CONSOLIDATED FINANCIAL STATEMENTS

Q2, 2026

BGI GROUP JOINT STOCK COMPANY (VC7)
3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam
Tax code: 0100105743
Tel: 024.22182954
Website: bgi.vn

BGI GROUP

No: 155 /VC7-TCKT

Re: Explanation of the difference in consolidated corporate income tax profit after tax for Q2/2026 compared to the same period of the previous year

SOCIALIST REPUBLIC OF VIET NAM

Independence – Freedom – Happiness

Hanoi, 23 July 2026

To: Hanoi Stock Exchange

Name of organization: BGI Group Joint Stock Company

Stock code: VC7

Based on the Consolidated Financial Statements for Q2/2026, BGI Group Joint Stock Company hereby provides an explanation of the difference in consolidated corporate income tax profit after tax for Q2/2026 compared to the same period of the previous year as follows:

1. Changes in profit results

- Consolidated corporate income tax profit after tax for Q2/2025: VND 9,522,857,517.
- Consolidated corporate income tax profit after tax for Q2/2026: VND 16,595,804,226.
- Increase: VND 7,072,946,709, exceeding the 10% threshold as prescribed.

2. Main reasons for the difference

- Consolidated net revenue for Q2/2026 reached VND 208.74 billion, an increase of VND 59.37 billion (approximately 39.7%) compared to the same period of the previous year. The increase was mainly attributable to the real estate project of Viet Yen Real Estate Company Limited, which satisfied the conditions for revenue recognition in accordance with accounting regulations during the period, thereby contributing to the increase in the Company's consolidated revenue.
- Consolidated gross profit increased from VND 16.06 billion to VND 40.91 billion, reflecting the improved performance of the real estate business.
- Finance costs increased compared to the same period of the previous year, mainly due to borrowing costs incurred to finance project implementation; however, the increase in gross profit more than offset these additional finance costs.
- Administrative expenses increased in line with the expanded scale of consolidated operations and the requirements for project management and administration during the period.
- Although the share of profit from associates decreased compared to the same period of the previous year, the Company's consolidated business results still improved thanks to higher revenue and profit generated from its real estate business.

3. Conclusion

The Company's consolidated corporate income tax profit after tax for Q2/2026 increased by more than 10% compared to the same period of the previous year, mainly due to higher revenue and profit from real estate business activities. In particular, the real estate project of Viet Yen Real Estate Company Limited satisfied the conditions for revenue recognition in accordance with accounting regulations during the period, consistent with the actual business operations of the Company and its subsidiaries.

BGI Group Joint Stock Company commits that the above explanations are true and accurate and assumes full responsibility before the law for the disclosed information.

Recipients:

- As above;
- Filed.

BGI GROUP JOINT STOCK COMPANY

CÔNG TY CỔ PHẦN TẬP ĐOÀN BGI
BGI GROUP
MSDN: 0100105743

CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ

Hoàng Trọng Đức

Form B 01 – DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Minister of Finance)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June, 2026

Unit: VND

ASSETS	Code	Note	Closing balance	Opening balance
1	2	3	4	5
A- CURRENT ASSETS	**100**		**2.385.944.211.640**	**620.471.427.033**
I. Cash and cash equivalents	**110**		**54.606.210.380**	**33.028.039.034**
1. Cash	111	VI.1	54.606.210.380	16.599.740.536
2. Cash equivalents	112		0	16.428.298.498
II. Short-term financial investments	**120**	VI.2	**188.771.888.888**	**19.126.888.888**
1. Trading securities	121		0	0
2. Provision for impairment of trading securities (*)	122		0	0
3. Short-term held-to-maturity investments	123		188.771.888.888	19.126.888.888
4. Allowance for impairment of held-to-maturity investments (*)	124			
5. Other short-term investments	125			
6. Allowance for impairment of other short-term investments (*)	126			
III. Short-term receivables	**130**		**425.881.204.215**	**523.475.995.633**
1. Short-term trade receivables	131	VI.3	153.814.491.617	188.836.995.680
2. Advance payment to suppliers	132		23.449.210.319	6.704.356.871
3. Contract assets (construction contracts)	134		0	0
4. Other short-term receivables	135	VI.4	264.101.359.779	346.247.011.355
5. Provision for doubtful short-term debts	136		(15.483.857.500)	(18.312.368.273)
6. Deficits in assets awaiting solution	137	VI.5	0	0
IV. Inventories	**140**	**VI.7**	**1.684.647.047.529**	**42.184.536.802**
1. Inventories	141		1.684.647.047.529	42.184.536.802
2. Provision for devaluation of inventories	142		0	0
V. Short-term biological assets	**150**			
1. Consumable biological assets	151			
2. Short-term crops	152			
3. Allowance for impairment of biological assets (*)	153			
VI. Other short-term assets	**160**		**32.037.860.628**	**2.655.966.676**
1. Short-term prepaid expenses	161	VI.14	4.579.258.826	260.177.337
2. Value added tax deductibles	162		27.458.601.802	2.395.789.339
3. Taxes and other receivables from the State budget	163		0	0
4. Government bond repurchase	164		0	0
5. Other short-term assets	165	VI.15	0	0
B - NON-CURRENT ASSETS	**200**		**1.143.352.979.382**	**1.114.992.631.192**
I. Long-term receivables	**210**		**680.356.420.000**	**680.356.420.000**
1. Short-term trade receivables	211	VI.3	0	0
2. Long-term advance payment to	212		0	0

