance with the agreed terms.

Investments in subsidiaries, investments in other entities: An impairment allowance is recognised when there are indications or evidence that an investment is impaired as at the interim separate financial reporting date. The impairment loss is determined in accordance with prevailing accounting regulations, taking into account the nature of each investment.

For investees that are parent companies, the impairment allowance is determined based on the investee's consolidated financial statements.

Business Cooperation Contracts (BCC)

The Company determines whether it has joint control over a Business Cooperation Contract (BCC) based on the terms and the economic substance of the contract.

For a BCC where the Company does not have joint control but is entitled to benefits dependent on the BCC's profit after tax, the capital contribution is recognized as "Investments in other entities" at cost less provision for impairment (if any). The Company's share of profits from the BCC is recognized in financial income when the Company's right to receive such profits is established under the agreement.

For a BCC where the Company does not have joint control and is entitled to fixed benefits irrespective of the BCC's operating results, the Company accounts for the transaction based on its economic substance as either a loan or an asset lease.

For a BCC where the Company has joint control, the parties to the BCC have obligations and are entitled to benefits in accordance with the contractual agreement: sharing of products, revenue, expenses, or profits and losses. The BCC's operations are carried out by the contributing parties concurrently with each party's other ordinary business activities. The capital contribution under the BCC is recognized by the Company as receivables on the interim separate statement of financial position and is classified as short-term or long-term based on the duration of the BCC.

Receivables

Receivables are the recoverable amounts from the customers or other debtors. Receivables are presented at book value less provision for bad debts.

Provision for bad debts are evaluated and considered for overdue, probably irrecoverable receivables or other receivables from debtors that does not have the ability to repay because of disposal, 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 manufacturing overheads (if any) incurred in bringing the inventories to their present location and conditions.

The cost of inventories is determined by using 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'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.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Tangible fixed assets and depreciation

Tangible fixed assets are stated at historical cost and presented at cost less accumulated depreciation. The historical cost of a fixed asset comprises all expenditures incurred by the Company to bring the asset to the location and condition necessary for it to be capable of operating as intended by the Company. Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	Useful lives (years)
Buildings and structures	25
Machineries, equipment	05 - 15
Vehicles	06 - 10
Office equipment	05 - 10

Whenever tangible fixed assets are sold or disposed, the cost and accumulated depreciation are eliminated and any gain or loss arising from the disposal are recorded in other income or other expenses of the period.

Intangible fixed assets and amortisation

Intangible fixed assets are stated at cost less accumulated amortisation. Computer software that is not an integral part of the related hardware is recognised as an intangible fixed asset; its cost comprises the purchase price and all directly attributable costs of bringing the software into use.

Intangible fixed assets are amortised on a straight-line basis from the date they are put into use over their estimated useful lives as follows: computer software: 03 – 05 years. Subsequent expenditure is capitalised only when it increases future economic benefits; maintenance costs are expensed as incurred.

Finance and operating leases

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessee. All other leases are considered operating leases.

Finance leases as lessee

A finance lease is recognized as a finance lease asset or finance lease liability on the Statement of Financial Position based on the lower value of the fair value of the leased asset and the present minimum value of the lease liability at the initial time of the lease.

Payments for finance leases are divided into finance charges and principal payables. Financial expenses are calculated for each accounting period during the lease term at a fixed rate of interest on the remaining outstanding balance.

Financial leased assets are depreciated in accordance with the straight-line method over their estimated useful lives like the Company owned assets or over the leased term in case the leased term is shorter, in details:

	Useful lives (years)
Machineries, equipment	10

Operating leases as lessee

The Company's operating leases include leases of premises (factories and warehouses). Payments for an operating lease are recognized as production and business costs by the straight line method during the entire asset lease term.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment properties

Investment properties include land use rights and buildings, structures held by the Company for the purpose of earning rentals or awaiting higher price, which is stated at cost less accumulated depreciation.

The historical cost of investment property includes all expenses (cash and cash equivalents) paid by the Company, or the fair value of other amount exchanged to acquire the investment property by the time of purchase or construction of the investment property.

Cost related to investment property incurred after initial recognition must be recognized as Cost for Production and Business in the period, unless the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of investment property beyond its originally assessed standard of performance, the expenditure is capitalized as an additional cost of investment property.

Investment property for lease is amortized on a straight-line basis over its estimated useful life as follows:

	Number of years
House and land use rights	25 - 41

Deferred expenses

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

Tools, supplies

Tools, supplies consumed are allocated to expenses using the straight-line method over a period not exceeding 36 months.

Fixed assets major repairs expenses

Fixed assets major repairs expenses are allocated to expenses using the straight-line method over a period not exceeding 36 months.

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 account payables include payables as trade payables, loans payable, intercompany payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than amount to be paid. They are classified as follows:

- Trade payables: Comprise obligations arising from the purchase of goods, services, or assets from suppliers (independent entities). Trade payables also include amounts payable between the parent company and its subsidiaries, joint ventures, and associates.
- Other payables: Comprise non-trade obligations that do not relate to transactions for the purchase or supply of goods or services.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment properties (Continued)

Accrued expenses

Accrued expenses are those already recorded in operating expenses in 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.

Accrued expenses are recognised on the following basis:

- Accretion of interests on borrowings, issued bonds: Accrued based on the outstanding loan balance, applicable interest rate, and number of interest calculation days, based on the loan agreement or bond issuance conditions.
- Other service costs: Accrued based on contracts, quotations, or other relevant documents when the Company has actually received the services provided but has not yet received the invoice.

Provisions (for payables)

The recognized amount of a provision for payables is the best estimate of the amount that will be required to settle the present obligation as of the Statement of Financial Position date.

Only expenses related to the provision for payables made initially will be offset by such provision.

When the difference between the provision for payables made in the previous accounting period that has not yet been used up is larger than the provision for payables made in the reporting period, it shall be reversed and recorded as a decrease in production and business expenses in the period, excluding the larger difference of the provision payables for warranty of construction works reversed into other income in the period.

The Company's provisions include: provision for severance allowance, provision for warranty of construction.

Provision for severance allowance

According to Articles 46 and 47 of the Labour Code No. 45/2019/QH14 dated 20 November 2019, for employees who have continuously worked for the Company for 12 months or more ("eligible employees") and terminate the labour contract in accordance with the provisions of the Labor Code, the employer must pay severance allowances to those employees based on their years of service and the average salary calculated according to regulations.

The provision for severance pay payable to eligible employees up to the Statement of Financial Position date is based on the actual working time of the employees for the Company minus the time the employees have participated in unemployment insurance as prescribed by law and the time the Company has paid severance allowances, and their average salary for the six (6) consecutive months up to the financial statement date.

This severance pay provision will be used to pay severance allowances to employees when terminating the labour contract in accordance with Article 46 and 47 of the 2019 Labor Code.

Loans and finance lease liabilities

These accounts shall be used to record loans from banks, other financial institutions and other lenders.

The Company must monitor in detail the payables term of loans, finance lease liabilities.

Borrowing expenses directly related to the loans shall be accounted for in financial expenses.

Borrowing costs and capitalization

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Provisions (for payables) (Continued)

During the period, loan interest expenses and bond interests were capitalized into work-in-progress of the projects with a total value of VND 11,759,150,188, of which: loan interest expenses were VND 8,608,915,221, bond interests were VND 3,150,234,967 (for the accounting period ended 30 September 2025: total capitalized costs were VND 19,320,562,889, of which: loan interest expenses were VND 15,545,393,277, bond interests were VND 3,775,169,612).

Owners' equity

Owner's contributed capital is recognized based on the actual capital contributions made by the shareholders.

Share premium is recorded as the excess or deficit between the actual issuance price and the par value of shares upon the initial issuance, additional issuance, or re-issuance of treasury shares.

Treasury shares are recognized at their purchase price and presented as a deduction from equity in the interim separate statement of financial position.

Profit after corporate income tax is distributed to shareholders after appropriations to the funds in accordance with the Company's Charter and applicable laws, and upon approval by the General Meeting of Shareholders

Revenue and other income

The Company's revenue includes revenue from sales of goods and merchandises, rendering services, construction contracts, and leases as a lessor.

Revenue from sale of goods and products

Revenue from sale of goods shall be recognized when it satisfies all the five (5) conditions below:

- The Company has transferred to the buyer the significant risks and reward of ownership of the goods;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- Costs related to transactions can be determined

Rendering of other services

Sales of services are recognized by reference to the stage of completion of the service at the Statement of Financial Position date. The outcome of a service provision transaction shall be determined only when it satisfies all the four (4) conditions below:

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

Revenue of operating lease

Revenue of operating lease is recognized on a straight-line basis over the lease term. Rental payments received in advance of many periods are recognized to revenue in accordance with the lease term.

Revenue of construction

Revenues of construction are reliably recognized, for construction contracts stipulating that the contractor is paid according to the value of the volume performed, the revenue and expenses related to

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Owners' equity (Continued)

the contract are recognized in equivalent proportion to the completed work confirmed by the customer and reflected on the issued invoice. Increases and decreases in construction volume, compensation and other revenues are recognized as revenue only when agreed with the customer.

When the outcome of a construction contract cannot be estimated reliably:

- Revenue is recognised only to the extent of contract costs incurred for which recovery is reasonably certain;
- The contract costs are recognized to expenses only when they actually incur.

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.

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

These incomes are recognised when the Company is probably able to receive economic benefits from the activities and reliably measured.

