



**CÔNG TY CP ĐẦU TƯ HẢI
PHÁT/ HAI PHAT INVESTMENT
JOINT STOCK COMPANY**

No/Số: 572/CBTT-HPX

CÔNG TY CỔ PHẦN ĐẦU TƯ HẢI PHÁT

Địa chỉ: Tầng 5, Tòa CT3, The Pride, Khu ĐTM An Hưng,
Phường Hà Đông, Hà Nội.
Tel: +84-24-32.080.666 | Fax: 84-24-32.080.566
Website: www.haiphat.com.vn

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

*Hà Nội, ngày 28 tháng 08 năm 2026
Hanoi, August 28, 2026*

**CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE**

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/ The State Securities Commission;
- Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh/ The Ho Chi Minh City Stock Exchange.

1. Tên tổ chức/ Name of company: **Công ty Cổ phần Đầu tư Hải Phát/Hai Phat Investment Joint Stock Company.**

- Mã chứng khoán/ Stock symbol: **HPX**

- Địa chỉ/Address of head office: Tầng 5, Tòa CT3, The Pride, Khu ĐTM An Hưng, Phường Hà Đông, Thành phố Hà Nội, Việt Nam/Floor 5, Building CT3, The Pride, An Hung New Urban Area, Ha Dong Ward, Hanoi City.

- Điện thoại/Telephone: 024-32.080.666

Fax: 024-32.080.566

- Email: info@haiphat.com.vn

- Website: <http://www.haiphat.com.vn>

2. Nội dung thông tin công bố/Content of disclosed information:

- Báo cáo tài chính riêng giữa niên độ đã được soát xét cho kỳ báo cáo kết thúc ngày 30/06/2026, Báo cáo tài chính hợp nhất giữa niên độ đã được soát xét cho kỳ báo cáo kết thúc ngày 30/06/2026 và Công văn số 571/HP-TCKT ngày 28/08/2026 về việc giải trình chênh lệch lợi nhuận Báo cáo tài chính giữa niên độ đã được soát xét năm 2026 so với cùng kỳ năm 2025.

- Reviewed interim separate financial statements for the six-month period ended June 30, 2026; Reviewed interim consolidated financial statements for the six-month period ended



June 30, 2026; and Official letter No 571/HP-TCKT dated August 28, 2026 regarding providing explanations on the variance in profit of the reviewed interim financial statements for 2026 compared with the same period in 2025.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 28/08/2026 tại đường dẫn: <http://www.haiphat.com.vn> mục Quan hệ cổ đông/This information was disclosed on the Company's website on August 28, 2026 at the following link: <http://www.haiphat.com.vn>, under the Shareholder Relations section.

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố./We hereby commit that the disclosed information is accurate and take full legal responsibility for the content of the disclosed information./.

Tài liệu đính kèm/ Attached documents:

- Báo cáo tài chính riêng giữa niên độ đã được soát xét năm 2026/Reviewed interim separate financial statements for 2026;
- Báo cáo tài chính hợp nhất giữa niên độ đã được soát xét năm 2026/Reviewed interim consolidated financial statements for 2026;
- Công văn số 571/HP-TCKT ngày 28/08/2026/ Official Letter No 571/HP - TCKT dated 28/08/2026.

**NGƯỜI ĐƯỢC UQ
CÔNG BỐ THÔNG TIN/AUTHORIZED PERSON
FOR INFORMATION DISCLOSURE**



PHAN THỊ XUYỀN



HAI PHAT INVESTMENT JOINT STOCK COMPANY
REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the period ended 30 June 2026



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HAI PHAT INVESTMENT JOINT STOCK COMPANY

5th Floor, CT3 Building, The Pride, An Hung New Urban Area, Ha Dong Ward, Hanoi City

STATEMENT OF THE EXECUTIVE BOARD

The Executive Board of Hai Phat Investment Joint Stock Company presents this report together with the Company's reviewed Interim Consolidated Financial Statement for the period ended 30 June 2025.

THE COMPANY

Hai Phat Investment Joint Stock Company (hereinafter referred to as the "Company") formerly known as Hai Phat Construction-Tourism Joint Stock Company, is a joint stock company established under Vietnam's Enterprise Law under the Business Registration Certificate No. 0500447004 issued by the Department of Planning and Investment of Ha Tay province on 15 December 2003, According to the 5th amended Business Registration Certificate issued on 04 December 2008, the Company was renamed Hai Phat Investment Joint Stock Company. The company then also received business registration certificates that were changed several times, and the most recent change was the 19th (nineteenth) dated 25 June 2026 regarding the update of administrative boundaries.

The Company's charter capital according to Business Registration Certificate No. 0500447004 the 19th change dated 25 June 2026 of the Company is VND 3,041,685,810,000 (*In words: Three trillion, forty-one billion, six hundred and eighty-five million, eight hundred and ten thousand dong*).

The Company's shares have been officially traded at the Ho Chi Minh Stock Exchange ("HOSE") with the stock code HPX.

English name: HAI PHAT INVESTMENT JOINT STOCK COMPANY.

The Company's registered office is located at: 5th Floor, CT3 Building, The Pride, An Hung New Urban Area, Ha Dong Ward, Hanoi City.

H BOARDS OF MANAGEMENT, SUPERVISORS AND GENERAL DIRECTORS

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

Board of Management

Mr. Do Quy Hai	Chairman
Mr. Nguyen Van Phuong	Vice Chairman
Mr. Nguyen Van Dung	Vice Chairman
Mr. Le Thanh Hai	Member
Mr. Le Quang Vinh	Independent member

Board of Supervisors

Mr. Chu Viet Hung	Head of board (From 04 May 2026)
	Member (Until 04 May 2026)
Mr. Do Manh Quan	Member (From 04 May 2026)
	Head of board (Until 04 May 2026)
Mr. Le Manh Hung	Member

Board of General Directors

Mr. Nguyen Van Phuong	General Director
Mr. Nguyen Viet Duc	Deputy General Director
Mr. Nguyen Ngoc Tham	Deputy General Director
Mr. Le Thanh Hai	Deputy General Director

STATEMENT OF THE EXECUTIVE BOARD (CONTINUED)

SUBSEQUENT EVENTS

According to the Executive Board, in all material respects, there have been no other significant events occurring after the financial statements date, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the Interim Consolidated Financial Statements for the period ended 30 June 2026.

AUDITORS

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

EXECUTIVE BOARD'S RESPONSIBILITY

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

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

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

The Executive Board confirms that the Company has complied with the above requirements in preparing the Interim Consolidated Financial Statements.

For and on behalf of the Executive Board,



Nguyễn Văn Phương
General Director

(Authorization Letter No. 29/UQ-HP dated 30 July 2026)
Hanoi, 26 August 2026)

No. 419/2026/BCSXHN-CPA VIETNAM-NV2

REPORT ON REVIEW OF THE INTERIM CONSOLIDATED FINANCIAL INFORMATION

To: Shareholders
Boards of Management, Supervisors and General Directors
Hai Phat Investment Joint Stock Company

We have reviewed the accompanying Interim Consolidated Financial Statement of Hai Phat Investment Joint Stock Company, prepared on 26 August 2026, pages 05 to page 50, including the Interim Consolidated Statement of Financial Position as at 30 June 2026, and the Interim Consolidated Income Statement, and Interim Consolidated Cash flows Statement for the period then ended 30 June 2026, and Notes to the Interim Consolidated Financial Statement of the Company.

Responsibility of the Executive Board

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

Responsibility of Auditors

Our responsibility is to express an opinion on these Interim Consolidated Financial Statement based on our review. We conducted our review in accordance with Vietnam Standards of review service contract No. 2410 - Review of interim financial information performed by the Company's independent auditors.

The review of Interim Consolidated financial information includes the interviews of people who are responsible for the financial and accounting matters, and performance of other analytical and review procedures. Basically, a review has a narrower scope than that of an audit in accordance with the Vietnam Auditing Standards and consequently, it does not allow us to gain assurance that we will be aware of all material issues that may be discovered during an audit. Accordingly, we do not express an audit opinion.

Auditors' conclusions

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statement of the Company do not present fairly, in all material respects, the financial position of the Company as at 30 June 2026, its interim consolidated financial performance and interim consolidated cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, and relevant statutory requirements relating to the preparation and presentation of Interim Consolidated Financial Statement.



Vu Ngoc An
Deputy General Director
No. 0496-2023-137-1

Authorisation letter No. 01/2026/UQ-CPA VIETNAM dated 02 January 2026 of Chairman

For and on behalf of

CPA VIETNAM AUDITING COMPANY LIMITED

A member firm of INPACT

Hanoi, 26 August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ASSETS	CODE	NOTE	30/6/2026	01/01/2026
			VND	(Restated) VND
A - CURRENT ASSETS (100 = 110+120+130+140+150+160)	100		5,672,877,831,972	5,912,766,642,502
I. Cash and cash equivalents	110	5.1	343,102,627,528	312,706,806,097
1. Cash	111		343,102,627,528	312,706,806,097
II. Short - term investments	120		169,165,101,218	99,091,381,856
1. Trading securities	121	5.2.a	56,180,000,000	-
2. Allowances for decline in value of trading securities	122	5.2.a	(2,544,000,000)	-
3. Short - term held to maturity Investments	123	5.2.b	115,529,101,218	99,091,381,856
III. Short- term receivables	130		2,585,480,935,959	3,068,357,047,699
1. Short-term receivables from customers	131	5.3	124,260,352,144	70,637,939,222
2. Prepayments to sellers in short-term	132	5.4	1,388,932,315,087	1,382,169,276,577
5. Other short-term receivables	135	5.5	1,191,446,226,104	1,719,044,511,901
6. Short-term allowances for doubtful debts	136	5.6	(119,157,957,376)	(103,494,680,001)
IV. Inventories	140	5.7	2,515,395,129,631	2,404,481,525,778
1. Inventories	141		2,515,395,129,631	2,404,481,525,778
VI. Other current assets	160		59,734,037,636	28,129,881,072
1. Short-term deferred expenses	161	5.8	45,995,693,004	6,598,063,448
2. Deductible value added tax	162		13,736,573,925	21,530,046,917
3. Tax and other receivables from government budget	163		1,770,707	1,770,707
B - LONG-TERM ASSETS (200=210+220+240+250+260+270)	200		2,771,408,800,055	2,563,051,102,101
I. Long-term receivables	210		298,480,416,546	294,999,136,546
5. Other long-term receivables	215	5.5	298,480,416,546	294,999,136,546
II. Fixed assets	220		1,220,099,770	1,296,097,311
1. Tangible fixed assets	221	5.9	1,220,099,770	1,296,097,311
- Historical Costs	222		16,047,262,281	15,912,540,059
- Accumulated depreciation	223		(14,827,162,511)	(14,616,442,748)
3. Intangible fixed assets	227	5.10	-	-
- Historical Costs	228		183,000,000	183,000,000
- Accumulated amortization	229		(183,000,000)	(183,000,000)
IV. Investment properties	240	5.11	341,386,198,083	416,896,642,636
1. Historical Costs	241		445,615,879,306	521,621,798,713
2. Accumulated depreciation	242		(104,229,681,223)	(104,725,156,077)
VI. Long-term investments	260	5.2	2,125,054,823,017	1,842,400,114,035
2. Investments in joint ventures and associates	262	5.2.c	1,350,133,622,396	999,171,618,058
3. Investments in equity of other entities	263	5.2.c	588,097,280,829	716,545,280,829
5. Long - term held to maturity Investments	265	5.2.b	186,823,919,792	126,683,215,148
VI. Other Long-term assets	270		5,267,262,639	7,459,111,573
1. Long-term deferred expenses	271	5.8	4,573,312,623	6,765,161,557
2. Deferred income tax assets	272		693,950,016	693,950,016
TOTAL ASSETS (270 = 100+200)	280		8,444,286,632,027	8,475,817,744,603