ASSETS	Code	Note	Closing balance	Opening balance
1	2	3	4	5
3. Other long-term receivables	215	VI.4	680.356.420.000	680.356.420.000
4. Provision for doubtful long-term debts	216		0	0
II. Fixed assets	**220**		**69.187.899.555**	**34.793.670.043**
1. Tangible fixed assets	221	VI.9	69.187.899.555	34.793.670.043
- Cost	*222*		*110.332.123.416*	*76.699.834.381*
- Accumulated depreciation (*)	*223*		*(41.144.223.861)*	*(41.906.164.338)*
2. Financial lease fixed assets	224	VI.11	0	0
- Cost	*225*		*0*	*0*
- Accumulated depreciation (*)	*226*		*0*	*0*
3. Intangible fixed assets	227	VI.10	0	0
- Cost	*228*		*516.767.278*	*516.767.278*
- Accumulated depreciation (*)	*229*		*(516.767.278)*	*(516.767.278)*
III. Non-current biological assets	**230**		**0**	**0**
1. Bearer biological assets	231		0	0
a. Immature bearer assets	*232*		*0*	*0*
b. Mature bearer assets	*233*		*0*	*0*
- Cost	*234*		*0*	*0*
- Accumulated depreciation (*)	*235*		*0*	*0*
2. Consumable biological assets	236		0	
3. Long-term crops	237		0	0
4. Allowance for impairment (*)	238		0	0
IV. Investment property	**240**	**VI.13**	**33.175.109.238**	**34.300.238.028**
- Cost	*241*		*56.256.439.778*	*56.256.439.778*
- Accumulated depreciation (*)	*242*		*(23.081.330.540)*	*(21.956.201.750)*
V. Long-term assets in progress	**250**	**VI.8**	**1.161.808.302**	**4.591.212.994**
1. Long-term unfinished production and business costs	251		0	0
2. Construction in progress	252		1.161.808.302	4.591.212.994
VI. Long-term financial investments	**260**	**VI.2**	**359.471.742.287**	**357.943.012.448**
1. Investment in subsidiaries	261		0	0
2. Investment in joint ventures and associates	262		359.471.742.287	357.943.012.448
3. Investing in other entities	263		300.000.000	300.000.000
4. Provision for impairment of long-term financial investments (*)	264		(300.000.000)	(300.000.000)
5. Long-term held-to-maturity investments	265		0	0
6. Allowance for impairment (*)	266			
VII. Other long-term assets	**270**		**0**	**3.008.077.679**
1. Long-term prepaid expenses	271	VI.14	0	2.988.883.786
2. Deferred tax assets	272		0	19.193.893
3. Long-term reserved spare parts	273		0	0
4. Other long-term assets	274	VI.15	0	0
5. Goodwill	279		0	0
TOTAL ASSETS (280 = 100 + 200)	**280**		**3.529.297.191.022**	**1.735.464.058.225**

ASSETS	Code	Note	Closing balance	Opening balance
1	2	3	4	5
C - LIABILITIES	**300**		**2.288.128.606.045**	**661.796.372.733**
I. Current liabilities	**310**		**2.167.568.259.287**	**555.102.419.975**
1. Short-term trade payables	311	VI.17	148.427.234.351	95.569.283.500
2. Short-term advances from customers	312		199.519.303.915	163.833.153.185
3. Dividends payable	313			
4. Taxes payable	314	VI.19	470.786.795	3.685.758.314
5. Payables to employees	315		3.527.990.865	4.198.625.309
6. Short-term accrued expenses	316	VI.20	23.554.418.167	10.990.350.124
7. Contract liabilities	318		0	0
8. Unearned revenue	319		298.142.927.872	0
9. Other current payables	320	VI.21	508.512.056.176	30.924.958.826
10. Short-term loans and obligations under finance leases	321	VI.16	968.580.215.011	228.827.964.582
11. Short-term provisions	322	VI.25	0	0
12. Bonus and welfare funds	323		16.833.326.135	17.072.326.135
13. Price Stabilization Fund	324		0	0
14. Repurchase and Resale Transactions of Government Bonds	325		0	0
II. Long-term liabilities	**330**		**120.560.346.758**	**106.693.952.758**
1. Long-term trade payables	331	VI.17	16.801.517.849	16.801.517.849
2. Long-term advances from customers	332		0	0
3. Long-term taxes payable	333			
4. Long-term accrued expenses	334	VI.20	29.754.090.909	29.754.090.909
5. Long-term unearned revenue	337		0	0
6. Other long-term payables	338	VI.21	48.731.138.000	2.369.179.000
7. Long-term loans and obligations under finance leases	339	VI.16	25.273.600.000	57.769.165.000
8. Convertible Bonds	340		0	0
9. Preferred Stock	341		0	0
10. Deferred Income Tax Payable	342		0	0
11. Long-term provisions	343	VI.25	0	0
12. Scientific and technological development fund	344		0	0
D - EQUITY	**400**		**1.241.168.584.977**	**1.073.667.685.492**
1. Owners' contributed capital	411		960.908.700.000	960.908.700.000
- Ordinary shares carrying voting rights	*411a*		*960.908.700.000*	*960.908.700.000*
- Preferred stock	*411b*		0	0
2. Share premium	412		2.774.961.158	2.774.961.158
3. Convertible bond option	413		0	0
4. Other owner's equity	414		0	0
5. Treasury shares (*)	415		(3.141.000)	(3.141.000)
6. Revaluation surplus	416		0	0
7. Foreign exchange translation difference	417		0	0
8. Investment and development fund	418		7.724.293.614	7.724.293.614
9. Other Funds Under Owner's Equity	419		0	0
10. Retained earnings	420		93.956.666.735	93.389.788.016

ASSETS	Code	Note	Closing balance	Opening balance
1	2	3	4	5
- Retained earnings accumulated to the prior year end	*420a*		*82.609.646.295*	*67.737.602.714*
- Retained earnings of the current year	*420b*		*11.347.020.440*	*25.652.185.302*
11. Non-controlling interest	429		175.807.104.470	8.873.083.704
TOTAL RESOURCES (440=300+400)	**440**		**3.529.297.191.022**	**1.735.464.058.225**