Cost of goods sold

Cost of goods sold and services rendered is the total expenses incurred for goods, services, investment properties, and the cost of construction products during the period, in accordance with the matching principle with revenue. Any costs of inventories that exceed normal levels must be recognized immediately as cost of goods sold.

Current corporate income tax and deferred tax expenses

Corporate income tax expenses: is total current and deferred income tax expenses in determining profit or loss of a period. Current income tax expenses: are corporate income tax payable calculated on taxable profit during the period and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies

The Company is obligated to pay corporate income tax at a rate of 20% based on taxable income.

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.

Related parties

Parties are considered to be related parties of the Company if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions. A party is also considered a related party of the Company 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 SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5. INFORMATION SUPPLEMENTING THE ITEMS IN THE SEPARATE STATEMENT OF FINANCIAL POSITION

5.1 Cash and cash equivalents

	30 September 2026	01 January 2026
	VND	VND
Cash on hand	100,931,856,939	130,473,007
Bank deposits (i)	143,736,163,749	51,164,395,010
Cash equivalents (ii)	100,000,000,000	-
Total	**344,668,020,688**	**51,294,868,017**

(i) Details of bank deposits

	30 September 2026	01 January 2026
	VND	VND
Tien Phong Commercial Joint Stock Bank	4,544,421,770	20,470,028,718
Joint Stock Commercial Bank for Investment and Development of Viet Nam - Dong Nai Branch	19,431,467,336	10,895,085,325
Vietnam Bank for Agriculture and Rural Development - Thu Duc Branch	6,043,775,387	18,874,045,513
Other Banks	113,716,499,256	925,235,454
Total	**143,736,163,749**	**51,164,395,010**

(ii) Details of cash equivalents

	30 September 2026	01 January 2026
	VND	VND
Vietnam International Commercial Joint Stock Bank (VIB) – 1-month term at an interest rate of 3% per annum	100,000,000,000	-
Total	**100,000,000,000**	**-**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.2 Financial investments

a. Trading securities

	30 September 2026 (VND)			01 January 2026 (VND)		
	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Shares	**908,159,855**	**20,989,900**	**(213,840,830)**	**908,159,855**	**51,991,100**	**(182,839,630)**
Vietnam Public Joint Stock Commercial Bank (PCB) (i)	673,329,125	-	-	673,329,125	-	-
Vicem Hoang Mai Cement Joint Stock Company (Stock code: HOM) (i)	105,289,800	13,104,000	(92,185,800)	105,289,800	31,200,000	(74,089,800)
Investment Commerce Fisheries Corporation (Stock code: ICF) (i)	92,551,230	2,838,000	(89,713,230)	92,551,230	14,190,000	(78,361,230)
Petrovietnam Construction Joint Stock Corporation (Stock code: PVX) (i)	36,989,700	5,047,900	(31,941,800)	36,989,700	6,601,100	(30,388,600)
Total	**908,159,855**	**20,989,900**	**(213,840,830)**	**908,159,855**	**51,991,100**	**(182,839,630)**

(i) Investments in other shares are not presented at fair value as the invested shares are neither listed nor publicly traded on the stock exchange, and current regulations do not provide specific guidance on determining the fair value of such financial investments.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.2 Financial investments (Continued)

b. Held to maturity investments

	30 September 2026 (VND)			01 January 2026 (VND) (Restated)		
	Original cost	Recoverable amount	Provision	Original cost	Recoverable amount	Provision
a) Short-term	**169,985,936,838**	**169,985,936,838**	-	**451,490,601,828**	**451,490,601,828**	-
Term deposits	***142,217,114,918***	***142,217,114,918***	-	***407,240,688,211***	***407,240,688,211***	-
+ Accrued Interest on Term Deposits	1,008,966,556	1,008,966,556	-	2,239,006,502	2,239,006,502	-
+ Joint Stock Commercial Bank for Investment and Development of Viet Nam - Dong Nai Branch (i)	28,554,712,329	28,554,712,329	-	88,054,712,329	88,054,712,329	-
+ Vietnam Bank for Agriculture and Rural Development - Thu Duc Branch (i)	50,000,000,000	50,000,000,000	-	198,800,000,000	198,800,000,000	-
+ Vietnam Joint Stock Commercial Bank for Industry and Trade - Ho Chi Minh City Branch 4 (i)	46,000,000,000	46,000,000,000	-	101,000,000,000	101,000,000,000	-
+ Other banks	16,653,436,033	16,653,436,033	-	17,146,969,380	17,146,969,380	-
Loans	***27,768,821,920***	***27,768,821,920***	-	***44,249,913,617***	***44,249,913,617***	-
Accrued Interest on Loans	368,821,920	368,821,920	-	2,342,913,617	2,342,913,617	-
+ Hoang Hai Investment Joint Stock Company (ii)	-	-	-	41,907,000,000	41,907,000,000	-
+TERVIA VIET NAM Co., Ltd.(ii)	27,400,000,000	27,400,000,000	-	-	-	-
Total	**169,985,936,838**	**169,985,936,838**	-	**451,490,601,828**	**451,490,601,828**	-

(i) Term deposits at joint stock commercial banks with maturities ranging from 6 to 12 months, bearing interest rates from 3.4% to 7.8% per annum. The entire balance of these term deposits has been pledged as collateral for borrowings from joint stock commercial banks, as disclosed in Note 5.20.

(ii) Loans with a recovery period not exceeding 12 months from the disbursement date, bearing interest rates as contractually agreed

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.2 Financial investments (Continued)

c. Investments in other entities

	Ratio		30/09/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Recoverable amount	Provisions	Original cost	Recoverable amount	Provisions
Investment in Subsidiaries			**24,650,926,281**	**18,381,449,342**	**(6,269,476,939)**	**255,990,926,281**	**249,721,449,342**	**(6,269,476,939)**
Chuong Duong Homeland Joint Stock Company (i)	0.00%	0.00%	-	-	-	231,340,000,000	231,340,000,000	-
Chuong Duong Steel Structure One Member Co., Ltd	100.00%	100.00%	13,218,000,000	8,989,361,360	(4,228,638,640)	13,218,000,000	8,989,361,360	(4,228,638,640)
Chuong Duong - Serland Building Management Co., Ltd	100.00%	100.00%	10,000,000,000	9,392,087,982	(607,912,018)	10,000,000,000	9,392,087,982	(607,912,018)
Chuong Duong Number One Co., Ltd	66.67%	66.67%	1,300,000,000	-	(1,300,000,000)	1,300,000,000	-	(1,300,000,000)
Chuong Duong Sai Gon Construction Co., Ltd	39.93%	90.00%	132,926,281	-	(132,926,281)	132,926,281	-	(132,926,281)
Investments in Associates			**589,092,500,000**	**513,385,404,846**	**(4,707,095,154)**	**143,752,500,000**	**68,045,404,846**	**(4,707,095,154)**
Trieu Duong Trading Investment and Development JSC	49.00%	49.00%	294,000,000,000	294,000,000,000	-	-	-	-
CT32 Expressway Investment JSC	31.70%	31.70%	-	-	-	-	-	-
Chuong Duong Homeland - Da Nang JSC	31.50%	31.50%	67,252,500,000	67,252,500,000	-	67,252,500,000	67,252,500,000	-
Chuong Duong Homeland Joint Stock Company (i)	27.27%	27.27%	151,340,000,000	151,340,000,000	-	-	-	-
Civil Engineering Construction No.525 JSC	24.26%	24.26%	71,000,000,000	-	-	71,000,000,000	-	-
Chuong Duong Trade Joint Stock Company	21.00%	21.00%	4,200,000,000	792,904,846	(3,407,095,154)	4,200,000,000	792,904,846	(3,407,095,154)
Nam Viet Tower Jsc	26.00%	26.00%	1,300,000,000	-	(1,300,000,000)	1,300,000,000	-	(1,300,000,000)
Investments in other entities			**199,340,000,000**	**199,340,000,000**	**-**	**540,000,000**	**540,000,000**	**-**
FV-Cons Contruction Investment Consulting Co., Ltd	18.00%	18.00%	540,000,000	540,000,000	-	540,000,000	540,000,000	-
In which: Investments in BCC contracts where the entity does not have joint control but is entitled to returns contingent on the post-tax profits of the BCC contract.			198,800,000,000	198,800,000,000	-	-	-	-
Delta trading investment Development JSC.	80.0%	-	198,800,000,000	198,800,000,000	-	-	-	-
Total			**813,083,426,281**	**731,106,854,188**	**(10,976,572,093)**	**400,283,426,281**	**318,306,854,188**	**(10,976,572,093)**

5.2 Financial investments (Continued)

c. Investments in other entities (Continued)

(i) During the period, the Company made an additional capital contribution to Chuong Duong Homeland Joint Stock Company ("CDHL") in accordance with Resolution No. 31/NQ-HĐQT dated 27 March 2026 of the Board of Directors. The additional capital contribution amounted to VND 100,000,000,000, resulting in the Company holding 59.7% of CDHL's total outstanding shares at the time of the contribution.

Pursuant to Resolution No. 43/NQ-HĐQT dated 29 April 2026 of the Board of Directors, the Company transferred a portion of its shares in CDHL. Following the transfer, the Company's ownership interest decreased to 27.27%, and CDHL ceased to be a subsidiary of the Company.

Subsequent to the aforementioned share transfer, all remaining shares held by the Company in CDHL continued to be pledged as collateral for CDHL's credit obligations.