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

As at 30 June 2026

RESOURCES	CODE	NOTE	30/6/2026 VND	01/01/2026 (Restated) VND
C- LIABILITIES (300=310+330)	300		4,696,246,195,114	4,922,376,411,348
I. Short-term liabilities	310		2,746,996,886,410	3,371,260,031,192
1. Short-term trade payables	311	5.12	166,345,777,497	232,265,098,608
2. Short-term prepayments from customers	312	5.13	729,272,524,931	742,682,932,084
4. Short-term Taxes and other payables to State budget	314	5.14	108,142,237,887	113,593,368,901
5. Payables to employees	315		3,976,590,314	6,479,669,991
6. Short-term accrued expenses	316	5.15	96,076,773,842	84,622,817,800
10. Other short-term payments	320	5.16	627,881,127,408	1,070,048,497,882
11. Short-term borrowings and finance lease liabilities	321	5.17	960,902,693,823	1,066,277,185,218
13. Bonus and welfare funds	323		54,399,160,708	55,290,460,708
II. Long-term liabilities	330		1,949,249,308,704	1,551,116,380,156
8. Other long-term payables	338	5.16	1,144,953,370,500	880,249,700,000
9. Long-term borrowings and finance lease liabilities	339	5.17	762,209,983,592	670,866,680,156
12. Deferred income tax payables	342		42,085,954,612	-
D- OWNERS' EQUITY	400	5.18	3,748,040,436,913	3,553,441,333,255
1. Contributed capital	411		3,041,685,810,000	3,041,685,810,000
- Ordinary shares with voting rights	411a		3,041,685,810,000	3,041,685,810,000
2. Capital surplus	412		60,986,800,000	60,986,800,000
10. Undistributed profit after tax	420		498,612,753,873	450,768,723,255
- Undistributed profit after tax brought forward	420a		450,768,723,255	332,721,228,767
- Undistributed profit after tax for the current year	420b		47,844,030,618	118,047,494,488
11. Non-controlling interests	429	5.19	146,755,073,040	-
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300+400)	440		8,444,286,632,027	8,475,817,744,603

Hanoi, 26 August 2026

Preparer



Dinh Thi Huyen

Chief Accountant



Nguyen Thi Phuong Nga

General Director



Nguyen Van Phuong

INTERIM CONSOLIDATED INCOME STATEMENT
For the period ended 30 June 2026

ITEMS	CODE	NOTE	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
1. Revenues from sales and services rendered	01	6.1	657,280,726,766	587,377,138,454
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10 = 01-02)	10	6.1	657,280,726,766	587,377,138,454
4. Cost of goods and services	11	6.2	469,944,141,964	392,754,839,739
5. Gross revenues from sales and services rendered (20 = 10-11)	20		187,336,584,802	194,622,298,715
7. Financial income	22	6.3	38,140,592,561	30,902,268,438
8. Financial expenses	23	6.4	75,712,856,841	100,221,978,854
<i>In which: interest expenses</i>	24		72,132,093,462	99,602,963,806
9. Selling expenses	25	6.5	13,263,684,598	902,225,914
10. General administrative expenses	26	6.5	41,461,871,201	46,122,888,206
11. Share of profit or loss of associates and joint ventures	27		(21,778,535,662)	-
12. Net profits from operating activities {30 = 20+(21-22)+24-(25+26)}	30		73,260,229,061	78,277,474,179
13. Other income	31	6.6	2,002,207,222	753,534,926
14. Other expenses	32	6.6	2,811,312,792	1,297,832,549
15. Other profits (40 = 31-32)	40	6.6	(809,105,570)	(544,297,623)
16. Total net profit before tax (50 = 30+40)	50		72,451,123,491	77,733,176,556
17. Current corporate income tax expenses	51	6.7	23,047,092,873	27,490,411,554
18. Deferred corporate income tax expenses	52		-	-
19. Profits after corporate income tax (60 = 50-51-52)	60		49,404,030,618	50,242,765,002
20. Profit after tax of Parent Company	61		49,404,030,618	47,534,069,081
21. Profit after tax attributable to Non-controlling interests	62		-	2,708,695,921
22. Basic earnings per share	70	6.8	157	151

Preparer

Dinh Thi Huyen

Chief Accountant

Nguyen Thi Phuong Nga

Hanoi, 26 August 2026

General Director

Nguyen Van Phuong



INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period ended 30 June 2026

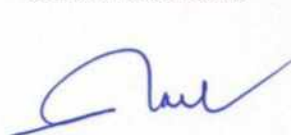
ITEMS	CODE	NOTE	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
I. Net cash flows from operating activities				
1. Profit before tax	01		72,451,123,491	77,733,176,556
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		5,889,458,949	9,193,398,314
- Provisions	03		18,207,277,375	25,000,000,000
- Gains (losses) on investing activities	05		(17,763,309,022)	(30,902,268,438)
- Interest expenses	06		72,132,093,462	100,221,978,854
3. Operating profit before changes in working capital	08		150,916,644,255	181,246,285,286
- Increase (decrease) in receivables	09		670,805,062,750	(183,470,976,909)
- Increase (decrease) in inventories	10		169,348,149,074	276,139,004,923
- Increase (decrease) in payables	11		(282,289,226,145)	346,096,293,601
- (Increase) decrease deferred expenses	12		(36,850,541,249)	1,589,919,407
- Increase (decrease) in trading securities	13		(56,180,000,000)	-
- Interest paid	14		(52,154,957,863)	(44,771,584,832)
- Corporate income tax paid	15		(15,588,685,214)	(1,674,909,091)
- Other payments on operating activities	17		(891,300,000)	(867,700,000)
Net cash flows from operating activities	20		547,115,145,608	574,286,332,385
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(134,722,222)	(97,500,000)
3. Expenditures on loans and purchase of debt instruments from other entities	23		(110,146,516,219)	(54,804,768,986)
4. Proceeds from lending or repurchase of debt instruments from other entities	24		41,515,168,356	23,269,300,000
5. Expenditures on equity investments in other entities	25		(546,751,966,718)	-
6. Proceeds from equity investment in other entities	26		107,948,000,000	-
7. Proceeds from interests, dividends and distributed profits	27		4,881,900,585	833,097,049
Net cashflow from investing activities	30		(502,688,136,218)	(30,799,871,937)
III. Cash flows from financing activities				
3. Proceeds from borrowings	33		628,567,871,925	353,099,813,200
4. Repayment of financial principal	34		(642,599,059,884)	(838,804,963,616)
Net cashflow from financing activities	40		(14,031,187,959)	(485,705,150,416)
Net cashflow during the period (50 = 20+30+40)	50		30,395,821,431	57,781,310,032
Cash and cash equivalents at beginning of period	60	5.1	312,706,806,097	1,971,403,418
Cash and cash equivalents at end of period (70 = 50+60+61)	70	5.1	343,102,627,528	59,752,713,445

Preparer



Dinh Thi Huyen

Chief Accountant



Nguyen Thi Phuong Nga

Hanoi, 26 August 2026

General Director



Nguyen Van Phuong

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30th June 2026

1. COMPANY INFORMATION**1.1 Structure of ownership**

Hai Phat Investment Joint Stock Company formerly known as Hai Phat Construction-Tourism Joint Stock Company, is a joint stock company established under Vietnam's Enterprise Law under the Business Registration Certificate No. 0500447004 issued by the Department of Planning and Investment of Ha Tay province on 15 December 2003, According to the 5th amended Business Registration Certificate issued on 04 December 2008, the Company was renamed Hai Phat Investment Joint Stock Company. The company then also received business registration certificates that were changed several times, and the most recent change was the 19th (nineteenth) dated 25 June 2026 regarding the update of administrative boundaries.

The Company's charter capital according to Business Registration Certificate No. 0500447004 the 19th change dated 25 June 2026 of the Company is VND 3,041,685,810,000 (*In words: Three trillion, forty-one billion, six hundred and eighty-five million, eight hundred and ten thousand dong*).

The Company's shares have been officially traded at the Ho Chi Minh Stock Exchange ("HOSE") with the stock code HPX.

English name: HAI PHAT INVESTMENT JOINT STOCK COMPANY.

The Company's registered office is located at: 5th Floor, CT3 Building, The Pride, An Hung New Urban Area, Ha Dong Ward, Hanoi City.

1.2 Business and main activities

Business lines: Construction of all types of houses, Construction of railway and road projects, Construction of other civil engineering projects, installation of electrical systems, Drainage and wastewater treatment, Demolition, Preparation premises, Other specialized construction activities, Architectural activities and related technical consulting, Installation of water supply and drainage systems, heating and air conditioning, Installation of other construction systems, Complete Construction improvement, Real estate business, land use rights belonging to the owner, user or tenant, General wholesale, Retail in other forms not yet classified, Support service activities Other remaining businesses not yet classified, Road passenger transport within cities and suburbs (except bus transport), Other road passenger transport, Freight transport by road, Passenger transport by inland waterway, Freight transport by inland waterway, Short-term accommodation services, Restaurants and mobile catering services, Consulting activities investment (excluding legal and financial consulting), Project management consulting activities, entrusted supervision services on a fee and contract basis (CPC Code 8660), Construction wood furniture production, Manufacturing other products from wood; manufacture of products from bamboo, straw and plaiting materials, manufacture of motors, generators, electrical transformers, electrical distribution and control equipment; Producing all kinds of electric wire equipment; Producing electrical lighting equipment, Producing household electrical appliances, manufacture of jewellery and related products.

Main activities of the Company during the year: Real estate business, Construction of houses of all kinds, construction of civil engineering works, management and exploitation of assets after investment and other business activities according to the Certificate Business Registration..

1.3 Normal operating cycle

The Company's normal operating cycle is 12 months.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

1.4 Company structure

As at 30/6/2026, the Company has following subsidiaries, joint ventures, associates:

No.	Company Name	Address	Main activities	Capital contribution ratio	Voting Ratio	Benefit ratio
I Subsidiaries						
1	Hai Phat - Binh Thuan One Member Company Limited	Lam Dong	Real estate investment and business; Rental service	100%	100%	100%
2	Heritage Real Estate Viet Nam One Member Company Limited	Hue	Real estate business	100%	100%	100%
3	Ruby Land Investment And Development One Member Company Limited	Hanoi	Business and development of real estate projects	100%	100%	100%
4	Sapphire Invest One Member Company Limited	Hanoi	Financial services support	100%	100%	100%
5	Topaz PM Viet Nam Investment And Development One Member Company Limited	Hanoi	Architectural consulting activities, Project management consulting	100%	100%	100%
6	Diamond IC One Member Company Limited	Hanoi	Investment consulting activities	100%	100%	100%
7	Peninsula Mai Pha Company Limited	Lang Son	Investing in real estate business	70%	70%	70%
8	Opal International Planning and Investment Consultation Joint Stock Company	Hanoi	Investment consulting	65%	65%	65%
9	HP An Phat Investment Company Limited (*)	Hanoi	Real estate investment and business	99%	99%	99%
10	Quang Anh Infrastructure Development And Investment Joint Stock Company (Indirect subsidiary through HP An Phat Investment Company Limited)	Hanoi	Real estate investment and business		99%	98%
11	Greenland Holdings Investment Joint Stock Company (***)	Hanoi	Real estate investment and business	20%	60%	59,2%
II Associates						
1	BT Hadong Limited Company	Hanoi	Construction and completion of buildings	50%	50%	50%
2	Hai Phat Retail Joint Stock Company (Indirect associates company)	Hanoi	Real estate investment and business; leasing services	48.5%	48.5%	48.5%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

1.4 Company structure

(*): The Company became the Parent Company of HP An Phat Investment Company Limited from 12 June 2026 pursuant to the agreements for the transfer of capital contributions from individuals.

(**): HP An Phat Investment Company Limited holds 99% of the charter capital of Quang Anh Infrastructure Development And Investment Joint Stock Company;

(***): Hai Phat Investment Joint Stock Company is the parent company of Greenland Holdings Investment Joint Stock Company through the following ownership interests:

Hai Phat Investment Joint Stock Company directly holds 20% of the charter capital of Greenland Holdings Investment Joint Stock Company.

Quang Anh Infrastructure Development And Investment Joint Stock Company holds 40% of the charter capital of Greenland Holdings Investment Joint Stock Company.

1.5 Number of employees at the end of the accounting period

The total number of employees of the Company as at 30/06/2026 is 177 employees (as at 31/12/2025 is 118 employees).

1.6 Statements for the compliance with Accounting Standards and System

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Corporate Accounting Regime. This Circular supersedes 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 financial years beginning on or after 1 January 2026..

The Company has adopted the guidance under Circular No. 99/2025/TT-BTC with effect from 1 January 2026. Where the application of this Circular results in changes to the presentation of the financial statements, the Company has restated or reclassified the comparative information, where applicable, in accordance with the relevant regulations. Accordingly, the accounting information and figures presented in these consolidated interim financial statements are comparable, having been prepared and presented on a consistent basis.

2. FISCAL YEAR AND ACCOUNTING CURRENCY**2.1 Fiscal years**

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

The Interim Consolidated Financial Statements are made for the accounting period ended 30 June 2026.