July 23, 2026

Preparer	Chief Accountant	Chairman of the Board
Tran Quang Trung	Tran Quang Trung	Hoang Trong Duc

CÔNG TY CỔ PHẦN TẬP ĐOÀN BGI
BGI GROUP
MSDN: 0100105743

BGI GROUP JOINT STOCK COMPANY

VC7

3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Cau Dien Ward, Nam Tu Liem District, Hanoi, Vietnam

Form B 02 – DN/HN

(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Minister of Finance)

CONSOLIDATED INCOME STATEMENT

For the period from April 1, 2026 to June 30, 2026

Unit: VND

ITEMS	Code	Note	Q2		Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year	Current year	Prior year
1. Gross revenue from goods sold and services rendered	1	VII.1	**208.735.699.561**	**149.368.054.431**	**292.160.251.451**	**200.499.487.043**
2. Deductions	2	VII.2	0	0	0	0
3. Net revenue from goods sold and services rendered (10= 01-02)	10		**208.735.699.561**	**149.368.054.431**	**292.160.251.451**	**200.499.487.043**
4. Cost of sales	11	VII.3	167.824.749.233	133.310.204.983	232.159.460.866	171.764.941.205
5. Gross profit from goods sold and services rendered (20=10 - 11)	20		**40.910.950.328**	**16.057.849.448**	**60.000.790.585**	**28.734.545.838**
6. Gain/(loss) on disposal of investment property	21					
7. Financial income	22	VII.4	1.316.221.645	453.060.528	1.602.326.728	505.944.517
8. Financial expenses	23	VII.5	16.004.209.492	3.140.156.264	30.010.024.991	5.284.171.782
- In which: Interest expense	24		*16.004.209.492*	*3.140.156.264*	*30.010.024.991*	*5.284.171.782*
9. Selling expenses	25	VII.8	242.902.049	774.947.438	345.967.634	924.171.271
10. General and administration expenses	26	VII.8	7.759.397.508	2.298.477.796	13.008.904.504	10.100.971.014
11. The profit or loss from associates	27		1.298.777.670	2.177.232.152	1.528.729.839	2.701.673.318
12. Operating profit {30=20+21 + (22-23) -(25+26) +27}	30		**19.519.440.594**	**12.474.560.630**	**19.766.950.023**	**15.632.849.606**
13. Other income	31	VII.6	100.967.398	413.982.393	5.786.747.329	433.982.393
14. Other expenses	32	VII.7	131.714.396	2.432.664.356	5.469.763.918	2.432.664.356
15. Profit from other activities (40 = 31 - 32)	40		**(30.746.998)**	**(2.018.681.963)**	**316.983.411**	**(1.998.681.963)**
16. Accounting profit before tax (50 = 30 + 40)	50		**19.488.693.596**	**10.455.878.667**	**20.083.933.434**	**13.634.167.643**
17. Current corporate income tax expense	51	VII.10	2.892.889.370	924.407.816	3.013.434.782	1.163.340.507
18. Deferred corporate tax (income)/expense	52	VII.11	0	8.613.334	0	8.613.334
19. Nets profit after corporate income tax (60=50 – 51 - 52)	60		**16.595.804.226**	**9.522.857.517**	**17.070.498.652**	**12.462.213.802**
20. Profit after tax attributable to the parent company	61		*5.785.922.752*	*10.802.475.782*	*11.347.020.440*	*13.713.551.255*
21. Profit after tax attributable to non-controlling interests	62		*10.809.881.474*	*(1.279.618.265)*	*5.723.478.212*	*(1.251.337.453)*
22. Basic earnings per share (*)	70				118	143

July 23, 2026

Preparer	Chief Accountant	Chairman of the Board
Tran Quang Trung	Tran Quang Trung	Hoang Trong Duc

BGI GROUP JOINT STOCK COMPANY VC7
3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Cau Dien Ward, Nam Tu Liem District, Hanoi, Vietnam

Form B 03 – DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Minister of Finance)

CONSOLIDATED CASH FLOW STATEMENT

(By indirect method) (*)

For the period from April 1, 2026 to June 30, 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year
1	2	3	4	5
I. Cash flows from operating activites				
1. Profit before tax	01		20.083.933.434	13.634.167.643
2. Adjustments for				
- Depreciation and amortisation of fixed assets and investment properties	02		4.660.564.297	4.995.566.177
- Provisions	03		(2.828.510.773)	(636.314.000)
- Foreign exchange loss/(gain) arising from translating foreign currency items	04		0	0
- Gain from investing activities	05		(3.131.056.567)	(505.944.517)
- Interest expense	06		10.533.579.792	5.284.171.782
- Other adjustments	07		0	0
3. Operating profit before movements in working capital	***08***		***29.318.510.183***	***22.771.647.085***
- Increase, decrease in receivables	09		83.419.023.192	(114.127.349.147)
- Increase, decrease in inventories	10		(182.814.744.542)	(14.639.806.120)
- Increase, decrease in payables (excluding accrued loan interest and corporate income tax payable)	11		657.002.141.936	27.681.886.410
- Increase, decrease in prepaid expenses	12		(1.193.971.335)	(137.631.674)
- Increase, decrease trading securities	13		0	0
- Interest paid	14		(10.533.579.792)	(5.007.756.619)
- Corporate income tax paid	15		(3.394.272.783)	(150.000.000)
- Other income	16		0	0
- Other cash outflows	17		(239.000.000)	(297.000.000)
Net cash generated by operating activities	***20***		***571.564.106.859***	***(83.906.010.065)***
II. Cash flows from investing activities			0	0
1. Acquisition and construction of fixed assets and other long-term assets	21		(33.846.126.067)	(1.560.604.595)
2. Proceeds from sale, disposal of fixed assets and other long-term assets	22		0	0
3. Cash outflow for lending, buying debt instruments of other entities	23		(165.500.000.000)	(25.856.888.888)
4. Cash recovered from lending, selling debt instruments of other entities	24		0	5.580.000.000
5. Cash spent on investment in other entities	25		(258.113.000.000)	0
6. Withdrawal of capital investment in other entities	26		0	0
7. Interest earned, dividends and profits received	27		1.602.326.728	572.232.775
Net cash used in investing activities	***30***		***(455.856.799.339)***	***(21.265.260.708)***