(ii) The Company's ownership interest in Civil Engineering Construction No.525 JSC ("Company 525") decreased from 35.55% to 24.26% as Company 525 issued shares to increase its charter capital, while the Company did not subscribe to any shares in this offering.

(iii) During the period, the Company acquired 29,400,000 shares, equivalent to 49% of the charter capital of Trieu Duong Investment and Trade Development Joint Stock Company from Mr. Nguyen Hai Nam pursuant to Resolution No. 112/NQ-HĐQT dated September 30, 2026. The Company made the 1st installment payment of VND 181,500,000,000 to Mr. Nam via a debt offset agreement No. 09/2026/BBCTCN/CDC-DELTA-NHN dated September 30, 2026, in accordance with the terms of share transfer contract No. 3009/2026/HĐCNCP/NHN-CDC.

(iv) The Company entered into a Business Cooperation Contract (BCC) No. 01/2026/BCC-CDC-DELTA dated June 17, 2026, regarding co-investment in the production of desalted marine sand meeting construction sand standards for concrete (the "Project") pursuant to Resolution No. 65/NQ-HĐQT dated June 17, 2026. Key details of the business cooperation are as follows:

- The total capital contribution of the Project is VND 250 billion, of which the Company contributes VND 200 billion in cash, representing an 80% capital contribution ratio. The Company is allocated a 75% share of revenue, expenses, profit, loss, free cash flow, and joint assets upon liquidation. Assets formed under the Business Cooperation Contract are registered under the name of the Company, except for the Target Technology Use Rights (under the Technology Transfer Contract), which are co-registered between the Company and the partner;
- The contract term is 10 years from the date the representatives of the parties signed this Contract;
- As of the reporting date, the parties are in the process of capital contribution and project investment - preparation.

The significant transactions and balances of the Company and its subsidiaries and associates during the period are presented in Note 7.2.

5.3 Short-term receivables from customers

	30 September 2026 (VND)		01 January 2026 (VND)	
	Book value	Provisions	Book value	Provisions
Long Son International Port Joint Stc	5,916,343,511	-	14,680,934,077	-
Long Hung Phat Real Estate Company Limited	27,592,423,690	-	31,782,856,655	-
Steel Vesa Company Limited	30,190,455,040	-	30,190,455,040	-
Xuan Thao Real Estate Joint Stock C	23,530,216,032	-	23,862,640,343	-
Delta Trading Investment Development Company Limited	-	-	52,000,000,000	-
Others	193,749,483,044	(34,189,178,261)	128,814,516,008	(31,097,110,704)
Total	**280,978,921,317**	**- 34,189,178,261**	**281,331,402,123**	**- 31,097,110,704**
In which: Trade receivables from related parties (Details in Note 7.2)	***3,587,050,846***		***3,202,980,736***	

5.4 Prepayments to sellers in short-term

	30 September 2026 (VND)		01 January 2026 (VND)	
	Book value	Provisions	Book value	Provisions
Chuong Duong Trade Joint Stock Company	112,825,739,002	-	55,920,198,949	-
Cuong Thinh Trading, Construction and Solutions Company Limited	23,512,641,599	-	60,976,620,344	-
Dinh Viet Investment And Assembly Joint Stock Company	28,084,285,429	-	32,889,014,605	-
Eso Vietnam Investment	20,003,280,000	-	-	-
TMT Sai Gon Trading JSC	22,086,500,000	-	-	-
Mr. Khong Trung Kien (i)	70,000,000,000	-	70,000,000,000	-
Others	168,760,525,527	- 314,774,433	81,163,494,221	- 314,774,433
Total	**445,272,971,557**	**- 314,774,433**	**300,949,328,119**	**- 314,774,433**
(In which: Prepayments to suppliers from related parties (Details in Note 7.2)	***133,590,415,229***		***62,900,818,961***	

(i) The amount paid by the Company to Mr. Khong Trung Kien to implement compensation work and acquire land use rights at the Ba Diem Residential Project, Ho Chi Minh City. The Company is currently processing the procedures to transfer the title of these Land Use Rights to the Company.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.5 Other receivables

	30 September 2026 (VND)		01 January 2026 (VND)	
	Book value	**Provisions**	**Book value**	**Provisions**
a) Short-term	**227,901,028,708**	**(589,966,485)**	**136,797,433,522**	**(589,966,485)**
Dividends and profits receivable	1,031,161,800	-	1,031,161,800	-
Receivables from employees	6,670,769,605	-	22,475,149,713	-
Deposits	815,921,881	-	750,272,001	-
Advances paid on behalf of others	112,359,250,886	-	2,110,591,226	-
+ Chuong Duong Trade Joint Stock Company	*62,493,537,272*	-	*2,110,591,226*	-
+Chuong Duong Homeland - Da Nang JSC	26,612,090,418	-	-	-
+CT32 Expressway Investment JSC	23,253,623,196	-	-	-
Others	107,023,924,536	(589,966,485)	110,430,258,782	(589,966,485)
+ Statutory insurances overpaid	*374,062,744*	(589,966,485)	*238,234,799*	(589,966,485)
+ Advances	*102,129,901,887*	-	*58,411,358,950*	-
+ Delta Trading Investment Development Company Limited	-	-	*50,000,000,000*	-
+ Other receivables (i)	*4,519,959,905*	*(589,966,485)*	*1,780,665,033*	*(589,966,485)*
b) Long-term	**23,835,793,856**	**-**	**858,974,571**	**-**
Deposits	23,835,793,856	-	680,762,010	-
Others	-	-	178,212,561	-
Total	**251,736,822,564**	**(589,966,485)**	**137,656,408,093**	**(589,966,485)**
(In which:, ' Other receivables from related parties (Details in Note 7.2)	**114,917,652,606**		**4,308,369,906**	

(i) During the period, the Company performed a debt offset in accordance with the Debt Offset Agreement No. 09/2026/BBCTCN/CDC-DELTA-NHN dated 30 September 2026. Accordingly, the parties agreed to offset an amount of VND 181,500,000,000, including:

Payables from the Company to Mr. Nguyen Hai Nam under Article 4.6 of the Share Transfer Contract No. 3009/HDCNCP/NHN-CDC dated 30 September 2026;

Receivables from Delta Trading Investment Development Co., Ltd to the Company under the Capital Transfer Contract No. 01/2026/CNV/CDC-DELTA dated 29 April 2026 and the Authorization Contract dated 02 July 2025.

Following the offset, Delta's payment obligations to the Company under the aforementioned contracts have been fulfilled. The debt offset was executed based on the agreement between the parties, and no actual cash flows were generated for the offset portion of the liabilities.

As of the financial reporting period, the debts within the scope of this offset have been fully settled.

(ii) Primarily comprising deposits placed for the issuance of guarantees related to construction contracts for which the Company acts as the contractor.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.6 Bad debts

	30 September 2026 (VND)				01 January 2026 (VND)			
	Overdue periods	Original value	Recoverable amount	Allowance	Overdue periods	Original value	Recoverable amount	Allowance
Receivables from customers		**63,360,370,025**	**29,171,191,764**	**(34,189,178,261)**		**63,360,370,025**	**32,263,259,321**	**(31,097,110,704)**
Ton Duc Thang University	Over 3 years	3,845,755,611	-	(3,845,755,611)	Over 3 years	3,845,755,611	-	(3,845,755,611)
Others	From over 6 months to 3 years and over 3 years	59,514,614,414	29,171,191,764	(30,343,422,650)	From over 6 months to 3 years and over 3 years	59,514,614,414	32,263,259,321	(27,251,355,093)
Prepayments to sellers		**314,774,433**	**-**	**(314,774,433)**		**314,774,433**	**-**	**(314,774,433)**
Others	Over 3 years	314,774,433	-	(314,774,433)	Over 3 years	314,774,433	-	(314,774,433)
Other receivables		**589,966,485**	**-**	**(589,966,485)**		**589,966,485**	**-**	**(589,966,485)**
Others	Over 3 years	589,966,485	-	(589,966,485)	Over 3 years	589,966,485	-	(589,966,485)
Total		**64,265,110,943**	**29,171,191,764**	**(35,093,919,179)**		**64,265,110,943**	**32,263,259,321**	**(32,001,851,622)**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.7 Inventories

	30 September 2026 (VND)		01 January 2026 (VND)	
	Original value	Provisions	Original value	Provisions
Work in-progress (i)	605,599,251,554	-	590,010,879,709	-
Finished real estate property	72,700,280,254	-	72,700,280,254	-
Goods	63,187,296,362	-	63,186,201,961	-
Total	**741,486,828,170**	**-**	**725,897,361,924**	**-**

(i) Details on work in progress as follows:

	30 September 2026 (VND)		01 January 2026 (VND)	
	Original value	Provision	Original value	Provision
Ba Diem Project (i.1)	497,289,672,008	-	488,727,049,425	-
Construction of Warehousing and Logistics Facilities at Habitat Port - Package No. 1	11,123,402,360	-	2,291,899,032	-
Contruction of FPT Center	16,241,711,356	-	9,114,299,077	-
Social Housing Project No. 3 – Nam Cau Cam Le Residential Area, Da Nang	11,629,293,320	-	8,076,050,126	-
Other projects	69,315,172,510	-	81,801,582,049	-
Total	**605,599,251,554**	**-**	**590,010,879,709**	**-**

(i) The Ba Diem Residential Project (Ba Diem Commune, Ho Chi Minh City) was approved under Notice No. 82/TB-UBND dated 13 February 2026 issued by the People's Committee of Ho Chi Minh City regarding the approval for a real estate business entity to implement a pilot commercial housing project. As at the reporting date, work-in-progress production and business costs include compensation and site clearance costs, acquisition of land use rights, and loan interest and bond interest expenses of the Ba Diem Project.