2.2 Accounting currency

The accompanying Interim Consolidated financial Statements, expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM**3.1 Accounting system**

The Corporation applies the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance.

3.2 Statements for the compliance with Accounting Standards and System

The Board of Executive has complied fully with the Vietnamese Accounting Standards, the Vietnamese Corporate Accounting Regime, and relevant legal regulations applicable to the preparation and presentation of the Interim Consolidated Financial Statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**Basis of preparation of the Interim Consolidated Financial Statements**

The Company's Interim Consolidated Financial Statements are prepared in accordance with Circular No. 202/2014/TT-BTC dated 22 December 2014 and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain articles of Circular No. 202/2014/TT-BTC issued by the Ministry of Finance providing guidance on the preparation and presentation of consolidated financial statements, as follows:

The Interim Consolidated Financial Statements comprise the Company's Interim Separate Financial Statements and the Interim Financial Statements of entities controlled by the Company (its subsidiaries), prepared up to 30 June annually. Control is achieved when the Company has the ability to control the financial and operating policies of the investees in order to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the period are included in the Interim Consolidated Income Statement from the date of acquisition or up to the date of disposal of the investment in such subsidiaries.

Where necessary, the Financial Statements of the subsidiaries are adjusted to ensure that the accounting policies applied by the Company and its subsidiaries are consistent.

All intra-group transactions and balances between companies within the Company are eliminated in the consolidation of the Interim Consolidated Financial Statements.

Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the equity attributable to shareholders of the parent company. Non-controlling interests comprise the amount of those interests at the date of the initial business combination and the non-controlling shareholders' share of changes in total equity since the date of the business combination. Losses attributable to non-controlling interests in subsidiaries are allocated in proportion to their ownership interests, even if such losses exceed the non-controlling interests' share in the net assets of the subsidiaries.

The Interim Consolidated Financial Statements for the period ended 30 June 2026 are consolidated based on the interim separate financial statements For the period ended 30 June 2026 of the parent company is Hai Phat Investment Joint Stock Company and its subsidiaries.

The accompanying Interim Consolidated Financial Statements are not intended to present the financial position, interim operating results and interim cash flows in accordance with generally accepted accounting principles and practices in countries other than Vietnam.

Accounting estimates

The preparation of the Interim Consolidated Financial Statements in compliance with Vietnamese Accounting Standards, the prevailing Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of Interim Consolidated Financial Statements requires Board of Executive to make estimates and assumptions that affect the reported amounts of liabilities and assets and the presentation of contingent liabilities and contingent assets at the date of Interim Consolidated Financial Statements, as well as the reported amounts of revenues and expenses during the accounting period. Actual results may differ from these estimates and assumptions.

Cash and cash equivalents

Cash comprises cash, bank deposits.

Cash equivalents are short-term investments with an original maturity or remaining term to maturity of no more than three months from the date of acquisition, they are readily convertible into known amounts of cash and are subject to an insignificant risk of changes in value.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**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 measured at the fair value of the consideration paid at the transaction date. Directly attributable transaction costs incurred in acquiring trading securities are recognized as finance costs in the period.

Provision for diminution in value of trading securities: The Company makes provision for potential impairment losses when there is reliable evidence indicating that the market value of trading securities held by the Company has decreased compared to their carrying amount.

Held to maturity investments

Held to maturity investments are those that the Corporation has intention and ability to hold until maturity. Held to maturity investments includes: term bank deposits with original maturities of more than 3 months.

Held-to-maturity investments are recognised from the date of purchase and initially measured at cost, and are subsequently measured at their carrying amount, net of any impairment allowance (if any). Any impairment allowance for held-to-maturity investments is presented separately in the Statement of Financial Position.

Loans

Loans are stated at cost less allowance for doubtful loans.

Allowance for doubtful loans is made in conformity with current accounting regulations.

Investments in joint ventures and associates and other investments

Investments in joint ventures and associates in which the Company has significant influence are accounted for using the equity method. Accordingly, investments in associates are presented in the Interim Consolidated Financial Statements for the period ended 30 June 2026 at the original cost of investment, adjusted for the changes in the Group's share of the net assets of the associates subsequent to the date of investment. If the Group's share of losses of an associate is equal to or exceeds the carrying amount of the investment, the investment is presented in the Interim Consolidated Financial Statements at nil.

Other investments

Recorded using the cost method, including purchase price and directly attributable costs. After initial recognition, these investments are determined at cost less provision for investment devaluation.

Business cooperation contracts without joint control

The Company is the contributing party: Cash and asset contributions under BCC are recognized as a other investments in the financial statements.

The Company is the receiving party: Cash and asset contribution received under BCC are recognized as a payables in the financial statements.

Provision for impairment of investments

Provision for impairment of other investments: Provision for impairment is made based on the fair value of the investment at the date of provision. Where the fair value cannot be determined, the provision is made based on the losses incurred by the investee in which the Company has made the investment.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Financial investments (Continued)*****Provision for impairment of investments (Continued)***

The losses of the investee used as the basis for determining the provision are based on the investee's consolidated financial statements if the investee is a Parent Company. If the investee is an independent entity without any subsidiaries, the provision is determined based on the investee's interim financial statements.

Receivables

Receivables represent amounts recoverable from customers or other parties. Receivables are presented at their carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is recognized when there is any indication or evidence that the Company is unable or unlikely to recover its receivables in accordance with prevailing accounting regulations.

Inventories

Inventories are determined on the basis of the lower of cost and net realizable value. The cost of inventory includes the cost of direct materials, direct labor and manufacturing overhead, if any, to bring the inventory to its present location and condition. Net realizable value is determined by the estimated selling price minus the estimated costs to complete the product and incurred marketing, sales and distribution costs.

Inventories are valued using the monthly weighted average method.

The Company's inventory devaluation provision is made when there is reliable evidence of a decline in net realizable value compared to the original cost of inventory.

Tangible fixed assets and Depreciation

Tangible fixed assets are stated at history cost less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use.

Tangible fixed assets are depreciated using on a straight-line basis over their estimated useful lives. Details are as follows:

	Year(s)
Machinery and equipment	03 - 05
Transmission means of transport	06
Equipment, management tools	03 - 05

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

Intangible fixed assets and Amortization

Intangible fixed assets represent the value of computer software and are presented at cost less accumulated depreciation.

The historical cost of an intangible fixed asset is all the costs that the Company must spend to acquire the intangible fixed asset up to the time the asset is put into a ready-to-use state.

Computer software is amortized using the straight-line method over a period of 3 years. As at 30/06/2026, the Company's intangible fixed assets have been fully amortized.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Investment properties**

The Company's investment real estate includes the commercial floor area of the Company's real estate projects held by the Company for the purpose of earning rentals or awaiting higher price, which is stated at cost less accumulated depreciation.

The cost of an investment property comprises all expenditures (cash and cash equivalents) incurred by the Company, or the fair value of other consideration given in exchange, to acquire or construct the investment property up to the date the acquisition is completed or the construction of the investment property is finished.

Subsequent expenditures relating to an investment property incurred after initial recognition are recognized as expenses in the period in which they are incurred, unless it is probable that such expenditures will enable the investment property to generate future economic benefits in excess of its originally assessed standard of performance. In such cases, the expenditures are capitalized as part of the cost of the investment property.

Rental investment properties are depreciated using the straight-line method over their estimated useful lives, specifically as follows:

	<u>Year(s)</u>
Buildings and structures	48 - 50
Land use rights	48 - 50
Machinery and equipment	15

Liquidation: Gains and losses from the disposal of investment property are determined by the difference between the net proceeds from disposal and the carrying amount of the investment property and are recorded as income or expense in the interim income statement.

Lease classification

The determination of whether an agreement qualifies as a lease is based on the substance of the agreement at the commencement date: whether the execution of the agreement depends on the use of a specific asset and whether the agreement conveys the right to use that asset.

A lease is classified as a finance lease if, under the lease agreement, the lessor transfers substantially all the risks and rewards incidental to ownership of the leased asset to the lessee. All other leases are classified as operating leases.

In the case where the Company is the lessee

Lease payments under operating lease agreements are recognized in the Interim Consolidated Income Statement on a straight-line basis over the lease term.

In cases where the Company is the lessor

Assets under operating lease agreements are recognized as investment property on the Interim Consolidated Statement of Financial Position. Initial direct costs incurred in negotiating an operating lease are recognized in the Interim Consolidated Income Statement when incurred.

Income from operating lease payments is recognized in the Interim Consolidated Income Statement on a straight-line basis over the lease term.

Construction in progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees, interest fees.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Deferred Expenses**

Deferred expenses comprise actual expenditures incurred that relate to the operating results of multiple accounting periods. The Company's deferred expenses include the following.

Tools and supplies

Tools and equipment already put into use are allocated to expenses using the straight-line method with an allocation period of no more than 36 months.

Real estate brokerage fees

Real estate brokerage costs are allocated according to the proportion of recorded revenue.

Major repair costs and other costs awaiting allocation

One-time repair costs are of great value. Other pending costs are allocated to expenses using the straight-line method over 6-36 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 payable 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: reflect payables of commercial nature arising from the purchase of goods, services, or assets, payables for import through trustees of which the seller is an independent entity with the Company. Trade payables include payables between the parent company and its subsidiaries, joint ventures and associates;
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

Dividends and profit payable

Dividends are recognised as liabilities when the Company's Board of Management approves the dividend distribution and the Vietnam Securities Depository and Clearing Corporation announces the record date for dividend entitlement.

Loans and finance lease liabilities

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

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

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

Recognition and capitalization of Borrowing costs

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

During the period, VND 21.45 billion of borrowing costs were capitalised to the Company's construction in progress (for the interim accounting period ended 30 June 2025: VND 10.28 billion).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Accrued expenses**

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

- Accrued borrowing costs: Accrued based on the loan agreements;
- Other expenses: Accrued based on the estimated costs in accordance with the volume of work completed.

Unrealized revenue

Unearned revenue comprises amounts received in advance from customers for one or more accounting periods in respect of asset leases. At the end of each period, the unearned revenue is determined and recognised as revenue for the period in accordance with the lease term.

Owners' equity

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

Share premium is recorded according to the larger/or smaller difference between the actual issuance price and the par value of shares when issuing shares for the first time, issuing additional shares or re-issuing treasury shares.

Undistributed after-tax profit is the amount of profit from the business's activities after deducting adjustments due to retroactive application of accounting policy changes and retroactive adjustment of material errors of previous years.

Revenue and other income

The Company's revenue includes real estate sales and rental revenue, and service revenue.

Revenue from services

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

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- Identify the completed work as at the Statement of Financial Position date; and
- Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from the sale of real estate

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

- The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer;
- The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate;
- The amount of revenue can be measured reliably;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Revenue and other income (Continued)***Revenue from the sale of real estate (Continued)*

- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred in respect of the 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 from the sale of subdivided land

Revenue from sale of subdivision real estate for sale under an irrevocable contract is recognized when it satisfies all of the following conditions:

- The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer.
- The amount of revenue can be measured reliably.
- The costs incurred in respect of the transaction can be measured reliably.
- It is probable that the economic benefits associated with the transaction will flow to the Company.

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

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

Cost of goods sold

The cost of real estate, products and services is recognised in accordance with the revenue recognised for the period.

Financial expenses

Losses related to financial investment activities:

- Borrowing costs: Recognised monthly based on the outstanding loan amount, applicable interest rate and actual number of days outstanding.

Corporate income tax expense

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 year 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.
- Deferred corporate income tax expense represents the amount of corporate income tax payable in future periods arising from: the recognition of deferred corporate income tax liabilities during the period; the reversal of deferred corporate income tax assets recognised in previous years; and the non-recognition of deferred corporate income tax assets or liabilities arising from transactions recognised directly in equity.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**Corporate income tax expense (Continued)**

The company is obliged to pay corporate income tax at a tax rate of 20% on taxable income, except for business activities under the Phu Lam social housing urban area project that enjoy preferential corporate income tax rates. Incentive is 10% for implementing social housing investment and business projects.

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.

Earnings per share

The Company presents basic earnings per share (EPS) for its ordinary shares. Basic earnings per share is calculated by dividing the profit or loss attributable to ordinary shareholders (after deducting the amount appropriated to the bonus and welfare funds for the reporting period) by the weighted average number of ordinary shares outstanding during the period.

Related parties

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

Segment reporting

A segment is a distinguishable component of the Corporation engaged in providing products or related services (by business segment), or in supplying products or services within a specific economic environment (by geographical segment), which is subject to risks and returns different from those of other business segments. The Board of Executive considers that the Company operates primarily in the real estate business segment, within a single geographical segment - Vietnam. Accordingly, the Company does not present segment reporting by business segment and geographical segment in accordance with Vietnamese Accounting Standard No. 28 – Segment Reporting.