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year
1	2	3	4	5
III. Cash flows from financing activities				0
1. Cash received from the issuance of shares, capital contributions from owners	31		0	0
2. Cash paid for the return of capital contributions to owners, repurchase of shares issued by the	32		0	0
3. Proceeds from borrowings	33		214.226.240.601	216.303.369.262
4. Repayment of borrowings	34		(487.186.922.792)	(123.081.445.924)
5. Principal lease payment	35		0	0
6. Dividends and profits paid	36		0	0
Net cash used in financing activities	*40*		*(272.960.682.191)*	*93.221.923.338*
Net (decrease)/increase in cash (50 = 20+30+40)	**50**		**(157.253.374.671)**	**(11.949.347.435)**
Cash and cash equivalents at the beginning of the year	**60**		**211.859.585.051**	**16.556.791.348**
Effects of changes in foreign exchange rates	61			
Cash and cash equivalents at the end of the year (70=50+60+61)	**70**		**54.606.210.380**	**4.607.443.913**

July 23 2026

Preparer	Chief Accountant	Chairman of the Board
Tran Quang Trung	**Tran Quang Trung**	**Hoang Trong Duc**

CÔNG TY CỔ PHẦN TẬP ĐOÀN BGI
BGI GROUP
MSDN 0100105743

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period from April 1, 2026 to June 30, 2026

I. Operational characteristics of enterprise

1. Structure of ownership.

BGI Group Joint Stock Company (formerly known as Construction Joint Stock Company No. 7) was initially established as Construction Company No. 7 under Decision No. 2065/QD-BXD dated December 19, 2001, issued by the Minister of Construction, converting Construction Company No. 7 - a state-owned enterprise under the Vietnam Construction Import-Export Corporation - into a joint-stock company.

Pursuant to the Enterprise Registration Certificate No. 0100105743 of the joint stock company issued by the Hanoi Department of Planning and Investment on February 19, 2002, with the 23rd amendment dated December 26, 2023.

The Company's head office is located at: 3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Cau Dien Ward, Nam Tu
The Company's charter capital as registered is VND 960,908,700,000, equivalent to 96,090,870 shares with a par value of VND 10,000 per share.

2. Business lines

Construction and real estate business.

3. Business activities

Pursuant to the Enterprise Registration Certificate No. 0100105743 issued by the Hanoi Department of Planning and Investment on February 19, 2002, with the 23rd amendment dated December 26, 2023, the Company's business activities include:

Construction of civil, industrial, postal, irrigation, road transport (all grades), airports, seaports, bridges and culverts, urban infrastructure and industrial zone projects, power transmission lines and substations up to 110 kV;

Site clearance, ground leveling and treatment of soft soil foundations; construction of water supply and drainage works;

Installation of technological pipelines, pressure pipelines and refrigeration systems;
Interior decoration;
Housing construction and development;
Real estate business;
Manufacturing and trading of construction materials;
Investment consultancy and implementation of investment projects;
Leasing, repair and maintenance services of motorcycles; trading of construction equipment;
Import and export of goods;
Manufacturing and trading of wooden products; import and export of handicrafts, agro-forestry-fishery products and consumer
Production and trading of purified water;
Manufacturing, installation and trading of precast concrete components, steel structures, engineering systems and equipment (elevators, air-conditioning, ventilation, fire protection, water supply and drainage systems);

Construction of hydropower and thermal power plants.

4. Normal operating cycle

The Company's normal operating cycle follows the annual accounting period, commencing on January 1 and ending on December 31 each year.

5. Significant events and transactions affecting the financial statements

There were no significant events or transactions during the financial year that materially affected the Company's financial

6. Group structure

-Total number of subsidiaries: 3
+ Number of consolidated subsidiaries: 3
+ Number of unconsolidated subsidiaries: 0
- Information on group restructuring (acquisitions, disposals, and divestments of subsidiaries during the period): During the period, the Company acquired shares in Viet Yen Real Estate Company Limited for a total consideration of VND 256.2 billion, representing 61% of the charter capital.
- List of consolidated subsidiaries

Company	Address	Main operating activities	Proportion of contribution	Voting right proportion
BGI Construction Materials Joint Stock	Da Le Craft Village Industrial Park, Thuy Phuong Ward, Hue City, Vietnam	Company Main operating activities: Manufacture of concrete and products from	66.27%	66.27%

BGI Construction Joint Stock Company	3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam	Construction	89,90%	89,90%
Viet Yen Real Estate Company Limited	Hung Lam 3 Residential Area, Viet Yen Ward, Bac Ninh Province, Vietnam	Real estate business	61,00%	61,00%

- List of significant associates accounted for in the consolidated financial statements under the equity method:

Company	Address	Main operating activities	Proportion of contribution	Voting right proportion
IUC Group Joint Stock Company	3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam	Construction, real estate business	39.47%	39.47%
IUC Hoa Binh Hill Company Limited	Sub-district 3, Luong Son Commune, Phu Tho Province, Vietnam	Real estate business	30,00%	30,00%
HCL Company Limited	545 Ba Trieu Street, Dong Kinh Ward, Lang Son Province, Vietnam	Real estate business	20,00%	20,00%

- List of associates that have ceased or are not subject to the application of the equity method in the preparation of the consolidated
- List of significant joint ventures accounted for in the consolidated financial statements under the equity method: None

- List of joint ventures that have ceased or are not subject to the application of the equity method in the preparation of the consolidated financial statement: None
- Significant events affecting the Group's business operations during the reporting year.