5.8 Deferred expenses

	30 September 2026	01 January 2026
	VND	VND
Short-term	**145,172,799**	**302,391,667**
Tools and supplies waiting for allocation	2,855,556	17,241,598
Other deferred expenses	142,317,243	285,150,069
Long-term	**1,003,082,895**	**647,504,255**
Office maintenance costs	798,046,988	647,504,255
Tools and supplies waiting for allocation	205,035,907	-
Total	**1,148,255,694**	**949,895,922**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.9 Tax and other amounts of payables to/receivables from the government budget

	01 January 2026 VND	Additions VND	Paid VND	30 September 2026 VND
a) Payables	**9,874,288,617**	**117,436,242,195**	**118,524,233,742**	**8,786,297,070**
Value added tax	272,902,891	108,472,989,363	107,348,777,825	1,397,114,429
Corporate income tax	8,624,879,296	5,148,205,008	7,482,074,876	6,291,009,428
Personal income tax	955,673,261	2,712,379,153	2,973,611,370	694,441,044
Environmental Protection Tax	20,833,169	-	-	20,833,169
Land and Housing Tax	-	790,991,164	408,092,164	382,899,000
Fees, Charges and Other Payables	-	311,677,507	311,677,507	-
	-	-	-	-
b) Receivables	**3,494,344,174**	**3,494,344,174**	**-**	**-**
Value added tax	3,319,081,966	3,319,081,966	-	-
Land and housing tax, land rental	175,262,208	175,262,208	-	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.10 Tangible fixed assets

Unit: VND

	Buildings and Structures	Machinery, equipment	Transportation means	Office tools and equipment	Total
HISTORY COST					
Balance as at 01 January 2026	**3,831,265,911**	**4,204,708,859**	**12,916,555,580**	**958,332,102**	**21,910,862,452**
Purchased during the period	-	1,200,000,000	-	151,800,000	1,351,800,000
Disposals and sales during the period	-	-	(498,107,575)	-	(498,107,575)
Balance as at 30 September 2026	**3,831,265,911**	**5,404,708,859**	**12,418,448,005**	**1,110,132,102**	**22,764,554,877**
ACCUMULATED DEPRECIATION					
Balance as at 01 January 2026	2,134,961,921	4,047,255,108	8,570,800,572	791,419,444	15,544,437,045
Depreciation during the period	217,511,016	29,405,419	1,005,277,320	79,144,459	1,331,338,214
Disposals and sales during the period	-	-	(498,107,575)	-	(498,107,575)
Reclassification	-	-	(26,234,568)	-	(26,234,568)
Balance as at 30 September 2026	**2,352,472,937**	**4,076,660,527**	**9,051,735,749**	**870,563,903**	**16,351,433,116**
NET BOOK VALUE					
Balance as at 01 January 2026	**1,696,303,990**	**157,453,751**	**4,345,755,008**	**166,912,658**	**6,366,425,407**
Balance as at 30 September 2026	**1,478,792,974**	**1,328,048,332**	**3,366,712,256**	**239,568,199**	**6,413,121,761**

In which:

- Cost of tangible fixed assets that was fully depreciated but is still in use as of 30 September 2026 totalling VND 6,018,801,870 (as of 01 January 2026: VND 8,523,220,739).
- Net book value of tangible fixed assets used to secure bank loans as of 30 September 2026 is VND 223,912,022 (as of 01 January 2026: VND 370,941,683)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.11 Increase, decrease in intangible fixed assets

Unit: VND

	Accounting software	Total
HISTORY COST		
Purchased during the period	144,000,000	144,000,000
Balance as at 30 September 2026	**144,000,000**	**144,000,000**
ACCUMULATED DEPRECIATION		
Balance as at 01 January 2026	-	-
Balance as at 30 September 2026	-	-
NET BOOK VALUE		
Balance as at 30 September 2026	**144,000,000**	**144,000,000**

5.12 Increase, decrease in finance lease assets

Unit: VND

	Machinery, equipment	Total
HISTORY COST		
Balance as at 01 January 2026	**3,148,148,148**	**3,148,148,148**
Balance as at 30 September 2026	**3,148,148,148**	**3,148,148,148**
ACCUMULATED DEPRECIATION		
Balance as at 01 January 2026	**157,407,408**	**157,407,408**
Depreciation during the period	262,345,680	262,345,680
Balance as at 30 September 2026	**419,753,088**	**419,753,088**
NET BOOK VALUE		
Balance as at 01 January 2026	**2,990,740,740**	**2,990,740,740**
Balance as at 30 September 2026	**2,728,395,060**	**2,728,395,060**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.13 Increase, decrease in investment properties

Items	01 January 2026 VND	Increase VND	Decrease VND	30 September 2026 VND
a) Investment property for lease				
Historical cost	**65,399,019,982**	**22,000**	**-**	**65,399,041,982**
- Building and land use rights (i)	65,399,019,982	22,000	-	65,399,041,982
Accumulated depreciation	**30,015,472,177**	**1,824,708,591**	**124,292,004**	**31,715,888,764**
- Building and land use rights	30,015,472,177	1,824,708,591	124,292,004	31,715,888,764
Net book value	**35,383,547,805**	**1,824,686,591**	**124,292,004**	**33,683,153,218**
- Building and land use rights	35,383,547,805	1,824,686,591	124,292,004	33,683,153,218

(i) Investment properties includes the office building for lease at 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City; the office building and Central Garden Service Trade Area at 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City.

The Company has mortgaged the investment real estate for the following purposes:

- The 1st and 2nd floors of the Central Garden Service Trade Area are mortgaged to secure ADB loans from the Construction Corporation No 1 JSC (Details in Note 5.20).
- The commercial service works land use rights at Lot 27, Map No. 36, at 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City, are mortgaged to secure loans from commercial banks (Details in Note 5.20).
- The office building for lease at 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City, is used as collateral for bond issuance (Details in Note 5.20).

Revenue and cost of goods sold related to investment properties for the period are VND 16,983,856,664 and VND 5,845,506,539, respectively.

According to Vietnamese Accounting Standard No. 05 - Investment Property, the fair value of investment real estate as of 30 September 2026, needs to be presented. However, the Company does not have sufficient information to determine the fair value of these assets at the date of the interim separate Statement of Financial Position.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.14 Long-term work in progress

	30 September 2026 (VND)		01 January 2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Long-term work-in-progress costs	**44,326,201,821**	**44,326,201,821**	**34,556,143,992**	**34,556,143,992**
The Tan Huong Luxury Apartment Project and school in Phu Tho Hoa Ward, Ho Chi Minh City (i)	30,226,673,610	30,226,673,610	30,226,673,610	30,226,673,610
Chuong Duong Home Project	4,329,470,382	4,329,470,382	4,329,470,382	4,329,470,382
Go Dau – Xa Mat Expressway Project (ii)	9,770,057,829	9,770,057,829	-	-
Total	**44,326,201,821**	**44,326,201,821**	**34,556,143,992**	**34,556,143,992**
Construction in progress	**1,174,550,249**	**1,174,550,249**	**884,302,389**	**884,302,389**
Enterprise management software	90,624,000	90,624,000	90,624,000	90,624,000
Renovation and repair of office building facilities	1,083,926,249	1,083,926,249	793,678,389	793,678,389
Total	**1,174,550,249**	**1,174,550,249**	**884,302,389**	**884,302,389**

(i) The unfinished costs of the Tan Huong high-end apartment and school project in Phu Tho Hoa Ward, Ho Chi Minh City. According to Document No. 93/STNMT-QLĐ dated 09 January 2023, of the Ho Chi Minh City Department of Natural Resources and Environment (now merged and reorganized as the Ho Chi Minh City Department of Agriculture and Environment), the project to build a secondary school in the Tan Huong Apartment area (as initially approved for investment policy) was proposed to be converted to the construction of a preschool to align with the detailed urban construction planning project with a 1/2000 scale for Tan Quy Ward residential area and the zoning plan with a 1/2000 scale for Zone 2, Tan Phu District, Ho Chi Minh City. As at the date of these interim separate financial statements, the Company has not received any notifications or official documents from the competent State authority to continue investing in the school project.

Additionally, the Company has mortgaged the land use rights for the school, ownership and use rights of the basement and mezzanine for parking, and the ground-floor commercial area of the Tan Huong Apartment Project to secure loans (Details in Note 5.20).