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION**5.1 Cash and cash equivalents**

	30/6/2026	01/01/2026
	VND	VND
Cash on hand	2,248,318,774	1,896,507,561
Bank deposits (*)	340,854,308,754	310,810,298,536
Total	343,102,627,528	312,706,806,097

(*) Details of bank deposits:

	30/6/2026	01/01/2026
	VND	VND
Bao Viet Joint Stock Commercial Bank	333,502,844,969	305,902,772,921
Others	7,351,463,785	4,907,525,615
Total	340,854,308,754	310,810,298,536

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.2 Financial investments

a. Trading securities

	30/06/2026 (VND)			01/01/2026 (VND)		
	Original cost	Fair value	Allowances	Original cost	Fair value	Allowances
Shares	56,180,000,000	53,636,000,000	(2,544,000,000)	-	-	-
Hoang Quan Consulting - Trading - Service Real Estate Corporation	56,180,000,000	53,636,000,000	(2,544,000,000)	-	-	-
Total	56,180,000,000	53,636,000,000	(2,544,000,000)	-	-	-

Trading securities include 21,200,000 HQC shares, which are subject to transfer restrictions until 30 March 2027. The fair value of these shares is determined based on the number of shares held by the Company multiplied by the closing market price of the shares on the stock exchange as of the end of the reporting period.

b. Held-to-maturity investments

	30/06/2026 (VND)			01/01/2026 (VND)		
	Original cost	Fair value	Allowances	Original cost (Restated)	Fair value	Allowances
Short-term	115,529,101,218	115,529,101,218	-	99,091,381,856	99,091,381,856	-
<i>Term deposits (1)</i>	<i>27,016,629,676</i>	<i>27,016,629,676</i>	<i>-</i>	<i>26,964,346,457</i>	<i>26,964,346,457</i>	<i>-</i>
Vietnam Joint Stock Commercial Bank for Industry and Trade - Do Thanh Branch	6,516,629,676	6,516,629,676	-	6,463,262,478	6,463,262,478	-
Ho Chi Minh City Development Joint Stock Commercial Bank - Phan Dinh Phung Transaction Office	20,500,000,000	20,500,000,000	-	20,500,000,000	20,500,000,000	-
Others	-	-	-	1,083,979	1,083,979	-
Borrowings	51,437,247,000	51,437,247,000	-	42,998,887,000	42,998,887,000	-
ECLIPSE Vietnam Joint Stock Company (2)	5,894,360,000	5,894,360,000	-	-	-	-
Ky Son Green Investment Development JSC (3)	35,923,887,000	35,923,887,000	-	37,423,887,000	37,423,887,000	-
IWG Hotel and Resort Joint Stock Company (4)	4,345,000,000	4,345,000,000	-	4,345,000,000	4,345,000,000	-
Others (5)	5,274,000,000	5,274,000,000	-	1,230,000,000	1,230,000,000	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.2 Financial investments (Continued)

b. Held to maturity investments (Continued)

	30/06/2026 (VND)			01/01/2026 (VND)		
	Original cost	Fair value	Allowances	Original cost (Restated)	Fair value	Allowances
<i>Others investment</i>	37,075,224,542	37,075,224,542	-	29,128,148,399	29,128,148,399	-
Ky Son Green Investment Development JSC	10,046,813,973	10,046,813,973	-	6,823,050,628	6,823,050,628	-
ECLIPSE Vietnam Joint Stock Company	7,446,656,161	7,446,656,161	-	5,672,895,637	5,672,895,637	-
Thanh Nhan Trading And Construction Investment Joint Stock Company	5,275,272,465	5,275,272,465	-	1,668,531,191	1,668,531,191	-
Thien Hoa Land Joint Stock Company	4,973,486,040	4,973,486,040	-	4,973,486,040	4,973,486,040	-
Hai Phat Real Estate Investment And Business Joint Stock Company	2,946,729,719	2,946,729,719	-	4,177,986,690	4,177,986,690	-
Others	6,386,266,184	6,386,266,184	-	5,812,198,213	5,812,198,213	-
Long-term	186,823,919,792	186,823,919,792	-	126,683,215,148	126,683,215,148	-
<i>Borrowings</i>	<i>186,823,919,792</i>	<i>186,823,919,792</i>	<i>-</i>	<i>126,683,215,148</i>	<i>126,683,215,148</i>	<i>-</i>
Thanh Nhan Trading And Construction Investment Joint Stock Company (6)	83,908,299,678	83,908,299,678	-	49,661,069,678	49,661,069,678	-
An Thinh Investment Joint Stock Company	-	-	-	26,349,498,356	26,349,498,356	-
ECLIPSE Vietnam Joint Stock Company (7)	24,942,952,803	24,942,952,803	-	24,942,952,803	24,942,952,803	-
Hai Phat Real Estate Investment And Business Joint Stock Company (8)	38,180,410,201	38,180,410,201	-	8,456,937,201	8,456,937,201	-
Others (9)	39,792,257,110	39,792,257,110	-	17,272,757,110	17,272,757,110	-
Total	302,353,021,010	302,353,021,010	-	225,774,597,004	225,774,597,004	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.2 Financial investments (Continued)

b. Held to maturity investments (Continued)

- (1): As at 30 June 2026, the balance represented fixed-term deposits with commercial banks with original maturities ranging from 6 to 12 months, bearing interest rates ranging from 4.2% to 5.4% per annum (as at 31/12/2025: 4.2% to 6.7% per annum). As at 30/06/2026, fixed-term deposits amounting to VND 27.01 billion (As at 31/12/2025 is 4.8 billion) were pledged as collateral for housing loans granted to purchasers of social housing units under The Vesta Project, Phu Luong Ward, Hanoi, in accordance with the agreement between the Company and the Vietnam Joint Stock Commercial Bank for Industry and Trade – Do Thanh Branch
- (2): Under Loan Agreement No. 2602/2026/HĐVV/HPX-ECL dated 26 February 2026, entered into between the Company and Eclipse Vietnam Joint Stock Company, the Company borrowed VND 20 billion for working capital purposes. The loan has a term of one year from the initial drawdown date and is unsecured.
- (3): Loan Agreement No. 14/2024/HĐVV/HPX-XKS dated May 20, 2024, and Appendix No. 01 dated 26 July 2024, signed with Ky Son Green Investment Development Joint Stock Company. Loan amount: VND 50,000,000,000. Purpose: to meet capital needs. Term: until 31 October 2026. Interest rate: 13% per annum. No collateral.
- (4): Under Loan Agreement No. 2904/2025/HĐVV/HPX-IWG Under Loan Agreement No. The Company borrowed VND 4,345,000,000 for working capital purposes. The loan has a term of 11 months and bears interest at 13% per annum. No collateral.
- (5): Loan agreements with enterprises have a term of one year from the date of disbursement, bearing an interest rate of 13% per annum, for the purpose of meeting their funding requirements and without collateral.
- (6): Loan Agreement No. 04/2024/HĐVV/HPX-TN dated 20 January 2024 between the Company and Thanh Nhan Trading and Construction Investment Joint Stock Company. Loan amount: VND 60,000,000,000. Purpose: to meet capital needs. Term: until 31 December 2025, automatically renewable for an additional 12 months.
Loan Agreement No. 2904/HĐVV/HPX-TN dated 29 April 2026 entered into between the Company and Thanh Nhan Construction Investment and Trading Joint Stock Company. The loan amount is VND 43.4 billion, for the purpose of meeting the Company's funding requirements. The loan term is three years from the date of the first disbursement, with an interest rate of 13% per annum.
- (7): Loan Agreement No. 3101/2024/HĐVV/HPX-ECL dated 31 January 2024 between the Company and Eclipse Vietnam Joint Stock Company. Loan amount: VND 25,000,000,000. Purpose: to meet capital needs. Term: until 31 December 2025, automatically renewable for an additional 12 months. No collateral.
- (8): Loan Agreement No. 2301/2024/HĐVV/HPX-HPHOME dated 23 January 2024 between the Company and Hai Phat Real Estate Business Joint Stock Company. Loan amount: VND 15,813,600,000. Purpose: to meet capital needs. Term: until December 31, 2025, automatically renewable for an additional 12 months. No collateral.
Loan Agreement No. 0502/2026/HĐVV/HPX-HPHOME dated 5 February 2026 entered into between the Company and Hai Phat Real Estate Business Joint Stock Company. The loan amount is VND 50,000,000,000, for the purpose of meeting the Company's funding requirements. The loan term is 24 months for each loan without collateral.
- (9): Loan agreements with enterprises have a term until December 31, 2025, with an automatic extension of 12 months, bear interest at 13% per annum, for the purpose of meeting their funding requirements and without collateral.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.2 Financial investments (Continued)

c. Investments in equity of other entities

	Rate		30/06/2026 (VND)		01/01/2026 (VND)	
	Capital held	Voting rights	Original price	Equity method value	Original price	Equity method value
Investments in Associates			1,353,387,326,097	1,350,133,622,396	980,646,786,097	999,171,618,058
Hai Phat Retail Joint Stock Company	48.5%	48.5%	1,297,440,540,000	1,294,186,836,299	897,500,000,000	916,024,831,961
BT Hadong Limited Company	50.0%	50.0%	55,946,786,097	55,946,786,097	55,946,786,097	55,946,786,097
Greenland Holdings Investment Joint Stock Company (1)			-	-	27,200,000,000	27,200,000,000
Total			1,353,387,326,097	1,350,133,622,396	980,646,786,097	999,171,618,058

(1): As at 01/01/2026, Hai Phat Investment Joint Stock Company directly held 20% of the charter capital of Greenland Holdings Investment Joint Stock Company.

During the period, Hai Phat Investment Joint Stock Company acquired a 99% capital interest in HP An Phat Investment Company Limited pursuant to share transfer agreements. HP An Phat Investment Company Limited holds 99% of the charter capital of Quang Anh Infrastructure Development And Investment Joint Stock Company. Quang Anh Infrastructure Development And Investment Joint Stock Company holds 40% of the charter capital of Greenland Holdings Investment Joint Stock Company. As at 30/6/2026, Hai Phat Investment Joint Stock Company indirectly held a 40% voting interest and a 39.2% beneficial interest in Greenland Holdings Investment Joint Stock Company.

Hai Phat Investment Joint Stock Company directly holds 20% of the charter capital of Greenland Holdings Investment Joint Stock Company. Accordingly, as at 30 June 2026, Hai Phat Investment Joint Stock Company held an aggregate direct and indirect voting interest of 60% and an aggregate direct and indirect beneficial interest of 59.2% in Greenland Holdings Investment Joint Stock Company, and consequently became the Parent Company of Greenland Holdings Investment Joint Stock Company.