7. Number of employees

The number of the employees as at June 30, 2026 was 32

8. Comparability of information on the Consolidated Financial Statements

Respective information and figures in the Company's Separate Financial Statements for the year ended December 31, 2025 are comparative.

II. Accounting period, currency used in accounting

1. Accounting period (The Company's accounting period begins on 01/01 and ends on 31/12 every year)

2. Currency used in accounting

The currency used in accounting is Vietnam dong ("VND").

III. Applied accounting regime and standards

1. Applied accounting regime and standards

The Company applies Circular No. 43/2026/TT-BTC dated 20 April 2026 issued by the Minister of Finance.

2. Statement on the compliance to Accounting Standards and Accounting regime

The Company has adopted Vietnamese Accounting Standards and the related guidance issued by the State. The financial statements are prepared and presented in full compliance with all applicable standards, implementation guidance and the prevailing accounting regulations.

IV. Accounting policies, estimates and relevant legal regulations

4. Principle for recognizing cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposits, and short-term investments (no more than 3 months) that are highly liquid, easily convertible into cash, and have low risk associated with price fluctuations.

5. Accounting principle for financial investments

b) Held-to-maturity investments

Held-to-maturity investments include investments that the Company intends and is able to hold until maturity. The Company's held-to-maturity investments consist of term deposits in banks.

c) Investment into subsidiaries, associates

Investment into subsidiaries

Subsidiaries are companies under control of the Company. The control means the Company is able to control financial policies and operations of investee companies in order to get economic benefits from these companies.

Investments into associates

An associate is an entity in which the Company has significant influence but not control over the financial and operating policies and that is neither a subsidiary nor a joint venture of the Company. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

Investments in subsidiaries and associates are initially recorded at cost, including the purchase price or capital contribution plus costs directly related to the investment. In case of investment in non-monetary assets, the cost of the investment is recorded at the fair value of the non-monetary assets at the time of arising.
Dividends and profits from periods prior to the investment being purchased are recorded as a reduction in the value of the investment itself. Dividends and profits from periods subsequent to the investment being purchased are recorded as revenue. Dividends received in shares are only recorded as the number of shares increased, not record the value of the shares received.

Provision for investments in subsidiaries and associates is appropriated at the time of preparing Separate Financial Statements when investments in subsidiaries and associates have decreased compared to original cost an amount equal to the difference between the actual capital contributions of the parties at the subsidiaries and associated companies and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contributions of the parties at the subsidiaries and associated companies.
Increase, decrease in the provision for investment in subsidiaries and associates companies that must be appropriated at the closing date ofpreparing Separate Financial Statements is recorded in financial expenses.

d) Investments into other entities

Investments in equity instruments of other entities include investments in equity instruments but the Company does not have control, joint control or significant influence over the investee.
Investments in equity instruments of other entities are initially recorded at cost, including the purchase price or capital contribution plus direct costs related to the investment. Dividends and profits from periods before the investment is purchased are recorded as a reduction in the value of the investment itself. Dividends and profits from periods after the investment is purchased are recorded as revenue. Dividends received in shares are only recorded as the number of shares increased, not the value of the shares received.

An allowance for impairment of investments in equity instruments of other entities is recognised at the reporting date in the separate financial statements when such investments are impaired compared to their cost. The Company determines and recognises the impairment allowance as follows:

- For investments whose fair value cannot be determined at the reporting date, provisions are made at an amount equal to the difference between the actual capital contributions ofthe parties at other entities and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contributions of the parties at other entities

Increase, decrease in the provision for investment in other entities that must be appropriated at the closing date of preparing Separate Financial Statements is recorded in financial expenses.

6. Accounting principle of accounts receivable

Receivables are stated at book value less provision for doubtful debts.
Classification of receivables is made on the following principle:
- Trade accounts receivable consist of receivables with their commercial nature arising from transactions with their purchasing-selling nature between the Company and buyers who are independent entities from the Company.
- Other receivables consist of receivables with their non-commercial nature, not related to transactions with their purchasing-selling nature.

Provision for doubtful debts is made for each doubtful based on age of each debt amounts or estimated loss that may incur because debtors are insolvent under liquidation, bankruptcy or similar hardship.
Increase, decrease in provision for doubtful debts to be made at the accounting period end shall be recognized into general administration expenses

7. Accounting policies for inventories

- Principle for recognizing inventories

Inventories are recognized at the lower of cost and net realizable value. The cost of inventories consists of expenses of acquisition, processing and other directly related expenses incurred to bring inventories to their present location and condition.

- Costing method for inventories;

Net realizable value is determined as the estimated selling price of inventories during the normal business period minus the estimated costs to complete and sell them.

- Inventory accounting method;

The Company's inventory impairment provision is appropriated in accordance with current accounting regulations. Accordingly, the Company is allowed to appropriated an allowance for obsolete, damaged, or substandard inventory and in cases where the historical cost of inventory is higher than the net realizable value at the end of the fiscal year.

- Policy for allowance for inventory write-down.
The Company recognises an allowance for inventory write-down in accordance with prevailing accounting regulations. Accordingly, the Company provides for obsolete, damaged or slow-moving inventories, and when the carrying amount of inventories exceeds their net realisable value at the end of the financial year.

8. Accounting policies for and depreciation of tangible fixed assets (including bearer plants and working animals), intangible assets, right-of-use assets and investment property.

Tangible fixed
Tangible fixed assets are recognized at their historical cost, presented in the Separate Balance Sheet under the items of historical cost, accumulated depreciation and carrying amount.