(ii) Go Dau – Xa Mat Expressway Project (Phase 1) is implemented under BOT Contract No. 828/2026/HD-BQLDA dated 16 October 2026. The project enterprise is CT32 Expressway Investment Joint Stock Company, established by a consortium comprising Chuong Duong Corporation (the consortium leader), Tay Ninh Expressway Investment Company Limited, Bac Trung Nam Infrastructure Construction Joint Stock Company, and Tervia Vietnam Company Limited. The total estimated investment capital of the Project is VND 7,998,861 million, in which the public investment capital allocated to the Project is VND 3,123,000 million, the minimum equity contribution from the Investors is VND 731,380 million, and the capital to be mobilized by the project enterprise is not exceeding VND 4,144,481 million. The execution period of the project contract is approximately 25 years, including a 3-year construction period and a 22-year period for operation, business, and toll collection, with toll collection expected to commence from 2029. As at the reporting date, expenses incurred in relation to the investment preparation phase, primarily consisting of consultancy fees and other administrative expenses, will be transferred to the project enterprise. As at 30 September 2026, the Company has not yet made its capital contribution to the project enterprise.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.15 Trade payables

	30 September 2026	01 January 2026
	VND	VND
Short-term	**55,443,108,117**	**73,709,472,941**
Minh Sam Steel Joint Stock Company	3,678,968,761	1,524,070,350
Chuong Duong Homeland Joint Stock Company	8,823,440,456	10,829,415,734
Kim Thanh Steel Company Limited	-	9,078,799,214
Nguyen Phong Construction Investment and Supervision Consulting Joint Stock Company	-	2,677,925,416
Tien Phong Concrete Co., Ltd	3,657,580,934	3,657,580,934
Others	39,283,117,966	45,941,681,293
Long-term	**77,867,191,508**	**51,777,657,145**
Tervia Viet Nam Company Limited	7,768,776,716	6,344,819,324
XD Mien Dong Sai Gon Corporation	12,043,746,613	-
Construction Joint Stock Company No 5.	9,397,918,614	-
Others	48,656,749,565	45,432,837,821
Total	**133,310,299,625**	**125,487,130,086**
In which, trade payables to related parties (details in Note 7.2)	***18,775,448,036***	***23,595,191,316***

5.16 Prepayments from customers

	30 September 2026	01 January 2026
	VND	VND
Short-term	**523,367,798,484**	**233,999,025,221**
Chuong Duong Homeland Da Nang Joint Stock Company	233,500,145,334	-
Chuong Duong Homeland Joint Stock Company	201,429,700,633	179,428,209,542
Civil and Industrial Construction Investment Project Management Board	44,311,735,057	-
Others	44,126,217,460	54,570,815,679
Long-term	**93,557,237,437**	**93,577,237,437**
Customers who made advance payments to buy houses at the Chuong Duong Home Project	93,557,237,437	93,577,237,437
Total	**616,925,035,921**	**327,576,262,658**
In which: Prepayments from customers from related parties (Details in Note 7.2)	***434,929,845,967***	***179,428,209,542***

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.17 Accrued expenses

	30 September 2026 VND	01 January 2026 VND
Short-term	**195,998,103,046**	**128,277,987,272**
Accrued interest	2,602,109,763	3,637,344,149
Accrued expenditures for projects	174,340,766,913	105,621,466,753
Other accrued expenses	149,450,000	113,400,000
Accrued costs of products at Chuong Duong Home Project that have been sold	18,905,776,370	18,905,776,370
Long-term	**30,000,000,000**	**30,000,000,000**
The Tan Huong Luxury Apartment Project and school in Phu Tho Hoa Ward, Ho Chi Minh City (i)	30,000,000,000	30,000,000,000
Total	**225,998,103,046**	**158,277,987,272**

(i) The Company has recognized a provision for the financial obligations payable in relation to the Tan Huong High-End Apartment and School Project located in Phu Tho Hoa Ward, Ho Chi Minh City, as the competent State authority has not yet determined the specific land-use right value for calculating the financial obligations payable by the Company. The amount of the provision may be adjusted upon the issuance of notifications or official documents by the competent State authority specifying the financial obligations to be paid. In addition, the Company has not received any official notification or document permitting the continuation of investment in the school project, as this project has been proposed for a change of use from a secondary school to a kindergarten pursuant to the document issued by the Ho Chi Minh City Department of Natural Resources and Environment.

Furthermore, the Company has pledged the land-use rights for the school construction site, together with the ownership and use rights over the basement and mezzanine parking areas, and the ground-floor commercial space of the Tan Huong Apartment Project, as collateral for borrowings (see Note 5.20 for details).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.18 Other payables

	30 September 2026 VND	01 January 2026 VND
Short-term	**238,927,263,270**	**24,041,784,623**
Trade Union fees	720,189,474	621,923,604
Social insurance	1,726,539,119	1,726,539,119
Healthcare insurance	136,646,557	24,600,372
Unemployment insurance	12,165,271	12,165,271
Payable deposits (i)	1,379,234,751	370,268,195
Maintenance fund in apartment buildings	1,783,485,664	1,944,022,014
Chuong Duong - Serland Building Management Co., Ltd - Borrowings	7,000,000,000	7,000,000,000
Chuong Duong Homeland Joint Stock Company - Borrowings	98,603,561,581	8,750,191,781
Payable on guarantee deposit for the implementation of Long Binh Tan Social Housing Project	13,435,335,000	-
Payable for the acquisition of 29,400,000 shares of Trieu Duong Trading Investment and Development JSC.	112,500,000,000	-
Other payables	1,630,105,853	3,592,074,267
Long-term	**6,562,837,677**	**20,115,956,906**
Payables on deposits received	6,562,837,677	6,680,621,906
Payable on guarantee deposit for the implemenation of Long Binh Tan Social Housing Project	-	13,435,335,000
Total	**245,490,100,947**	**44,157,741,529**
In which: Other payables to related parties (Details in Note 7.2)	***119,038,896,581***	***32,012,931,605***

(i) The Company acquired 29,400,000 shares, equivalent to 49% of the charter capital of Trieu Duong Investment and Trade Development Joint Stock Company from Mr. Nguyen Hai Nam pursuant to Resolution No. 112/NQ-HĐQT dated September 30, 2026. The Company made the 1st installment payment of VND 181,500,000,000 to Mr. Nam via a debt offset agreement No. 09/2026/BBCTCN/CDC-DELTA-NHN dated September 30, 2026, in accordance with the terms of share transfer contract No. 3009/2026/HĐCNCP/NHN-CDC. The remaining amount will be settled by the Company upon the determination of the official transfer price subject to the terms and conditions of the share transfer contract.

5.19 Provisions

	01 January 2026	Increase during the period	Decrease during the period	30 September 2026
	VND	VND	VND	VND
Short - term	**8,432,854,738**	**-**	**45,000,000**	**8,387,854,738**
Provision for warranty of the Chuong Duong Home Project	8,432,854,738	-	45,000,000	8,387,854,738
Long - term	**899,393,042**	**-**	**-**	**899,393,042**
Provision for severance allowance	899,393,042	-	-	899,393,042
Total	**9,332,247,780**	**-**	**45,000,000**	**9,287,247,780**

5.20 Loans and finance lease liabilities

	30 September 2026 VND	Increase during the period VND	Decrease during the period VND	01 January 2026 VND
a) Short-term borrowings and finance lease liabilities	**693,164,235,026**	**909,037,204,926**	**1,073,516,936,636**	**857,643,966,736**
a1) Short-term borrowings	**665,563,536,503**	**797,563,509,272**	**972,250,657,455**	**840,250,684,686**
Joint Stock Commercial Bank For Investment And Development Of Vietnam - Dong Nai Branch (1)	292,316,420,350	379,919,503,758	431,433,448,791	343,830,365,383
Vietnam Bank For Agriculture And Rural Development - Thu Duc City Branch (2)	238,646,500,000	363,337,319,266	441,207,392,225	316,516,572,959
Tien Phong Commercial Joint Stock Bank (3)	30,953,421,559	35,434,067,044	9,669,755,249	5,189,109,764
Joint Stock Commercial Bank For Foreign Trade Of Vietnam - Dong Dong Nai Branch (4)	16,447,194,594	18,872,619,204	20,756,347,814	18,330,923,204
Chuong Duong Homeland Joint Stock Company (5)	87,200,000,000	-	8,050,000,000	95,250,000,000
Chuong Duong E&C Co., Ltd	-	-	5,000,000,000	5,000,000,000
Others	-	-	56,133,713,376	56,133,713,376
a2) Current portion of long-term debt	**7,085,155,042**	**180,000,000**	**9,800,735,700**	**16,705,890,742**
Construction Corporation No 1 JSC (6)	7,085,155,042	-	3,630,735,700	10,715,890,742
Others	-	180,000,000	6,170,000,000	5,990,000,000
a3) Short-term finance lease liabilities	**515,543,481**	**343,695,654**	**515,543,481**	**687,391,308**
BIDV - SUMI TRUST Leasing Company Limited (7)	515,543,481	343,695,654	515,543,481	687,391,308
a4) Bonds	**20,000,000,000**	**110,950,000,000**	**90,950,000,000**	**-**
Bonds issued at par value (8)	20,000,000,000	110,950,000,000	90,950,000,000	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

	30 September 2026	Increase during the period	Decrease during the period	01 January 2026
	VND	VND	VND	VND
b) Long-term borrowings and finance lease liabilities	**19,087,672,299**	-	**234,289,625,970**	**253,377,298,269**
b1) Long-term borrowings	**17,712,889,697**	-	**122,995,930,316**	**140,708,820,013**
Construction Corporation No 1 JSC (6)	17,712,889,697	-	146,930,316	17,859,820,013
Others	-	-	122,849,000,000	122,849,000,000
b2) Long-term finance lease liabilities	**1,374,782,602**	-	**343,695,654**	**1,718,478,256**
BIDV - SUMI TRUST Leasing Company Limited (7)	1,374,782,602	-	343,695,654	1,718,478,256
b3) Long-term Bonds	-	-	**110,950,000,000**	**110,950,000,000**
Bonds issued at par value (8)	-	-	110,950,000,000	110,950,000,000
Total	**712,251,907,325**	**909,037,204,926**	**1,307,806,562,606**	**1,111,021,265,005**
In which: Borrowings and finance lease liabilities from related parties (Details in Note 7.2)	***87,200,000,000***	-	***95,250,000,000***	-

(1) Credit Limit Agreement No. 01/2025/378299/HĐTD dated 01 December 2025, with the Bank for Investment and Development of Vietnam - Dong Nai Branch ("BIDV Dong Nai").