For the period ended 30th June 2026

c. Investments in equity of other entities (Continued)

	Rate		30/06/2026 (VND)			01/01/2026 (VND) (Restated)		
	Capital held	Voting rights	Original price	Fair value	Provisions	Original price	Fair value	Provisions
Investments in other entities			588,097,280,829	588,097,280,829	-	716,545,280,829	716,545,280,829	-
HP Hospitality Nha Trg Company Limited	4.50%	4.50%	30,317,280,829	30,317,280,829	-	30,317,280,829	30,317,280,829	-
Investment in a BCC (Business Cooperation Contract) under which the Company does not have joint control but is entitled to benefits contingent upon the post-tax profit of the BCC			557,780,000,000	557,780,000,000	-	686,228,000,000	686,228,000,000	-
<i>Ky Son Green Investment Development Joint Stock Company (2)</i>			100,000,000,000	100,000,000,000	-	100,000,000,000	100,000,000,000	-
<i>Solaris Viet Nam Investment Joint Stock Company</i>			-	-	-	104,248,000,000	104,248,000,000	-
<i>Mr. Nguyen Huy Bach (4)</i>			70,000,000,000	70,000,000,000	-	70,000,000,000	70,000,000,000	-
<i>Mr. Vu Manh Tuan (4)</i>			194,280,000,000	194,280,000,000	-	197,980,000,000	197,980,000,000	-
<i>Thien Hoa Land Joint Stock Company (3)</i>			81,000,000,000	81,000,000,000	-	81,000,000,000	81,000,000,000	-
<i>Others (4)</i>			112,500,000,000	112,500,000,000	-	133,000,000,000	133,000,000,000	-
Total			588,097,280,829	588,097,280,829	-	716,545,280,829	716,545,280,829	-

- (2): The receivable of VND 100 billion represents an amount due under an Investment Cooperation Agreement entered into with a corporate partner for the purpose of contributing capital to the development of a resort villa project in Phu Tho Province (formerly Hoa Binh Province). As at the reporting date, the project is in the investment and construction phase.
- (3): A receivable of VND 81 billion under an investment cooperation agreement entered into with a corporate partner for the purpose of jointly carrying out procedures for the transfer of land use rights, investment, construction, development, business operation and management of certain projects in Bac Giang Province. Currently, the project is in the process of investment and construction implementation.
- (4): This represents receivables from individuals for the purpose of identifying real estate products that meet their requirements through investment cooperation arrangements, transfers of real estate and other forms in accordance with applicable laws. The term of the entrustment under the agreements is more than one year.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.3 Receivables from customers

	30/06/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Short-term	124,260,352,144	(30,000,000,000)	70,637,939,222	(30,000,000,000)
Receivable from share transfer activities	30,000,000,000	-	30,000,000,000	-
<i>Dien Bien No.1 Construction Private Enterprise</i>	30,000,000,000	(30,000,000,000)	30,000,000,000	(30,000,000,000)
Receivables from real estate transfer activities	70,588,271,864	-	15,785,270,465	-
Receivables from leasing activities and other activities	23,672,080,280	-	24,852,668,757	-
Total	124,260,352,144	(30,000,000,000)	70,637,939,222	(30,000,000,000)
<i>In which: Receivables from related parties</i> <i>(Details in Note 7.1)</i>	<i>463,462,200</i>	<i>-</i>	<i>1,604,169,000</i>	<i>-</i>

5.4 Repayments to suppliers

	30/06/2026 (VND)		01/01/2026 (VND) (Restated)	
	Book value	Provisions	Book value	Provisions
Short-term	1,388,932,315,087	(7,901,715,501)	1,382,169,276,577	(8,494,680,001)
Thanh Nhan Construction Investment and Trading Joint Stock Company	150,000,000,000	-	150,000,000,000	-
Eclipse Viet Nam Joint Stock Company	525,154,169,500	-	525,532,173,154	-
Thang Long HP Construction Joint Stock Company	497,364,742,913	-	573,316,778,749	-
Others	216,413,402,674	(7,901,715,501)	133,320,324,674	(8,494,680,001)
Total	1,388,932,315,087	(7,901,715,501)	1,382,169,276,577	(8,494,680,001)
<i>In which: Repayments to related parties</i> <i>(Details in Note 7.1)</i>	<i>53,390,000,000</i>	<i>-</i>	<i>45,000,000,000</i>	<i>-</i>

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.4 Other receivables

	30/06/2026 (VND)		01/01/2026 (VND) (Restated)	
	Book value	Provisions	Book value	Provisions
Short-term	1,191,446,226,104	(81,256,241,875)	1,719,044,511,901	(65,000,000,000)
Deposit according to contract transfer (1)	35,787,577,393	-	28,171,274,000	-
Receivable according to cooperation contracts and minutes of agreement (2)	156,076,241,875	(81,256,241,875)	212,256,241,875	(65,000,000,000)
Receivable according to the liquidation minutes of the investment cooperation contract agreement (3)	20,500,000,000	-	524,000,000,000	-
Advance	529,391,406,132	-	369,371,735,322	-
Short-term deposits	435,343,100,000	-	435,323,600,000	-
Others	14,347,900,704	-	149,921,660,704	-
Long-term	298,480,416,546	-	294,999,136,546	-
Receivable under investment cooperation contracts (4)	294,985,136,546	-	294,985,136,546	-
Long-term deposits	3,495,280,000	-	14,000,000	-
Total	1,489,926,642,650	(81,256,241,875)	2,014,043,648,447	(65,000,000,000)
<i>In which: Other receivables from related parties</i>	<i>3,124,901,853</i>	<i>-</i>	<i>3,124,901,853</i>	<i>-</i>
<i>(Details in Note 7.1)</i>				

- (1): This is a deposit under an investment cooperation contract between the Company and a business partner for the purpose of acquiring a portion of the residential infrastructure development project in Dien Bien province. The project is currently in the investment and construction implementation phase.
- (2): A receivable of VND 156.08 billion from a corporate partner for the purpose of investing in, developing, managing, operating and conducting business in a real estate project in Lam Dong Province. The receivable is secured by 28,800,000 HQC shares.
- (3): A receivable of VND 20.5 billion under an investment cooperation agreement signed with an individual partner for the purpose of seeking potential real estate projects to generate profit.
- (4): Receivables for advance payments under a brokerage and product distribution contract for a real estate project in Me Linh, Hanoi, under an exclusive product distribution agreement for the project.

HAI PHAT INVESTMENT JOINT STOCK COMPANY

5th Floor, CT3 Building, The Pride,
An Hung New Urban Area, Ha Dong Ward, Hanoi City

Form B09a - DN/HN

Issued under Circular No. 43/2026/TT- BTC

20 April 2026 of the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.5 Bad debts

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Total value of receivables, loans that are overdue or not pass due but hardly recoverable;	193,977,957,376	74,820,000,000	250,750,921,876	147,256,241,875
<i>In which</i>				
Receivables from customers				
Dien Bien No.1 Construction Private Enterprise	-	-	-	30,000,000,000
Repayments to suppliers				
Others	-	-	-	7,901,715,501
Other receivables				
Hoang Quan Consulting - Trading - Service Real Estate Corporation	-	-	156,076,241,875	-
Total	-	-	156,076,241,875	37,901,715,501

5.6 Inventories

	30/06/2026 (VND)		01/01/2026 (VND)	
	Original value	Allowances	Original value	Allowances
<i>Raw materials and supplies</i>	9,970,568,766	-	9,970,568,766	-
<i>Work in progress</i>	2,422,218,331,939	-	2,291,585,314,102	-
<i>Project Tuy Hoa, Phu Yen (1.4 hectares)</i>	200,981,882,693	-	200,981,882,693	-
<i>De Tham Cao Bang New Urban Area Project</i>	93,355,079,798	-	302,627,330,358	-
<i>Southern Urban Area Project, Bac Ninh Province</i>	348,320,818,280	-	239,456,116,814	-
<i>Phu Hai Project, Lam Dong Province</i>	563,842,404,325	-	556,766,209,030	-
<i>Commercial Housing Project, Lao Cai City</i>	876,580,327,939	-	864,912,968,573	-
<i>Others</i>	339,137,818,904	-	126,840,806,634	-
Finished goods	83,206,228,926	-	102,925,642,910	-
<i>Phu Lam Project</i>	68,705,671,101	-	88,425,085,085	-
<i>Urban area project km3,4 Hai Yen, Mong Cai, Quang Ninh</i>	14,500,557,825	-	14,500,557,825	-
Total	2,515,395,129,631	-	2,404,481,525,778	-

As at 30 June 2026, the projects included in inventories, namely the Southern Urban Area Project in Bac Ninh; the De Tham Project in Cao Bang Province; the Commercial Housing Project in Lao Cai City; and the Hai Yen Project, Mong Cai 3, in Quang Ninh Province, were used as collateral for the Company's loans (see Note 5.17) and as collateral for bank loans of the counterparty to the investment cooperation agreement (see Note 5.16)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.7 Deffered expense

	30/6/2026	01/01/2026
	VND	VND
Short-term	45,995,693,004	6,598,063,448
Brokerage costs relating to undelivered apartments	40,410,973,879	6,146,521,490
Tools, equipment	-	2,236,791
Others	5,584,719,125	449,305,167
Long-term	4,573,312,623	6,765,161,557
Tools, equipment	644,531,764	880,814,415
Office rental and repair expenses	3,560,428,066	5,792,853,872
Others	368,352,793	91,493,270
Total	50,569,005,627	13,363,225,005

5.8 Tangible fixed assets

	<i>Unit: VND</i>			
	Machinery, equipment	Transportation means	Office equipment	Total
HISTORY COST				
As at 01/01/2026	389,372,727	13,047,020,000	2,476,147,332	15,912,540,059
Purchases during the year	-	-	134,722,222	134,722,222
As at 30/06/2026	389,372,727	13,047,020,000	2,610,869,554	16,047,262,281
ACCUMULATED DEPRECIATION				
As at 01/01/2026	307,437,681	11,978,001,068	2,331,003,999	14,616,442,748
Depreciation	-	194,090,454	16,629,309	210,719,763
As at 30/06/2026	307,437,681	12,172,091,522	2,347,633,308	14,827,162,511
NET BOOK VALUE				
As at 01/01/2026	81,935,046	1,069,018,932	145,143,333	1,296,097,311
As at 30/06/2026	81,935,046	874,928,478	263,236,246	1,220,099,770

The remaining value of the pledged tangible fixed assets as at 30/06/2026 is VND 715,890,911 (as at 01/01/2026 is VND 787,480,001).

History cost of tangible fixed assets which are fully depreciated but still in use as at 30/06/2026 is VND 13,509,461,513 (as at 01/01/2026 is 13,509,461,513).

For the period ended 30th June 2026

5.9 Tangible fixed assets (Continued)

The tangible fixed assets with an original cost exceeding 10% of the total tangible fixed assets are as follows:

	30/06/2026 (VND)			01/01/2026 (VND)		
Asset type and name	Historical costs	Accumulated depreciation	Net book value	Historical costs	Accumulated depreciation	Net book value
Motor vehicles	11,005,280,000	11,005,280,000	-	11,005,280,000	11,005,280,000	-
Mercedes-Benz automobile	11,005,280,000	11,005,280,000	-	11,005,280,000	11,005,280,000	-
Total	11,005,280,000	11,005,280,000	-	11,005,280,000	11,005,280,000	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.10 Intangible fixed assets*Unit: VND*

	<u>Computer software</u>	<u>Total</u>
HISTORY COST		
As at 01/01/2026	183,000,000	183,000,000
As at 30/06/2026	183,000,000	183,000,000
ACCUMULATED AMORTIZATION		
As at 01/01/2026	183,000,000	183,000,000
As at 30/06/2026	183,000,000	183,000,000
NET BOOK VALUE		
As at 01/01/2026	-	-
As at 30/06/2026	-	-

The history cost of fully amortised intangible fixed assets that are still in use as at 30/6/2026 is VND 183,000,000 (as at 01/01/2026 is VND 183,000,000).

The Company's intangible fixed assets still in use comprise Fast Accounting software, with an original cost of VND 30,000,000, accumulated amortization of VND 30,000,000 and Bravo 7 accounting software, with an original cost of VND 153,000,000, accumulated amortization of VND 153,000,000.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.11 Investment property

	Unit: VND			
	Buildings and Structures	Machinery, equipment	Land use rights	Total
HISTORY COST				
As at 01/01/2026	444,717,126,013	36,357,216,267	40,547,456,433	521,621,798,713
Increase				-
Decrease	65,211,213,363	3,681,177,398	7,113,528,646	76,005,919,407
Change in use	65,211,213,363	3,681,177,398	7,113,528,646	76,005,919,407
As at 30/06/2026	379,505,912,650	32,676,038,869	33,433,927,787	445,615,879,306
ACCUMULATED DEPRECIATION				
As at 01/01/2026	79,219,476,926	20,738,294,233	4,767,384,918	104,725,156,077
Increase	4,229,614,452	1,036,974,966	412,149,768	5,678,739,186
Depreciation	4,229,614,452	1,036,974,966	412,149,768	5,678,739,186
Decrease	4,646,369,088	1,025,011,140	502,833,812	6,174,214,040
Change in use	4,646,369,088	1,025,011,140	502,833,812	6,174,214,040
As at 30/06/2026	78,802,722,290	20,750,258,059	4,676,700,874	104,229,681,223
NET BOOK VALUE				
As at 01/01/2026	365,497,649,087	15,618,922,034	35,780,071,515	416,896,642,636
As at 30/06/2026	300,703,190,360	11,925,780,810	28,757,226,913	341,386,198,083

The Company's investment properties as at 30/6/2026 include commercial floor areas within the Company's real estate projects. Among them certain investment properties with Net book value of VND 5,567,011,144 (as at 01/01/2026 is VND 76,422,298,019) are being used as collateral for a corporate bond at commercial banks.

The original cost and accumulated depreciation of investment properties for long-term lease with advance rental payments for multiple periods, where revenue is recognized in full at the time of receipt, amounted as at 30/6/2026 is VND 34,926,981,747 (as at 01/01/2026 is 34,926,981,747).