The historical cost of procured tangible fixed assets includes their purchase price (excluding trade discount or other discount), taxes and directly related costs to bring such assets into the ready-for-use state.

Historical cost of fixed assets which are constructed by contractors includes value of completed and handover works, directly-related costs and stamp duty.

The historical cost of procured tangible fixed assets include actual price of tangible fixed assets which are selfconstructed or self-made and their installation and commissioning expense.

The expenses incurred after the initial recognition of tangible fixed assets are recorded as the increases of historical cost of assets when these expenses are sure to increase economic benefits in the future. The incurred expenses which do not satisfy the above conditions are recognized into operating expenses in the period.

The Company applied straight-line depreciation method to tangible fixed assets. Tangible fixed assets are accounted and classified into groups by their nature and purpose of utilization in the Company's production and business operation, including:

Type offixed asset	Depreciation duration (years)
Land, building and architectural objects	25
Transportation means	6
Managerial equipment, tools	3-6

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between the net proceeds from sales or disposals of assets and their carrying amount and is recognised in the Income Statement.

Intangible fixed assets:
Intangible fixed assets are recognized at their historical cost, presented in the Separate Balance Sheet under the items of historical cost, accumulated amortization and carrying amount.

Historical cost of acquired intangible fixed assets consists of their total purchase price to bring the assets to their state of ready-to-use. The costs arising after initial recognition of intangible fixed assets are recorded as production costs in the period excluding specific costs of a specific intangible asset, enabling an increase in the future economic benefits.

When an intangible fixed asset is sold or disposed, historical cost and accumulated amortization are written off and gain or loss from disposal is recognized into income or expense in the year.

Intangible assets of the Company include software programs and Vinaconex brand.

Software programs
Costs in relation to translation software programs are not an integral part of the relevant capitalized hardware. Historical costs of computer softwares is the whole expenditure paid by the Company until the softwares are put into use. Computer softwares are amortized on straight line basis in 03 years.

Vinaconex
Historical costs of Vinaconex brand is all expenses that the Company has spent up to the time the brand is put into use. The Vinaconex brand is amortized using the straight-line method in 5 years.

Principle for investment property recognition:
Investment properties of the Company is the land use right, right to building, a part of building or infrastructure under possession of the Company or under finance lease to be used to gain benefits from lease or appreciation. Investment properties are presented at historical cost less accumulated depreciation. Cost of an investment property means ans the amount of expenses paid or the fair value of other consideration given to acquire an investment property at the time of its acquisition or construction.

Subsequent expenditure relating to an investment property that has already been recognized should be recorded into expenses, except when it is probable that future economic benefits will flow to the enterprise in excess of the originally assessed standard of performance of the existing investment property, then an increase in the cost ofthe investment property shall be recorded

At the sale of investment properties, historical cost and accumulated depreciation is written off and gain/loss is recorded into income or expense in the year.

The transfer from owner-occupied property or inventory to investment property shall be made only when the owner finishes using that property and leasing it to other party for operation or upon completion of construction stage. Investment property shall be converted into owner-occupied property or inventory when the owner begins to use this property or held for sale purpose. The transfer of use purpose between investment property and owneroccupied property or inventory does not change the net book value of the transferred asset or the historical cost of the property at its transfer date.

Investment properties held for rental purposes are depreciated using the straight-line method over their estimated useful lives. The depreciation years of investment properties are as follows:

Type offixed assets	Years
Building	25

12. Accounting principle for liabilities

Liabilities are amounts payable to suppliers and other subjects. Liabilities comprise trade accounts payable and other payables. Liabilities are not recorded at lower amounts than paymentobligation.

Classification of liabilities is made on the following principle:

- Trade accounts payable comprise of liabilities with their commercial nature arising from purchasing goods, services, assets and the suppliers are independent from buyers, including payables between parent company and its subsidiaries.

- Other amounts payable comprise amounts payable with their non-commercial nature, not related to transactions of purchasing, selling and supplying goods, services.

Liabilities are monitored by details of each item and due date.

14. Principle for recognizing accrued expense

The Company's payable accrued expenses are the construction costs of the Apartment project at 136 Ho Tung Mau and other expenses are actual expenses that have arisen in the reporting period but have not been paid due to lack of invoices or insufficient accounting records and documents, recorded in the production and business expenses of the reporting period. The interest expense payable is determined based on the contract, loan

Accrued expenses on production and business expenses in the period are calculated strictly with reasonable and reliable evidence on the expenses to be accrued in the period to ensure the accounting expenses payable to be accounted will match the actual costs incurred.

16. Principles and Methods for Recognizing Provisions for Payables

This reflects the existing provisions for payables. the situation of provision establishment, and the use of provisions for payables by the enterprise. The recorded value of a provision for payables is the best reasonable estimate of the amount required to settle the present obligation as of the end of the annual or interim accounting period.

Provisions for payables are established when preparing financial statements. For construction warranty provisions, they are established for each construction project and recorded at the end of the annual or interim accounting period.

18. Principles for Recognizing Loans and Finance Lease Liabilities

Loans are recognized based on receipts, bank documents, agreements, and loan or finance lease contracts. Loans are tracked by individual entities and terms.

19. Principles for Recognizing and Capitalizing Borrowing Costs

Borrowing costs are recognized as production and business expenses in the year incurred, unless capitalized in accordance with the accounting standard "Borrowing Costs." Borrowing costs directly related to the acquisition, investment in construction, or production of assets requiring a substantial period to complete and be ready for use or sale are added to the asset's original cost until the asset is ready for use or sale. Income generated from the temporary investment of borrowings is deducted from the related asset's original cost. For specific loans used to construct fixed assets or investment properties, interest is capitalized even if the construction period is under 12 months.