Line of credit	:	VND 450,000,000,000, including short-term loans and payment guarantees, other guarantees of the Company at BIDV Dong Nai arising from Credit Limit Agreement No. 01/2023/378299/HĐTD dated 31 October 2023;
Available period	:	12 months from the date of signing the Credit Limit Agreement, but not beyond 26 November 2026;
Loan term	:	Not more than 11 months from the date of fund withdrawal;
Purpose of loan	:	Supplementing working capital, issuing guarantees to serve construction and trade activities;
Interest rate	:	Determined in each specific Credit Agreement
Security measures	:	Mortgaging assets, property rights, valuable papers owned by the Company at BIDV Dong Nai, including:

- Transportation vehicles owned by the Company;
- Land use rights in Truong Tho Ward, Thu Duc District, Thu Duc City, Ho Chi Minh City;
- Land use rights for the area of school construction and the ground floor commercial and service area - parking space at the Tan Huong high-end apartment project in Tan Quy Ward, Tan Phu District, Ho Chi Minh City;
- Term deposit contracts opened at BIDV Dong Nai with a minimum value of VND 28,554,712,329;
- Property rights (such as debt claims, receivables, materials...) arising from construction contracts credited by BIDV Dong Nai.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

(2) Credit Agreement No. 6100-LAV-202502454 dated 18 December 2025, with the Vietnam Bank for Agriculture and Rural Development – Thu Duc City Branch ("Agribank Thu Duc")

Line of credit	:	VND 500,000,000,000, with a maximum loan balance of VND 400,000,000,000, including the loan balance of Credit Agreement No. 1940-LAV-202300261 dated 23 August 2023;
Available period	:	From the signing date of the Agreement to the end of 24 September 2026;
Loan term	:	Not more than 12 months from the date of fund withdrawal;
Purpose of loan	:	Supplementing working capital for production and business activities in 2025 – 2026;
Interest rate	:	Determined for each borrowing;
Security measures	:	Pledging assets and valuable papers owned by the Company at Agribank Thu Duc: - Land use rights for the 3rd floor, commercial service works, at 328 Vo Van Kiet, Cau Ong Lanh Ward, Ho Chi Minh City. - Land use rights in Truong Tho Ward, Thu Duc City, Ho Chi Minh City. - Term deposit contracts with a total value of VND 50,000,000,000

(3) Credit Facility Agreement No. 16/2025/HDTD/TTDT KHDNL8 dated 2 October 2025 with Tien Phong Commercial Joint Stock Bank ("TPBank")

Line of credit	:	VND 100,000,000,000, of which the maximum outstanding loan balance is VND 50,000,000,000.
Available period	:	12 months from the effective date of the Credit Agreement.
Loan term	:	Not exceeding 9 months from the drawdown date.
Purpose of loan	:	To supplement the Customer's working capital for construction activities and to allow reimbursement disbursements in accordance with the Bank's regulations.
Interest rate	:	Based on the flexible interest rate specified in each individual loan agreement/promissory note.
Security measures	:	Existing or future receivables arising from construction contracts with counterparties whose assigned receivables are not classified as overdue debts, non-performing loans, or special-mention loans at credit institutions.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

(4) Credit Agreement No. 20250051/CTD/KHBB dated 30 June 2025, with the Bank for Foreign Trade of Vietnam - East Dong Nai Branch ("Vietcombank Dong Dong Nai")

Line of credit	:	VND 20,000,000,000
Available period	:	12 months from the effective date of the Credit Agreement
Loan term	:	Not more than 12 months from the loan disbursement date.
Purpose of loan	:	To finance legitimate, reasonable, and valid short-term credit needs for construction work activities, excluding short-term needs for fixed asset investment activities
Interest rate	:	Determined at the time of disbursement
Security measures	:	Pledging, mortgaging assets, property rights, and valuable papers owned by the Company at Vietcombank Dong Dong Nai - Term deposit contract and all accrued interest at Vietcombank Dong Dong Nai with a value of VND 11,500,000,000; - Inventory, circulating goods, debt claims, property rights arising from commercial contracts valued at VND 20,000,000,000; - Property rights arising from Commercial Contract No. 186-2023/PTSC-LPGTV/HĐ dated 4 July 2023, between Chuong Duong Corporation and Petro Vietnam Technical Services Corporation. As at the expiration date of the credit line, the Company did not submit a request for credit facility renewal to Vietcombank.

(5) Loan Agreement No. 2007/2025/HĐVT/CDC-CDHL dated 20 July 2025 with Chuong Duong Homeland Joint Stock Company.

Loan amount	:	VND 100,000,000,000.
Loan term	:	12 months.
Purpose of the loan	:	To finance the Company's business and operating activities.
Interest rate	:	8% per annum.
Security/Collateral	:	The loan is unsecured

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

(6) Credit agreement for refinancing ADB loan No. 02/2016/HĐTD-ADB/CC1-CDC dated 15 March 2016, with Construction Corporation No 1 JSC

Loan amount	:	USD 3,000,000
Loan term	:	15 years, including 5 years grace period
Purpose of loan	:	To supplement working capital for production and business activities
Loan interest rate	:	Average 6-month interest rate of major banks in USD as notified by ADB every 6 months
Form of loan security	:	Land use rights and assets attached to the land of the 1st and 2nd floors of the Central Garden Service Trade Area

(7) Finance lease contract No. 21825000354/HĐCTTC dated 13 May 2025 with BIDV – Sumi Trust Financial Leasing Company Limited – Ho Chi Minh City Branch ("BSL")

Leased asset	:	100% new Dahan tower crane, manufactured in 2025, origin China; lease asset value is VND 3,400,000,000 (inclusive of VAT)
Principal liability	:	VND 2,720,000,000, net of prepaid lease amount of VND 680,000,000. Security deposit VND 170,000,000
Lease term	:	48 months, with expected expiry date of 04 June 2029
Repayment schedule	:	Monthly principal and interest payments
Lease interest rate	:	Reference rate plus margin, adjusted every 3 months; overdue interest equals 150% of the lease interest rate; late payment interest is 10%
Buyback price	:	VND 34,000,000

Finance lease liabilities are repayable according to the following schedule:

	30 September 2026 (VND)			01 January 2026 (VND)		
Terms	**Total finance lease payments**	**Interest**	**Principal**	**Total finance lease payments**	**Interest**	**Principal**
01 year and below	869,930,421	182,539,113	687,391,308	883,274,288	195,882,980	687,391,308
From 01 year to less than 05 years	1,527,047,305	152,264,703	1,374,782,602	1,918,452,624	199,974,368	1,718,478,256
Total	**2,396,977,726**	**334,803,816**	**2,062,173,910**	**2,801,726,912**	**395,857,348**	**2,405,869,564**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

(8) The issued bond information is as follows:

	30 September 2026 VND	01 January 2026 VND
a) Issued bonds	20,000,000,000	110,950,000,000
a1) Par value issuance	**20,000,000,000**	**110,950,000,000**
Bond Code CDCH2124001	20,000,000,000	110,950,000,000
Total	**20,000,000,000**	**110,950,000,000**
b) Bond issuance costs	-	-
Net carrying amount of the issued bonds	**20,000,000,000**	**110,950,000,000**

Terms and conditions of issued bonds are as follows:

Bond code	:	CDCH2124001
Issue date	:	26 November 2021
Bond face value	:	VND 100,000 per bond
Quantity of bonds issued	:	1,119,500 bonds
Quantity of bonds outstanding as of 30 September 2026	:	200,000 bonds
Class of bond	:	Non-convertible bonds, without warrants, secured by assets
Fixed interest rate	:	11% p.a
Interest payment period	:	Every 6 months from the date of issuance
Interest payment date	:	Periodically every 6 months from the date of issuance
Total issued value	:	VND 300,000,000,000, equivalent to 3,000,000 bonds
Total actual proceeds from bond issuance	:	VND 111,950,000,000, equivalent to 1,119,500 bonds
Purpose of Bond Proceeds	:	Investment in the construction of commercial centers and training facilities at the Chuong Duong Home Social Housing Project and Tan Huong Project, supplementing capital for construction activities, and other business activities

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.20 Loans and finance lease liabilities (Continued)

(8) The issued bond information is as follows (Continued)

Bond repurchase terms	:	- After 12 months from the date of issuance, the Company has the right to repurchase the issued bonds; - After 24 months from the date of issuance, bondholders have the right to request the Company to repurchase the bonds they own. The Company is obligated to repurchase the bonds from bondholders exercising this right, and the total number of bonds repurchased before maturity shall not exceed 50% of the issued bonds.
Secured assets	:	The assets owned by the Company used to secure bond issuance are as follows: - The office building at Vo Van Kiet, with a scale of 10 floors, 1 basement, total floor area of 360 m², and basement area of 1,000 m²; 50% of the outstanding shares of Civil Engineering Construction No.525 JSC.
Details of the amount used from the bond issuance as follows	:	- Supplementing capital for construction activities: VND 3,752,121,780; - Other business activities (including deposits, payments for land use rights transfer in Ba Diem Commune, Hoc Mon District, Ho Chi Minh City; material trade business activities; other business activities such as VAT payment, personal income tax, and other costs...): VND 108,197,878,220.