Revenue from investment property leasing during the year amounted to VND 5,561,683,856, with the corresponding cost of sales of VND 5,678,739,186.

In accordance with Vietnamese Accounting Standard No. 05 – Investment Property, the fair value of investment properties as at June 30, 2026 is required to be disclosed. However, the Company does not have sufficient information to determine the fair value of these properties as at the date of preparation of the Interim Consolidated Statement of Financial Position.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.11 Investment property (Continued)

The investment properties with an original cost exceeding 10% of the total investment properties are as follows:

Asset type and name	30/06/2026 (VND)			01/01/2026 (VND)		
	Historical costs	Accumulated depreciation	Net book value	Historical costs	Accumulated depreciation	Net book value
Buildings, structures	272,950,582,429	38,635,372,352	234,315,210,077	272,950,582,429	35,905,866,530	237,044,715,899
Basement of the HP Plaza Project - Buildings, structures	215,687,500,884	27,755,386,878	187,932,114,006	215,687,500,884	25,598,511,870	190,088,989,014
The Pride Project Basement - Buildings, structures	57,263,081,545	10,879,985,474	46,383,096,071	57,263,081,545	10,307,354,660	46,955,726,885
Total	272,950,582,429	38,635,372,352	234,315,210,077	272,950,582,429	35,905,866,530	237,044,715,899

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.12 Trade payables

	30/6/2026 VND	01/01/2026 VND
Short-term	166,345,777,497	232,265,098,608
Song Hong No I Construction Joint Stock Company	19,676,186,134	19,793,115,910
Tan Hai Duong Investment Construction Company Limited	12,749,039,512	15,449,039,512
Hp Land Real Estate Business Joint Stock Company	-	40,038,362,890
Others	133,920,551,851	156,984,580,296
Total	166,345,777,497	232,265,098,608

*In which:**Payables to related parties**3,194,609,881**3,139,257,412**(Details in Note 7.1)***5.13 Prepayments from customers**

	30/6/2026 VND	01/01/2026 VND
Short-term	729,272,524,931	742,682,932,084
Buyers pay in advance for real estate projects (*)	727,743,316,642	742,226,063,795
Others	1,529,208,289	456,868,289
Total	729,272,524,931	742,682,932,084

*In which:**Prepayments from customers are related parties**9,897,383,420**9,703,083,420*

(*): This represents amounts received in advance from customers for the Company's real estate projects under investment and development, mainly the Southern Urban Area Project in Bac Ninh, the Commercial Residential Project in Lao Cai City and the Phu Hai Project in Lam Dong Province.

5.14 Taxes and payables to the State Treasury

	01/01/2026 VND	Additions VND	Paid VND	30/6/2026 VND
Payables	113,593,368,901	46,927,142,669	52,378,273,683	108,142,237,887
<i>Short-term</i>	<i>113,593,368,901</i>	<i>46,927,142,669</i>	<i>52,378,273,683</i>	<i>108,142,237,887</i>
VAT	42,842,938,937	13,622,625,563	26,953,051,144	29,512,513,356
Corporate income tax	60,839,244,508	27,144,712,350	15,588,685,214	72,395,271,644
<i>Current corporate income tax</i>	<i>60,839,244,508</i>	<i>19,048,717,118</i>	<i>7,492,689,982</i>	<i>72,395,271,644</i>
<i>Provisional CIT on Advance Receipts from Real Estate Sales</i>	<i>-</i>	<i>8,095,995,232</i>	<i>8,095,995,232</i>	<i>-</i>
Personal income tax	7,261,590,004	3,095,468,487	6,941,861,357	3,415,197,134
Land tax, Land rental charges	369,113,313	538,773,612	369,113,311	538,773,614
Fee, charges and other payables	2,280,482,139	2,525,562,657	2,525,562,657	2,280,482,139
Receivable	1,770,707	-	-	1,770,707
Corporate income tax	1,770,707	-	-	1,770,707

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.15 Accrued expenses

	30/6/2026 VND	01/01/2026 VND
Short-term	96,076,773,842	84,622,817,800
Interest expenses	64,476,597,189	52,057,709,143
Advance deduction of interest rate support costs	3,802,635,713	3,884,291,286
Accrued expenses for Phu Lam Project	26,482,056,155	27,013,639,594
Others	1,315,484,785	1,667,177,777
Total	96,076,773,842	84,622,817,800
<i>In which: Accrued expenses to related parties (Details in Note 7.1)</i>	<i>1,333,146,082</i>	<i>943,450,603</i>

5.16 Other payables

	30/6/2026 VND	01/01/2026 VND
Short-term	627,881,127,408	1,070,048,497,882
Trade Union fees	2,331,520,658	2,419,041,430
Social insurance	271,293,000	17,187,150
Health insurance	48,511,605	3,102,555
Unemployment insurance	21,960,075	1,748,275
Other payables	625,207,842,070	1,067,607,418,472
Centralized management payables (1)	172,019,611,964	493,513,710,747
Apartment maintenance fund	76,671,158,232	76,168,890,120
Proceeds from deposit contracts, loans and other contracts related to real estate projects	297,913,517,196	411,614,466,500
Receive deposit from lease contract at Phu Lam project (2)	42,109,505,562	55,914,840,190
Others	36,494,049,116	30,395,510,915
Long-term	1,144,953,370,500	880,249,700,000
Other payables	1,144,953,370,500	880,249,700,000
Payable according to the investment cooperation contract (3)	762,900,000,000	880,249,700,000
Project distribution deposit (4)	382,053,370,500	-
Total	1,772,834,497,908	1,950,298,197,882
<i>In which,</i>		
<i>Payables to related parties (Details in Note 7.1)</i>	<i>214,952,219,575</i>	<i>615,106,710,747</i>

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.16 Other payables (Continued)

- (1) This represents payables arising from the Company's centralised cash management arrangements with its subsidiaries and associates.
- (2) These represent deposits received from customers under social housing lease agreements in respect of the Phu Lam Social Housing Urban Area Project, Phu Luong Ward, Hanoi City.
- (3) The payable amounting to VND 762.9 billion relates to two business cooperation agreements for real estate development projects in Cao Bang Province and Bac Ninh Province entered into with a corporate partner. The Company has pledged the inventories of these two projects as collateral for bank loans obtained by the corporate partner.
- (4) A payable of VND 382.05 billion under a deposit agreement with a corporate partner for marketing, distribution and product reservation activities in respect of the project in Tuy Hoa Ward, Dak Lak Province.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.17 Borrowings and finance lease liabilities

	30/6/2025 VND	Increases VND	Decreases VND	01/01/2026 VND
Short-term borrowings	960,902,693,823	412,224,568,489	517,599,059,884	1,066,277,185,218
Bank loans (1)	51,922,674,009	21,243,524,009	23,984,803,884	54,663,953,884
Short-term bank loan	11,774,328,009	21,243,524,009	21,874,457,884	12,405,261,884
Long-term bank loan is due for repayment	40,148,346,000	-	2,110,346,000	42,258,692,000
Maturity of long-term bonds (2)	-	-	375,000,000,000	375,000,000,000
Prime Land Joint Stock Company (3)	307,408,500,000	259,226,000,000	8,955,500,000	57,138,000,000
Viet Nam Construction And Import - Export Joint Stock Corporation (4)	105,440,563,104	-	-	105,440,563,104
Ta Thi Lien (5)	234,076,574,566	127,600,000,000	98,000,000,000	204,476,574,566
Others (6)	262,054,382,144	4,155,044,480	11,658,756,000	269,558,093,664
Long-term borrowings	762,209,983,592	216,343,303,436	125,000,000,000	670,866,680,156
Bank loans (1)	762,209,983,592	216,343,303,436	-	545,866,680,156
Bonds (2)	-	-	125,000,000,000	125,000,000,000
Total	1,723,112,677,415	628,567,871,925	642,599,059,884	1,737,143,865,374

In which:

Short-term borrowings from Related parties

(Details in Note 7.1)

5,239,000,000	-	-	5,239,000,000
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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.17 Borrowings and finance lease liabilities (Continued)

(1) Bank loans

	30/6/2026 VND	Increases VND	Decreases VND	01/01/2026 VND
Short-term bank loan				
Short-term loans	11,774,328,009	21,243,524,009	21,874,457,884	12,405,261,884
Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank) - Phan Dinh Phung Transaction Office (1.1)	11,774,328,009	21,243,524,009	21,874,457,884	12,405,261,884
Long-term bank loan is due for repayment	40,148,346,000	-	2,110,346,000	42,258,692,000
Bao Viet Bank - Hanoi Branch (1.2)	40,148,346,000	-	2,110,346,000	42,258,692,000
Long-term loans	762,209,983,592	216,343,303,436	-	545,866,680,156
Bao Viet Bank – Business Center (1.3)	250,000,000,000	-	-	250,000,000,000
Bao Viet Bank - Hanoi Branch (1.2)	211,005,656,689	130,361,213,083	-	80,644,443,606
Ho Chi Minh City Development Joint Stock Commercial Bank (1.4)	301,204,326,903	85,982,090,353	-	215,222,236,550
Total	814,132,657,601	237,586,827,445	23,984,803,884	600,530,634,040

(1.1) Pursuant to the Credit Agreement Appendix No. 27976/24MB/HĐTD dated 27 September 2024 signed between Ho Chi Minh City Development Joint Stock Commercial Bank – Hoan Kiem Branch and Hai Phat Investment Joint Stock Company, the Company was granted a credit limit of VND 12.5 billion with loan term of 36 months from the signing date, expiring on 27 September 2027. The applicable interest rate is determined in accordance with each drawdown agreement. The facility is used to supplement working capital for salary payments to employees. Loan term for each promissory note: 6 months.

(1.2) The principal loan balance includes the following credit contracts:

- Credit Agreement No. 0724-2024-HĐTD-BVB002 dated 25 November 2024 between the lender, Bao Viet Commercial Joint Stock Bank – Ha Noi Branch, and the borrower, Hai Phat Investment Joint Stock Company. The maximum loan amount is VND 340 billion, with a loan term of 36 months from the first disbursement date. The loan purpose is to finance construction investment costs for the commercial housing project on B6 Extended Road, B10 Road, and TT12 Road, Bac Lenh Ward, Binh Minh, Lao Cai City. A principal and interest grace period of up to 18 months from the first disbursement date applies, during which interest is capitalized every six months. After the grace period, principal and interest are paid quarterly according to the specific repayment schedule of each disbursement.
- Credit Agreement No. 0209-2025-HĐTD1-BVB002 dated June 26, 2025, between the lender, Bao Viet Commercial Joint Stock Bank - Hanoi Branch, and the borrower, Hai Phat Investment Joint Stock Company. The loan amount is VND 623,475,000. Loan term: 60 months. Purpose: Payment for the purchase of a Toyota Innova Cross 2.0 automobile. Interest rate: As per the loan agreement. Collateral: Toyota Innova Cross 2.0 automobile.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.17 Borrowings and finance lease liabilities (Continued)

(1) Bank loans (Continued)