21. Principle for recognizing owner's equity

Capital investment of the Company's owners is recognized by shareholders' actual capital contribution.

Share premium is recorded as the difference between the issue price and the par value of shares when first issued, additional issued, the difference between the reissue price and the book value of treasury stock.

Treasury shares purchased before the effective date of the Securities Law (January 1, 2021) are shares issued by the Company and repurchased by the Company itself, but not yet canceled and will be reissued within the period stipulated by securities law. Treasury shares purchased after January 1, 2021 will be canceled and the equity adjusted downwards.

Retained earnings are the profit amounts from enterprise's business operation after deducting CIT expense this year and the retroactive adjustments due to changes in accounting policies and the retroactive adjustment of material misstatements in the previous years.

Profit after corporate income tax is allocated to shareholders right after funds are made for under the Corporation Article of the Company as well as legal regulations and upon approval of the Annual General Meeting

Dividends are recognized as liabilities after the Company's Board of Directors announces the dividend distribution and the Vietnam Securities Depository and Clearing Corporation announces the record date for receiving dividends.

22. Principle and method of recognizing revenue, other income

The company's revenue includes: revenue from construction services, revenue from real estate leasing,revenue from interest on bank deposits.

Revenue from services rendered

Revenue from a service rendered is recognized when the outcome of such transaction is determined reliably. In case such transaction of services rendered is related to many periods, the revenue is recognized in the period corresponding to the completed work item as at the cut-off date of the Financial Statements for such period. Revenue from service provision is determined when it satisfies all conditions below:

- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return services that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return services rendered;
- It is possible to obtain economic benefits from the service provision transaction;
- The work volume completed on the cut-off date of the Financial Statements can be determined; and
- The costs incurred from the transaction and the costs of its completion can be determined.

Revenue from construction activities

When the outcome of contract performance can be reliably estimated:

- For construction contracts that stipulate that the contractor is paid according to the planned progress, revenue and related expenses are recognized corresponding to the portion of work completed, as determined by the Company itself on the closing date for financial reporting.
- For construction contracts that stipulate that the contractor is paid based on the value of the work performed, revenue and related expenses are recognized corresponding to the portion of work completed as confirmed by the client and reflected in the issued invoice.

Increases or decreases in construction volume, compensation payments, and other income are only recognized as revenue when agreed upon with the customer.

When the

- Revenue should only be recognized up to the extent of the contract costs incurred where repayment is relatively certain.

- The cost of the contract is only recognized as an expense incurred.

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

Revenue from leasing operating properties

Revenue from operating leases is recognized using the straight-line method over the lease term. Advance lease payments for multiple periods are allocated to revenue in proportion to the lease term.

Interest income

Interest amounts are recognized on accrual basis, being determined on balances of deposits and actual interest rate in the period.

Advances from customers are not recognized as revenue in the period.

24. Principles of Accounting for Cost of Goods Sold

Reflects the cost of goods, products, services, and investment properties; the production costs of construction products sold during the period; costs related to real estate investment business activities; and costs of transferring or liquidating investment properties.

25. Principle and method of recognizing financial expense

Financial expense recognized in Separate Income Statement is the total financial expense incurred in the period, without offset with revenue from financial income, including interest expenses.

26. Accounting Principles for Selling Expenses and Enterprise Management Expenses

Selling expenses reflect the actual costs incurred in the process of selling products, goods, and providing services. These include costs for product promotion, product introduction, advertising, sales commissions, product warranty costs (excluding construction activities), storage costs, packaging, transportation, etc.

Enterprise management expenses include costs for the salaries of employees in the management department (wages, salaries, allowances, etc.); social insurance, health insurance, union funds, unemployment insurance for management employees; office supplies, labor tools, depreciation of fixed assets used for enterprise management; land rent, license tax; provisions for doubtful debts; outsourced services (electricity, water, telephone, fax, property insurance, fire insurance, etc.); other cash expenses (client reception, customer meetings, etc.).

28. Principles and Methods of Recognizing Current Corporate Income Tax Expense and Deferred Corporate Income Tax Expense

Current corporate income tax expense is the corporate income tax payable based on taxable income for the year and the applicable corporate income tax rate.

Quarterly, accountants calculate the provisional corporate income tax to be paid as current corporate income tax expense.

VI. Additional information for items presented in the Balance Sheet

1. Cash and cash equivalents

Description		Closing balance	Opening balance
- Cash		16.970.324.690	138.924.527
- Demand deposits (bank deposits without a fixed term)		37.635.885.690	16.460.816.009
- Money is being transferred		0	0
- Cash equivalents	(*)	0	16.428.298.498
Total		**54.606.210.380**	**33.028.039.034**

(*) Deposit contract No. DP0125123000001842 dated December 30, 2025, with a term of 1 month, interest rate of 4.75% per annum, with automatic rollover of principal.
(*) Term deposits with a maturity of 1 to 3 months, earning interest at rates ranging from 3.2% to 3.6% per annum, with interest payable at maturity.