According to Resolution No. 159/NQ-NSHTP dated 15 November 2024, of the Bondholders' Meeting of Chuong Duong Corporation (code CDCH2124001), the bonds' term has been extended from 36 months to 60 months. Accordingly, the maturity date has been adjusted from 26 November 2024, to 26 November 2026. The terms of the bond issuance remain unchanged.

The Company repurchased a total of 909,500 bonds prior to maturity, at the actual repurchase value equal to the bonds' par value amounting to VND 90,950,000,000 on 2 July 2026, in accordance with Resolution No. 69/NQ-HĐQT dated 17 June 2026 of the Board of Directors. Following the early repurchase, the number of bonds remaining outstanding, as reflected in the amended Bond Registration Certificate (third amendment) dated 15 July 2026, is 200,000 bonds.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.21 Owners' equity

a. Equity reconciliation schedule

Unit: VND

	Owner's contributed capital	Share premium	Development Investment Fund	Retained profits	Total
Balance as at 01 January 2025	**219,887,160,000**	**14,318,909,600**	**5,926,734,244**	**92,213,047,025**	**332,345,850,869**
Profit for the period	-	-	-	28,218,050,796	28,218,050,796
Increase in capital in the previous year	219,887,160,000	21,988,716,000	-	-	241,875,876,000
Capital increase advisory fee	-	(563,100,000)	-	-	(563,100,000)
Appropriation to the bonus and welfare fund	-	-	-	(1,054,000,000)	(1,054,000,000)
Issuance of bonus shares to existing shareholders	87,952,290,000	(14,318,909,600)	-	(73,633,380,400)	-
Balance as at 01 January 2026	**527,726,610,000**	**21,425,616,000**	**5,926,734,244**	**45,743,717,421**	**600,822,677,665**
Profit for the current year	-	-	-	20,228,203,738	20,228,203,738
Rights Offering to Existing Shareholders (i)	527,726,610,000	-	-	-	527,726,610,000
Capital increase advisory fee (i)	-	(655,650,000)	-	-	(655,650,000)
Appropriation to the development investment fund	-	-	7,123,000,000	(7,123,000,000)	-
Appropriation to the bonus fund (ii)	-	-	-	(1,298,000,000)	(1,298,000,000)
Balance as at 30 September 2026	**1,055,453,220,000**	**20,769,966,000**	**13,049,734,244**	**57,550,921,159**	**1,146,823,841,403**

(i) The Company offered shares to existing shareholders in accordance with Resolution No. 125/NQ-ĐHĐCĐ dated 17 September 2025 of the General Meeting of Shareholders. As at the reporting date, the Company successfully issued 52,772,661 shares out of the total 52,772,661 shares offered. Capital-raising costs amounted to VND 655,650,000. Pursuant to Resolution No. 67/NQ-HĐQT dated 17 June 2026 of the Board of Directors, the proceeds from the offering were used to repay borrowings from individuals/organizations, repurchase bonds prior to maturity, and restructure short-term bank loans.

(ii) The Company appropriated funds from undistributed profit after tax in accordance with Resolution No. 53/NQ-ĐHĐCĐ dated 26 May 2026 of the Annual General Meeting of Shareholders. The appropriations included: the bonus and welfare fund amounting to VND 1,298,000,000, and the development investment fund amounting to VND 7,123,000,000.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

5.21 Owners' equity (Continued)

b. Capital transactions with owners and dividends

	30 September 2026	01 January 2026
	VND	VND
- Shareholders' capital		
Opening balance	527,726,610,000	219,887,160,000
Increased during the period	527,726,610,000	219,887,160,000
Closing balance	1,055,453,220,000	439,774,320,000

c. Shares

	30 September 2026	01 January 2026
	Shares	Shares
Quantity of registered shares	**105,545,322**	**52,772,661**
Quantity of issued shares	**105,545,322**	**52,772,661**
Common shares	105,545,322	52,772,661
Outstanding shares	**105,545,322**	**52,772,661**
Common shares	105,545,322	52,772,661
Par value of outstanding shares (VND per share)	*10,000*	*10,000*

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

6. INFORMATION SUPPLEMENTING THE ITEMS IN THE INTERIM SEPARATE INCOME STATEMENT

6.1 Net revenues from sales and services rendered

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Revenue from goods sold	133,787,912,553	183,488,380,685
Revenue from construction activities	175,909,232,238	105,777,974,759
Revenue from services rendered	7,549,739,204	6,746,874,398
Revenue from real estate business (i)	*7,557,047,806*	*9,122,229,103*
Total	**324,803,931,801**	**305,135,458,945**
In which: Revenue from related parties (Details in Note 7.2)	**28,180,297,397**	**40,367,359,436**

(i) In which, revenue related to investment properties, including rental income and income from related services, amounted to VND 16,983,856,664.

6.2 Cost of goods sold

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Cost of goods sold	133,474,226,893	171,242,260,647
Cost of construction activities	165,941,683,682	101,446,466,641
Cost of services rendered	5,898,532,953	4,483,508,815
Cost of real estate business (i)	2,450,997,014	4,842,784,143
Total	**307,765,440,542**	**282,015,020,246**

(i) In which, corresponding cost of revenue related to investment properties, including the cost of rental activities and other service-related operations, amounted to VND 5,845,506,539.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

6.3 Financial income

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Interest income from deposits and loans	1,181,749,577	3,949,399,571
Unrealized foreign exchange gain	290,068,871	-
Gains on securities trading	4,158,000,000	-
Other financial income	-	516,000,000
Total	**5,629,818,448**	**4,465,399,571**
In which: Financial income from related parties: (Details in Note 7.2)	-	***551,092,604***

6.4 Financial expenses

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Borrowing costs	12,091,956,392	15,564,157,954
Provision for diminution in value of trading securities	22,631,900	-
Other financial expenses	172,741,353	-
Total	**12,287,329,645**	**15,564,157,954**
In which: Financial expenses from related parties: (Details in Note 7.2)	**2,453,369,800**	-

6.5 General administrative expenses

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Employee expenses	3,543,520,641	2,727,236,265
Office supplies expenses	92,032,511	147,947,866
Amortization and Depreciation expenses	429,858,662	193,678,209
Tax and fees	157,077,469	189,851,136
(Reversal)/Increase in allowances for doubtful debts	-	96,040,707
Outsourcing expenses	546,489,039	270,497,304
Other cash expenses	1,149,588,798	675,882,358
Total	**5,918,567,120**	**4,301,133,845**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

6.6 Other income

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Disposals of fixed assets	-	1,887,916,718
Late payment interest and contractual penalties	727,744,744	-
Income from customer support at the Project	40,000,000	-
Others	-	21,280,000
Total	**767,744,744**	**1,909,196,718**

6.7 Other expenses

	Third quarter of 2026	Third quarter of 2025
	VND	VND
Administrative penalties and late payment interest	206,728,735	-
Contractual penalty expenses	89,419,274	-
Others	12,000,000	73,507,300
Total	308,148,009	73,507,300

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7. OTHER INFORMATION

7.1 Events after the reporting period, and other financial information

a. Events after the reporting period

No material subsequent events have occurred since the end of the reporting period that require adjustment or disclosure in the separate financial statements for the period ended 30 September 2026.

b. Information on lawsuits

b.1. Lawsuit against Ton Duc Thang University

On 15 February 2022, the Company filed a lawsuit against Ton Duc Thang University at the People's Court of District 7, Ho Chi Minh City, regarding the resolution of an economic contract dispute. In the lawsuit, the Company requested that the People's Court of District 7, Ho Chi Minh City, require Ton Duc Thang University to repay a total amount of VND 4,307,246,285, including the principal debt of VND 3,845,755,611 and overdue interest of VND 461,490,674. As of the date of this separate financial report, the lawsuit is being handled by the People's Court of District 7 (now the Regional People's Court No. 6 – Ho Chi Minh City), Ho Chi Minh City, and therefore, the outcome of the lawsuit and its potential impacts (if any) have not been recognized in the interim separate financial statements for the period ended 30 September 2026.

b.2. Lawsuit against Hau Giang Pineapple JSC

On 22 November 2022, the Company filed a lawsuit against Hau Giang Pineapple JSC at the People's Court of Vi Thanh City, Hau Giang Province, regarding the resolution of a construction contract dispute. According to Decision No. 02/2023/QĐST-KDTM dated 8 February 2023, of the People's Court of Vi Thanh City, Hau Giang Province, the court ruled that Hau Giang Pineapple JSC must pay the Company a total amount of VND 11,578,845,490, including the principal debt of VND 8,478,845,490 and interest of VND 3,100,000,000. According to the Minutes of Seizure and Disposal of Assets dated 22 August 2024, the competent State authorities have seized assets owned and used by Hau Giang Pineapple JSC to auction and sell the assets. As of the date of these interim separate financial statements, the asset auction process is ongoing.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.2 Information of related parties

List of related parties of the Company are as follows:

Related Parties	Relationship
Chuong Duong Steel Structure One Member Company Limited	Subsidiary
Chuong Duong - Serland Building Management Company Limited	Subsidiary
Chuong Duong Number One Company Limited	Subsidiary
Chuong Duong Sai Gon Construction Company Limited	Subsidiary
Trieu Duong Trading Investment and Development JSC	Associate
CT32 Expressway Investment JSC	Associate
Chuong Duong Homeland - Da Nang JSC	Associate
Chuong Duong Homeland JSC	Associate
Civil Engineering Construction No.525 JSC	Associate
Chuong Duong Trading JSC	Associate
Nam Viet Tower Joint Stock Company	Associate
Members of the Board of Directors, Audit Committee, General Director Board, other managers and close individuals in the family of these members	Significant Influence

a. Remuneration of the Boards of Directors, Audit Committee, the Board of General Directors, and other managers