- Under Credit Agreement No. 0099-2026-HĐTD1-BVB002 dated 11 June 2026, entered into between Bao Viet Joint Stock Commercial Bank – Hanoi Branch (the lender) and Hai Phat Investment Joint Stock Company (the borrower), the Company obtained a loan of VND 120 billion with a loan term of 72 months. The purpose of the loan is to finance the acquisition of capital interests under Equity Transfer Agreement No. 01/2026/HĐCN dated 8 June 2026 in HP An Phat Investment Company Limited (the target company), entered into between Mr. Pham Sy Lam (the transferor) and Hai Phat Investment Joint Stock Company (the transferee), and Equity Transfer Agreement No. 02/2026/HĐCN dated 8 June 2026 in HP An Phat Investment Company Limited (the target company), entered into between Mr. Tran Ngoc Tu (the transferor) and Hai Phat Investment Joint Stock Company (the transferee). The principal grace period is 48 months from the date of the first disbursement. Upon expiry of the principal grace period, interest is payable on a quarterly basis in accordance with the specific repayment schedule set out in each drawdown agreement. The drawdown period is up to 60 days from 11 June 2026. The applicable interest rate is specified in each drawdown agreement. The loan is secured by the following assets: Security 1: Property rights arising from Equity Transfer Agreement No. 01/2026/HĐCN dated 8 June 2026 in HP An Phat Investment Company Limited, entered into between Mr. Pham Sy Lam (the transferor) and Hai Phat Investment Joint Stock Company (the transferee). Owner: Hai Phat Investment Joint Stock Company. Security 2: Property rights arising from Equity Transfer Agreement No. 02/2026/HĐCN dated 8 June 2026 in HP An Phat Investment Company Limited, entered into between Mr. Tran Ngoc Tu (the transferor) and Hai Phat Investment Joint Stock Company (the transferee). Owner: Hai Phat Investment Joint Stock Company. Security 3: All capital interests held by Hai Phat Investment Joint Stock Company in HP An Phat Investment Company Limited (the target company), being assets formed from the loan proceeds. Owner: Hai Phat Investment Joint Stock Company. Security 4: All shares held by HP An Phat Investment Company Limited in Quang Anh Infrastructure Development And Investment Joint Stock Company (the investment company). Owner: HP An Phat Investment Company Limited. Security 5: All shares held by Quang Anh Infrastructure Development And Investment Joint Stock Company in Greenland Holdings Investment Joint Stock Company (the project company). Owner: Quang Anh Infrastructure Development And Investment Joint Stock Company.
- (1.3) Credit Agreement No. 0075-2025-HĐTD1-BVB007 dated 08 December 2025 between the lender, Bao Viet Commercial Joint Stock Bank - Business Center, and the borrower, Hai Phat Investment Joint Stock Company. The loan amount is VND 250 billion. The loan term is 60 months. Purpose: To partially pay the brokerage and product off-take contract costs for the Tien Phong Flower Village Housing Project. Interest rate is according to each promissory note. The collateral is the rights arising from the brokerage and product off-take contract and other collateral assets of the shareholders of Hai Phat Investment Joint Stock Company or a third party.
- (1.4) Under Credit Agreement No. 22698/25MN/HĐTD dated 5 September 2025, entered into between Ho Chi Minh City Development Joint Stock Commercial Bank – Dong Nai Transaction Office Branch (the lender) and Hai Phat - Binh Thuan One Member Company Limited (the borrower), the maximum loan amount is VND 700 billion. The loan term is 60 months from the date following the date of the first loan disbursement. The purpose of the loan is to finance costs incurred in connection with the investment in and construction of high-rise apartment buildings under the Phu Hai Residential Area Project located in Phu Hai Ward, Phan Thiet City, Binh Thuan Province (now Phu Thuy Ward, Lam Dong Province). The maximum principal grace period is 24 months from the date of the first disbursement. The applicable interest rate is specified in each drawdown agreement. Upon expiry of the principal grace period, principal is repayable in equal quarterly instalments.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.17 Borrowings and finance lease liabilities (Continued)**(2) Convertible bonds**

	30/6/2026	01/01/2026
	VND	VND
Convertible bonds		
<i>Issued at par value</i>	-	500,000,000,000
Short-term	-	375,000,000,000
Petrovietnam Securities Joint Stock Company	-	375,000,000,000
Long-term	-	125,000,000,000
Petrovietnam Securities Joint Stock Company	-	125,000,000,000
Total	-	500,000,000,000

(3) This includes the following contracts:

- Loan contract No. 2312/2025/HĐVV/PRL-HPX dated November 23, 2025 between Prime Land Joint Stock Company and Hai Phat Investment Joint Stock Company. Maximum loan amount: VND 200 billion. Loan purpose: To meet the borrower's capital needs. Interest rate: 5.5%/year. Loan term: 12 months.
- Under Loan Agreement No. 1003/2026/HĐVV/PRL-HPX dated 10 March 2026, entered into between Prime Land Real Estate Investment Joint Stock Company (the lender) and Hai Phat Investment Joint Stock Company (the borrower), the Company obtained a loan facility of up to VND 200 billion to meet its working capital requirements. The loan bears interest at 5.5% per annum and has a term of 11 months.
- (4) Loan Agreement No. 1986/HĐVV/VCG-HPX dated November 14, 2023 and Appendix 06 dated July 31, 2025 between VIET NAM CONSTRUCTION AND IMPORT - EXPORT JOINT STOCK CORPORATION and Hai Phat Investment Joint Stock Company. Loan amount: VND 222,420,821,918. Loan purpose: To finance business operations, loan disbursement through debt offsetting. Interest rate: 16% per year. Loan term: Until June 30, 2026. Collateral: 54 land plots belonging to the Urban Residential Area project at Km3, Km4, Hai Yen 3 Ward, Quang Ninh Province and all 5,000,000 shares of Ky Son Green Investment Development Company.

(5) This includes the following contracts:

- Loan Agreement No. 0107/2025/HĐVV/HPX-TTL dated 1 July 2025, as amended by Appendix No. 01 dated 1 October 2025, entered into between Hai Phat Investment Joint Stock Company and Ms. Ta Thi Lien, with a loan amount of VND 209.75 billion. The loan was obtained to meet the Company's working capital requirements, bears interest at 5% per annum, and has a term of 11 months from the date of the first disbursement.
- Loan Agreement No. 0610/2025/HĐVV/HPX-TTL dated 6 October 2025, entered into between Hai Phat Investment Joint Stock Company and Ms. Ta Thi Lien, with a loan amount of VND 82.5 billion. The loan was obtained to meet the Company's working capital requirements, bears interest at 5% per annum, and has a term of 11 months from the date of the first disbursement.
- Loan Agreement No. 0404/2025/HĐVV/HPX-TTL dated 4 April 2026, entered into between Hai Phat Investment Joint Stock Company and Ms. Ta Thi Lien, providing a loan facility of up to VND 200 billion. The loan was obtained to meet the Company's working capital requirements, bears interest at 5% per annum, and has a term of 11 months from the date of the first disbursement.

(6) Personal loans

Includes short-term personal and other loans with terms of 6-12 months, with interest rates 5%-15%/year and no collateral. Principal and interest are paid on the maturity.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.18 Owners' equity

a. Changes of owners' equity

Unit: VND

	Share capital	Share premium	Retained profits	Non-controlling interests	Total
As at 01/01/2025	3,041,685,810,000	60,986,800,000	332,721,228,767	198,579,808,622	3,633,973,647,389
Profit in the previous year	-	-	121,334,755,833	3,603,742,302	124,938,498,135
Remuneration of the Board of Management of the Parent Company	-	-	(3,120,000,000)	-	(3,120,000,000)
Remuneration of the Board of Management of the Subsidiary	-	-	(167,261,345)	(37,738,655)	(205,000,000)
Decrease due to disposal of a subsidiary	-	-	-	(202,145,812,269)	(202,145,812,269)
As at 01/01/2026	3,041,685,810,000	60,986,800,000	450,768,723,255	-	3,553,441,333,255
Remuneration of the Board of Management	-	-	(1,560,000,000)	-	(1,560,000,000)
Profit this year	-	-	49,404,030,618	-	49,404,030,618
Increase due to disposal of a subsidiary	-	-	-	146,755,073,040	146,755,073,040
As at 30/6/2026	3,041,685,810,000	60,986,800,000	498,612,753,873	146,755,073,040	3,748,040,436,913

(*): Pursuant to Annual General Meeting of Shareholders Resolution No. 01/2026/NQ-ĐHĐCĐ dated 29 April 2026 of Hai Phat Investment Joint Stock Company, the shareholders approved a private placement of shares to professional investors with the following principal terms:

- Proposed number of shares to be offered: 150,000,000 shares. The offered shares will be subject to a one-year transfer restriction from the date of issuance.
- Offering price: VND 10,000 per share;
- Purpose: To supplement the Company's capital for its business operations and investment activities;
- Offering method: Private placement of shares to professional investors;

As of the date of this report, the Company is still completing the procedures for the registration of the share issuance.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.18 Owners' equity (Continued)

b. Details of owners' equity

	30/6/2026	01/01/2026
	VND	VND
Capital contributed by shareholders	3,041,685,810,000	3,041,685,810,000
Total	3,041,685,810,000	3,041,685,810,000

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

	For the period ended 30/6/2026	For the period ended 30/6/2025
	VND	VND
Shareholders' capital		
Contributed capital as of January 1	3,041,685,810,000	3,041,685,810,000
Increased during the period	-	-
Decreased during the period	-	-
Contributed capital as at December 31	3,041,685,810,000	3,041,685,810,000
Dividend, Profit distribution	-	-

d. Shares

	30/06/2026	01/01/2026
	Shares	Shares
Quantity of registered shares	304,168,581	304,168,581
Quantity of issued shares	304,168,581	304,168,581
Common shares	304,168,581	304,168,581
Purchased shares (treasury shares)	-	-
Outstanding shares	304,168,581	304,168,581
Common shares	304,168,581	304,168,581
Par value of outstanding shares (VND/ share)	10,000	10,000

5.19 Non-controlling shareholder interests

	For the period ended 30/6/2026	For the period ended 30/6/2025
	VND	VND
Opening balance	-	198,579,808,622
Increase due to acquisition of a subsidiary	146,755,073,040	-
Appropriation to funds and remuneration for the Board of Directors and Supervisory Board		(22,643,193)
Net profit for the period	-	2,708,695,921
Closing balance	146,755,073,040	201,265,861,350

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

5.20 Off Interim Consolidated Statement of Financial Position items

Assets pledged or mortgaged as at 30 June 2026:

Type of asset	Item	History cost	Net book value	Pledgee/ Mortgagee	Purpose of security	Term
Transportation means	Tangible fixed assets	859,069,091	715,890,911	Bank	Security for short-term loans	Upon maturity of the loan
Investment properties	Investment properties	6,339,831,521	5,567,011,144	Bank	Security for short-term loans	Upon maturity of the loan
Total		7,198,900,612	6,282,902,055			
Type of asset	Item	Original cost	Recoverable amount	Pledgee/ Mortgagee	Purpose of security	Term
Term deposits	Held to maturity Investments	6,515,522,932	6,515,522,932	Bank	Guarantee for homebuyers of the Phu Lam social housing project, Phu Luong Ward, Hanoi	Upon maturity of the loan
Term deposits	Held to maturity Investments	500,000,000	500,000,000	Bank	Security for HDBank's loan for salary payments	Upon maturity of the loan
Term deposits	Held to maturity Investments	20,000,000,000	20,000,000,000	Bank	Security for HDBank's loan to the Phu Hai Project	Upon maturity of the loan
Work in progress	Inventories	2,083,080,513,035	2,083,080,513,035	Bank	Security for the Company's loans and loans of a third party	Upon maturity of the loan
Total		2,110,096,035,967	2,110,096,035,967			

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INCOME STATEMENT

6.1 Revenue from sales of goods and provision of services

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Revenue from real estate transfer activities	645,847,455,071	559,757,475,359
Revenue from rental activities and other activities	11,433,271,695	27,619,663,095
Total	657,280,726,766	587,377,138,454

In which: Revenue from related parties
(Details in Note 7.1)

2,906,284,466

6,448,846,577

6.2 Cost of goods sold

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Cost price from real estate transfer activities	464,206,123,535	367,628,967,459
Cost of rental activities and other activities	5,738,018,429	25,125,872,280
Total	469,944,141,964	392,754,839,739

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

6.3 Financial income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest income from deposits	13,393,117,814	30,902,268,438
Revaluation of investment in a subsidiary	24,747,474,747	-
Total	38,140,592,561	30,902,268,438

6.4 Financial expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Loan interest, interest from centrally managed cash flow	72,132,093,462	99,602,963,806
Allocated bond issuance costs	-	619,015,048
Provision for Impairment of Trading Securities	2,544,000,000	-
Others	1,036,763,379	-
Total	75,712,856,841	100,221,978,854

*In which:**Financial costs with related parties:**(Details in Note 7.2)*

2,338,542,917

855,045,156

6.5 Selling expenses and General and administrative expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Selling expenses	13,263,684,598	902,225,914
Employee expenses	158,907,115	328,636,487
Advertising and promotion costs	13,104,777,483	573,589,427
General and administrative expenses	41,461,871,201	46,122,888,206
Employee expenses	14,803,778,040	12,017,081,630
Materials expenses	342,890,223	379,645,339
Office supplies expenses	593,372,910	664,106,069
Amortization and Depreciation expenses	190,524,309	350,295,330
Charges and fee	701,398,727	1,425,362,337
Provision expenses	15,663,277,375	25,000,000,000
Outsourcing expenses	5,642,175,812	3,270,316,691
Others	3,524,453,805	3,016,080,810
Total	54,725,555,799	47,025,114,120

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

6.6 Other income/ Other expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Other income		
Revenue from rental	-	326,580,266
Income from compensation and contract penalty interest	36,000,000	368,329,724
Penalties collected	1,965,393,209	
Others	814,013	58,624,936
Total	2,002,207,222	753,534,926
Other expenses		
Interest on late payment, tax penalty	2,505,376,117	1,257,255,447
Others	305,936,675	40,577,102
Total	2,811,312,792	1,297,832,549
Net other income	(809,105,570)	(544,297,623)