Supervisory Board	Nature of transaction	Current period VND	Previous period VND
The Boards of Directors,Audit Committee, Supervisory Board and other executives	Income from remuneration, salaries, bonus and other incomes	5,980,475,351	4,641,500,000

Remuneration of the Board of Directors and Audit Committee

Name	Position	Current period VND	Previous period VND
Mr. Nguyen Ngoc Ben	Chairman of the Board of Directors	180,000,000	90,000,000
Mr. Van Minh Hoang	Member of the Board of Directors	120,000,000	60,000,000
Ms. Vu Linh Chi	Member of the Board of Directors	95,000,000	-
Mr. Robert James Field McPhail	Member of the Board of Directors Independent Director cum Chairman of the Audit Committee	120,000,000	-
Mr. Dao Van Son	Member of the Board of Directors Director cum Member of the Audit Committee	60,000,000	60,000,000
Mr. Doan Thanh Tung	Corporate Governance Officer	105,000,000	30,000,000
Mr. Tran Mai Cuong	Former Member of the Board of Directors	-	60,000,000
Mr. Nguyen Hoai Nam	Former Independent Member of the Board of Directors	-	60,000,000
Total		**680,000,000**	**360,000,000**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.2 Information of related parties (Continued)

Salaries of the Board of General Directors and other managers

Name	Position	Current period VND	Previous period VND
Mr. Nguyen Ngoc Ben	Chairman of the Board of Directors	1,050,000,000	1,128,000,000
Mr. Robert James Field McPhail	Member of the Board of Directors Independent Director cum Chairman of the Audit Committee	663,999,637	-
Mr. Nguyen Hoai Nam	Former Independent member of the Board of Directors cum Chairman of the Audit Committee	-	200,000,000
Ms. Vu Linh Chi	Member of the Board of Directors	700,000,000	-
Mr. Van Minh Hoang	General Director	910,000,000	974,000,000
Mr. Pham Si Nhu Nhien	Former Deputy General Director	60,000,000	563,000,000
Mr. Mai Xuan Chiem	Deputy General Director	525,000,000	605,000,000
Mr. Le Anh Trung	Deputy General Director	458,750,000	465,000,000
Mr. Doan Thanh Tung	Corporate Governance Officer	259,000,000	346,500,000
Mr. Nguyen Vo Phi Long	Chief Financial Officer (from 10 February 2026)	265,000,000	-
Ms. Phan Thanh Thao	Secretary of the Board of Directors	158,725,714	-
Mr. Vo Van Giap	Chief Accountant (effective from April 28, 2026, under Decision No. 39/QĐ-HĐQT)	250,000,000	-
Total		**5,300,475,351**	**4,281,500,000**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.2 Information of related parties (Continued)

b. Related parties' transactions

Supervisory Board	Relationship	Nature of transaction	Third quarter of 2026 VND	Third quarter of 2025 VND
Purchasing			**6,613,635,552**	**156,927,481,306**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	Goods and services	4,678,515,991	277,777,778
Chuong Duong - Serland Building Management Company Limited	Subsidiary	Goods and services	1,935,119,561	1,995,937,582
Chuong Duong Homeland JSC	Associate	Goods and services	-	108,845,462,184
Chuong Duong Trading JSC	Associate	Goods and services	-	45,808,303,762
Selling			**28,180,297,397**	**40,367,359,436**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	Goods and services	236,891,025	595,486,050
Chuong Duong - Serland Building Management Company Limited	Subsidiary	Goods and services	1,751,821,669	1,444,432,940
Chuong Duong Homeland - Da Nang JSC	Associate	Goods and services	26,188,895,352	-
Chuong Duong Homeland JSC	Associate	Goods and services	-	38,327,440,446
Chuong Duong Trading JSC	Associate	Goods and services	2,689,351	-
Financial income			-	**551,092,604**
Chuong Duong Trading JSC	Associate	Interest on loans	-	551,092,604
Financial expenses			**2,453,369,800**	-
Chuong Duong Homeland JSC	Associate	Interest on loans	2,453,369,800	-
Others			**76,202,430,152**	**180,000,000**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	Payments on behalf and other transactions	10,000,000	20,000,000
Chuong Duong - Serland Building Management Company Limited	Subsidiary	Payments on behalf and other transactions	36,000,000	40,000,000
CT32 Expressway Investment JSC	Associate	Payments on behalf and other transactions	23,253,623,196	-
Chuong Duong Homeland - Da Nang JSC	Associate	Payments on behalf and other transactions	25,401,285,688	30,000,000
Chuong Duong Homeland JSC	Associate	Payments on behalf and other transactions	118,589,760	70,000,000
Chuong Duong Trading JSC	Associate	Payments on behalf and other transactions	27,382,931,508	20,000,000
Principal on borrowings paid			**2,000,000,000**	-
Chuong Duong Homeland JSC	Associate		2,000,000,000	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.2 Information of related parties (Continued)

c. Related party balances

Supervisory Board	Relationship	30 September 2026 VND	01 January 2026 VND
Receivables from customers		**3,587,050,846**	**3,202,980,736**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	1,681,139,268	3,195,369,436
Chuong Duong - Serland Building Management Company Limited	Subsidiary	1,905,911,578	-
Civil Engineering Construction No.525 JSC	Associate	-	6,122,050
Chuong Duong Trading JSC	Associate	-	1,489,250
Prepayments to sellers		**133,590,415,229**	**62,900,818,961**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	14,287,323,183	503,266,968
Chuong Duong Number One Company Limited	Subsidiary	6,477,353,044	6,477,353,044
Chuong Duong Trading JSC	Associate	112,825,739,002	55,920,198,949
Other receivables		**114,917,652,606**	**4,308,369,906**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	30,000,000	827,000,000
Chuong Duong - Serland Building Management Company Limited	Subsidiary	76,000,000	80,000,000
CT32 Expressway Investment JSC	Associate	23,253,623,196	-
Chuong Duong Homeland - Da Nang JSC	Associate	27,357,090,418	200,584,000
Chuong Duong Homeland JSC	Associate	676,239,920	59,032,880
Civil Engineering Construction No.525 JSC	Associate	1,031,161,800	1,031,161,800
Chuong Duong Trading JSC	Associate	62,493,537,272	2,110,591,226

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.2 Information of related parties (Continued)

c. Related party balances (Continued)

Supervisory Board	Relationship	30 September 2026 VND	01 January 2026 VND
Trade payables		**11,327,646,600**	**18,950,992,122**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	-	4,913,337,685
Chuong Duong - Serland Building Management Company Limited	Subsidiary	2,151,812,242	905,852,223
Chuong Duong Homeland JSC	Associate	8,823,440,456	10,829,415,734
Civil Engineering Construction No.525 JSC	Associate	936,553	936,553
Chuong Duong Trading JSC	Associate	-	1,949,992,578
Nam Viet Tower Joint Stock Company	Associate	351,457,349	351,457,349
Prepayments from customers		**434,929,845,967**	**179,428,209,542**
Chuong Duong Homeland - Da Nang JSC	Associate	233,500,145,334	-
Chuong Duong Homeland JSC	Associate	201,429,700,633	179,428,209,542
Long-term trade payables		**7,447,801,436**	**4,644,199,194**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	2,803,602,242	-
Civil Engineering Construction No.525 JSC	Associate	4,644,199,194	4,644,199,194
Other payables		**119,038,896,581**	**32,012,931,605**
Chuong Duong Steel Structure One Member Company Limited	Subsidiary	-	477,404,824
Chuong Duong - Serland Building Management Company Limited	Subsidiary	7,000,000,000	7,000,000,000
Chuong Duong Homeland JSC	Associate	112,038,896,581	24,535,526,781
Borrowings and finance lease liabilities		**87,200,000,000**	**95,250,000,000**
Chuong Duong Homeland JSC	Associate	87,200,000,000	95,250,000,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30 September 2026

7.3 Comparative figures

Comparative figures on the interim separate Statement of Financial Position and related notes are the figures on the separate financial statements for the year ended 31 December 2025, audited by CPA VIETNAM Auditing Company Limited - An Independent Member Firm of INPACT.

Comparative figures on the interim separate income statement, interim separate cash flow statement and related notes are the figures on the interim separate financial statements for the period ended 30 September 2025, prepared by the Company.

Certain comparative information in the interim separate statement of financial position has been restated to comply with Circular No. 99/2025/TT-BTC, as follows:

Items	Code	Balance as at 31 December 2025 (Stated) VND	Balance as at 01 January 2026 (Restated) VND	Difference VND
CURRENT ASSETS				
Short-term financial investments	**120**	**405,727,001,934**	**452,215,922,053**	**46,488,920,119**
Short-term investments held to maturity	123	405,001,681,709	451,490,601,828	46,488,920,119
Other current assets	**130**	**733,565,232,261**	**687,076,312,142**	**(46,488,920,119)**
Short-term loan receivables		41,907,000,000	-	(41,907,000,000)
Other short-term receivables	135	141,379,353,641	136,797,433,522	(4,581,920,119)

Ho Chi Minh City, 28 October *2026*

Preparer	Chief Accountant	Legal Representative
Cao Thi Thanh Hieu	Vo Van Giap	Van Minh Hoang