6.7 Current corporate income tax expense

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Corporate income tax expense calculated on taxable income for the current period	23,047,092,873	27,490,411,554
Current year corporate income tax expense	23,047,092,873	27,490,411,554

6.8 Basic earnings per share

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Profit after tax of Parent Company	49,404,030,618	47,534,069,081
<i>Increase adjustment</i>	-	-
<i>Decrease adjustment</i>	(1,560,000,000)	(1,660,356,807)
<i>Appropriation of reward fund for the Boards of Management, Supervisors</i>	(1,560,000,000)	(1,660,356,807)
Profits/(Loss) attributable to shareholders holding common shares (VND)	47,844,030,618	45,873,712,274
Weighted average number of common shares outstanding for the period (shares)	304,168,581	304,168,581
Basic earnings per share (VND/share)	157	151

As at the reporting date, the Company was unable to reliably estimate the amount of profit for the period ended 30 June 2026 that may be appropriated to the bonus and welfare funds and the management board bonus fund. If the Company makes appropriations to the bonus and welfare funds and the management board bonus fund for the period ended 30 June 2026, the net profit attributable to shareholders and basic earnings per share will be reduced accordingly.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

6.9 Production and business expenses by factors

	For the period ended 30/6/2026	For the period ended 30/6/2025
	VND	VND
Real estate development costs	456,956,376,667	91,192,836,903
Raw material expenses	1,024,512,503	-
Employee expenses	21,498,893,508	15,380,961,892
Amortization and Depreciation expenses	5,889,458,949	9,193,398,314
Provision expenses	15,663,277,375	25,000,000,000
Outsourcing expenses	18,893,187,555	15,103,005,996
Others	4,743,991,206	7,219,497,314
Total	524,669,697,763	163,089,700,419

7. OTHER INFORMATION**7.1 Information of related parties**

List of related parties:

Related parties	Relations	Abbreviations
PSP Urban Services Joint Stock Company	Companies related to related parties of key management personnel	PSP Company
Yen Son Joint Stock Company	The company shares key management members	Yen Son Company
Hai Phat Land Group	The company shares key management members	Hai Phat Land Group
Hp Hospitality Nha Trang Company Limited	Related companies of members of the Board of Management	HPH Nha Trang Compnay
Bt Hadong Limited Company	Joint venture company	BT Ha Dong Compnay
Civil Engineering Construction Corporation No 5- Jsc	The company shares key management members	Cienco 5 Compnay
Phuc Thanh Concrete Construction And Trading Joint Stock Company	Companies related to related parties of key management personnel	Phuc Thanh Company
Members of the Boards of Management, Supervisors, General Directors, Audit Committee and individuals related to key management members	Significant influence	

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.1 Information of related parties (Continued)

During the period, the Company has transactions with related parties as follows:

a. Remuneration for Boards of Management, Supervisors, General Directors and other managers

Related party	Nature of transaction	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Boards of Management, General Directors, Supervisors and other managers	Compensation and remuneration	3,810,227,886	3,295,640,414

Details are as follows:

Name	Title	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Board of Management		2,400,319,963	2,071,670,181
Do Quy Hai	Chairman	720,000,000	720,000,000
Nguyen Van Phuong	Vice Chairman	605,800,000	531,526,408
Nguyen Van Dung	General Director		
	Vice Chairman	180,000,000	150,000,000
Le Thanh Hai	Member of the Board of Management, Deputy General Director	774,519,963	550,143,773
Le Quang Vinh	Independent Member	120,000,000	120,000,000
The Supervisors Board		240,000,000	240,000,000
Chu Viet Hung	Head of the Supervisors Board	80,000,000	60,000,000
Do Manh Quan	Member of the Supervisors Board	100,000,000	120,000,000
Le Manh Hung	Member of the Supervisors Board	60,000,000	60,000,000
Board of General Directors		1,169,907,922	983,970,233
Nguyen Ngoc Tham	Deputy General Director	358,274,999	325,455,652
Nguyen Viet Duc	Deputy General Director	413,912,316	319,991,649
Nguyen Thi Phuong Nga	Chief Accountant	397,720,607	338,522,932
Total		3,810,227,886	3,295,640,414

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.1 Information of related parties (Continued)**b. Balance with related parties**

Related party	Nature of transaction	30/6/2026 VND	01/01/2026 VND
Receivable from customers		463,462,200	1,604,169,000
Yen Son Company	Receivables from consultancy and rental activities	181,300,200	1,322,007,000
Mrs. Nguyen Thi Ngoc Anh	Receivables from real estate transfer activities	282,162,000	282,162,000
Prepayments to sellers in short-term		53,390,000,000	45,000,000,000
Hai Phat Land Group	Brokerage services	53,390,000,000	45,000,000,000
Other short-term receivables		3,124,901,853	3,124,901,853
HPH Nha Trang Compnay	Other receivables	3,124,901,853	3,124,901,853
Short-term trade payables		3,194,609,881	3,139,257,412
PSP Company	Service fees payable	225,076,847	219,348,305
Cienco 5 Compnay	Payables for purchases	2,793,122,195	2,793,122,195
Hai Phat Retail Joint Stock Company	Service fees payable	176,410,839	126,786,912
Short-term prepayments from customers		9,897,383,420	9,703,083,420
Mr. Nguyen Ngoc Tham	Acquisition of real estate through transfer	4,586,616,552	4,586,616,552
Mr. Le Thanh Hai	Acquisition of real estate through transfer	4,980,966,868	4,980,966,868
Hai Phat Land Group	Consultancy services	329,800,000	135,500,000
Accrued expenses		1,333,146,082	943,450,603
Mr. Le Thanh Hai	Interest expense	1,333,146,082	943,450,603
Other payables		214,952,219,575	615,106,710,747
Hai Phat Retail Joint Stock Company	Centralized treasury management fees payable	172,019,611,964	493,513,710,747
PSP Company	Operating management deposit	30,000,000	30,000,000
Hai Phat Land Group	Deposit received for product distribution rights	42,902,607,611	121,563,000,000
Short-term Borrowing		5,239,000,000	5,239,000,000
Mr. Le Thanh Hai	Borrowing	5,239,000,000	5,239,000,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.1 Information of related parties (Continued)

c. Transactions with related parties

Related party	Nature of transaction	For the period ended 30/6/2026	For the period ended 30/6/2025
		VND	VND
Purchase of goods		41,792,620,042	2,865,096,128
Cienco 5 Compnay	Construction costs	-	266,081,771
PSP Company	Service fees	339,582,347	2,575,175,072
Hai Phat Land Group	Brokerage services	40,389,931,847	23,839,285
Hai Phat Retail Joint Stock Company	Rent and service fees	1,063,105,848	-
Sales of goods		2,906,284,466	6,448,846,577
Cienco 5 Compnay	Parking fees	-	836,364
Hai Phat Retail Joint Stock Company	Revenue from basement operation and management fees	2,451,659,466	-
Yen Son Company	Revenue from rental of premises, service fees, parking fees and consultancy services	454,625,000	141,966,935
Hai Phat Land Group	Revenue from rental of premises, service fees and parking fees	-	76,458,783
PSP Company	Revenue from rental of premises	-	1,578,879,495
Mr. Nguyen Ngoc Tham	Real estate transfers	-	2,010,817,000
Mr. Le Thanh Hai	Real estate transfers	-	2,439,888,000
Mrs. Nguyen Thi Ngoc Anh	Real estate transfers	-	200,000,000
Financial expenses		2,338,542,917	855,045,156
Mr. Le Thanh Hai	Interest	389,695,479	389,695,480
Mrs. Nguyen Thi Phuong Nga	Interest	-	465,349,676
Hai Phat Retail Joint Stock Company	Interest from centralized capital management agreements	1,948,847,438	-
Others		379,383,746,221	-
Hai Phat Retail Joint Stock Company	Proceeds from centralized capital management	27,970,400,000	-
	Repayment and offsetting of centralized cash management funds	351,413,346,221	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.2 Contingent liabilities and commitments**a. Capital investment commitments**

As at the end of the reporting period, the Company has the following capital contribution commitments:

					<i>Unit: VND</i>
No	Name of the investment recipient	Total charter capital of the investment recipient	Amount of money	Ratio	Commitment to contribute capital by 30/06/2026
1	BT Ha Dong Limited Company	350,000,000,000	175,000,000,000	50%	119,053,213,903
	Total		175,000,000,000		119,053,213,903

b. Commitments related to investment costs for development of real estate project

The Company has entered into contracts relating to the implementation of its real estate projects. The total committed capital under these contracts as at 30 June 2026 is estimated at 1,548 billion VND (as at 31/12/2025 is 1,764 billion).

c. Commitments related to operating lease contracts in which the Company is the lessee

The Company, as the lessee, has entered into several lease agreements, and the minimum lease payments under these agreements as at the end of the reporting period are as follows:

	30/6/2026	01/01/2026
	VND	VND
Less than 1 year	7,763,362,838	5,517,118,838
From 1 - 5 years	13,410,069,489	12,577,897,415
Over 5 years	32,692,422,379	33,251,129,231
Total	53,865,854,706	51,346,145,484

Commitments related to operating lease contracts in which the Company is the lessor

The Company, as the lessor, has signed a number of lease contracts for premises, apartments and commercial floors under operating leases. At the Statement of Financial Position date, the future minimum rental payments under the lease contract are as follows:

	30/6/2026	01/01/2026
	VND	VND
Less than 1 year	5,920,295,005	5,723,735,005
From 1 - 5 years	5,307,620,940	7,837,393,970
Over 5 years	-	-
Total	11,227,915,945	13,561,128,975

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2026

7.3 Other Information**a. Information on Investments in Subsidiaries**

- Pursuant to Board of Directors' Resolution No. 16/NQ-HDQT dated 8 May 2026, the Company approved the transfer of its entire equity interest with a carrying amount of VND 5 billion, representing 100% of the charter capital of Diamond IC One Member Company Limited, at a minimum transfer price of VND 5 billion. As at the date of the Consolidated Interim Financial Statements for the period ended 30 June 2026, the Company had not yet completed the transfer of the equity interest.

7.4 Comparative figures

Comparative figures on the Interim Consolidated Statement of Financial Position and related notes are taken from the financial statements for the year ended 31 December 2025 which are audited by CPA VIETNAM Auditing Company Limited – A Member of INPACT.

Comparative figures in the Interim Income Statement, Interim Cash Flows Statement and related notes are taken from the Interim Financial Statements for the period ended 30 June 2025 which are reviewed by CPA VIETNAM Auditing Company Limited - A Member of INPACT.

The Company has adopted the guidance set out in Circular No. 99/2025/TT-BTC with effect from 1 January 2026 and applied the guidance under Circular No. 43/2026/TT-BTC issued by the Ministry of Finance. To ensure comparability of the information presented in the consolidated financial statements, the Company has restated or reclassified certain items in the Consolidated Financial Statements for the financial year ended 31 December 2025 as follows:

ITEMS	Code	As at 01/01/2026 (Re-stated amount) VND	As at 31/12/2025 (Amount stated) VND	Differences VND
Short - term investments	120	99,091,381,856	26,964,346,457	72,127,035,399
Short - term held to maturity Investments	123	99,091,381,856	26,964,346,457	72,127,035,399
Short- term receivables	130	3,068,357,047,699	3,140,484,083,098	(72,127,035,399)
Short-term loan receivables	135	-	42,998,887,000	(42,998,887,000)
Other short-term receivables	135	1,719,044,511,901	1,748,172,660,300	(29,128,148,399)
Long-term receivables	210	298,480,416,546	1,107,910,351,694	(809,429,935,148)
Long-term loan receivables	215	-	126,683,215,148	(126,683,215,148)
Other long-term receivables	215	294,999,136,546	981,227,136,546	(686,228,000,000)
Long-term investments	260	1,842,400,114,035	1,029,488,898,887	812,911,215,148
Investments in equity of other entities	263	716,545,280,829	30,317,280,829	686,228,000,000
Long - term held to maturity Investments	265	126,683,215,148	-	126,683,215,148
TOTAL ASSETS (270 = 100+200)	280	8,475,817,744,603	8,475,817,744,603	-

Hanoi, 26 August 2026

Preparer



Dinh Thi Huyen

Chief Accountant



Nguyen Thi Phuong Nga

General Director



Nguyen Van Phuong