2. Financial Investments

Description	Closing balance			Opening balance		
	Original price	Recoverable amount	Allowance	Original price	Recoverable amount	Allowance
b) Investments held to maturity						
b1) Short-term	188.771.888.888	188.771.888.888	0	19.126.888.888	19.126.888.888	0
- Term deposits	169.195.000.000	169.195.000.000	0	2.550.000.000	2.550.000.000	0
0						
- Loans	19.576.888.888	19.576.888.888	0	16.576.888.888	16.576.888.888	0
- Các khoản đầu tư khác						
b2) Dài hạn		0	0		0	0
- Tiền gửi có kỳ hạn		0	0		0	0
- Trái phiếu						
- Các khoản đầu tư khác						
Total	**188.771.888.888**	**188.771.888.888**	**0**	**19.126.888.888**	**19.126.888.888**	**0**

Description	Closing balance			Opening balance		
	Original price	Provision	Fair value	Original price	Provision	Fair value
c) Investment in other entities						
- Investment in subsidiaries:	283.586.000.000	-5.778.170.762	277.807.829.238	27.386.000.000	-6.490.676.959	20.895.323.041
+ BGI Construction Materials Joint Stock Company	*18.396.000.000*	*-4.109.505.362*	*14.286.494.638*	*18.396.000.000*	*-4.751.423.029*	*13.644.576.971*
+ Viet Yen Real Estate Company Limited	*256.200.000.000*	*0*	*256.200.000.000*			
+ BGI Construction Joint Stock Company	*8.990.000.000*	*-1.668.665.400*	*7.321.334.600*	*8.990.000.000*	*-1.739.253.930*	*7.250.746.070*

- Investment in joint ventures and affiliates:	338.730.000.000	-163.254.992	338.566.745.008	338.730.000.000	-23.737.150	338.706.262.850
+ *IUC Group Joint Stock Company*	*296.000.000.000*	*0*	*296.000.000.000*	*296.000.000.000*	*0*	*296.000.000.000*
+ *HCL Company Limited*	*40.000.000.000*	*-138.861.441*	*39.861.138.559*	*40.000.000.000*	*0*	*40.000.000.000*
+ *IUC Hoa Binh Hill Limited Liability Company*	*2.730.000.000*	*-24.393.551*	*2.705.606.449*	*2.730.000.000*	*-23.737.150*	*2.706.262.850*
- Investment in other entities:	300.000.000	-300.000.000	0	300.000.000	-300.000.000	0
+ *Vietnam Interior Decoration and Construction Joint Stock Company*	*300.000.000*	*-300.000.000*	*0*	*300.000.000*	*-300.000.000*	*0*
- Exclusion of internal transactions	-262.844.257.713	5.941.425.754	-256.902.831.959	-8.172.987.552	6.514.414.109	-1.658.573.443
Total	**359.771.742.287**	**-300.000.000**	**359.471.742.287**	**358.243.012.448**	**-300.000.000**	**357.943.012.448**

As at June 30, 2026, the Company's investment in BGI Construction Materials Joint Stock Company had invested VND 18,396,000,000, representing 66.27% of the voting rights. During the period, the Company recognised rental income from office leasing transactions with this entity.

As at June 30, 2026, the Company's investment in BGI Construction Joint Stock Company had invested VND 8,990,000,000, representing 89.90% of the voting rights. During the period, the Company entered into purchase transactions and recognised rental income from office leasing with this entity.

As at June 30, 2026, the Company's investment in Viet Yen Real Estate Company Limited amounted to VND 256,200,000,000, representing 61% of the voting rights. During the period, the Company recognised revenue from sales transactions with this entity.

As at June 30, 2026, the Company had invested in IUC Group VND 296,000,000,000, representing 39.47% of the voting rights. During the period, the Company recognised rental income from office leasing and construction revenue.

As at June 30, 2026, the Company had invested VND 2,730,000,000 in IUC Hoa Binh Hill Company Limited, representing 30% of the voting rights based on committed capital contribution. During the period, the Company had no transactions with this entity.

As at June 30, 2026, the Company had invested VND 40,000,000,000 in HCL Company Limited, representing 20% of the voting rights based on committed capital contribution. During the period, the Company entered into payment transactions with this company.

As of June 30, 2026, all of the aforementioned investments are of undetermined fair value due to the lack of market trading prices or insufficient information to assess their fair value. The fair value of these investments may differ from their book value.

3. Accounts Receivable from Customers

Description	**Closing balance**		**Opening balance**	
	Carrying amount	**ıce for expected credit losses**	**Carrying amount**	**nce for expected credi**
a) Short-term Accounts Receivable from Customers				
- Details of accounts receivable from customers that account for 10% or more of the total accounts receivable from customers.	131.600.407.188	-6.462.631.823	141.313.539.746	-7.062.631.823
+ *Vietnam Bank for Agriculture and Rural Development*	*7.846.969.361*		*7.846.969.361*	

+ *Lan Anh Construction Trading and Service Joint Stock Company*	*842.075.000*	*-842.075.000*	*1.442.075.000*	*-1.442.075.000*
+ *Nam Mekong Group Joint Stock Company*	*5.620.556.823*	*-5.620.556.823*	*5.620.556.823*	*-5.620.556.823*
+ *Vietnam Expressway Development Investment Corporation - Single-Member Limited Liability Company*	*2.265.679.461*		*2.106.749.048*	
+ *IUC Group Joint Stock Company*	*67.363.109.793*		*67.091.993.793*	
+ *Viet Yen Real Estate Company Limited*	*33.636.357.788*		*43.179.536.759*	
+ *PTSC Offshore Oil and Gas Construction, Installation, Operation, and Maintenance Services Joint Stock Company*	*14.025.658.962*		*14.025.658.962*	
- Other accounts receivable	22.214.084.429	-7.537.147.272	47.523.455.934	-7.537.147.272
Total	**153.814.491.617**	**-13.999.779.095**	**188.836.995.680**	**-14.599.779.095**

b) Phải thu của khách hàng dài hạn

c) Phải thu của khách hàng là các bên liên quan	Cuối quý	Opening balance
+ *IUC Group Joint Stock Company*	*67.363.109.793*	*67.091.993.793*
+ *BGI Construction Joint Stock Company*	*130.839.413*	*0*
+ *BGI Construction Materials Joint Stock Company*	*95.580.340*	*101.450.649*
+ *BGI Homes Investment Joint Stock Company*	*106.671.664*	*42.787.632*
+ *Viet Yen Real Estate Company Limited*	*33.636.357.788*	*0*
Total	**101.332.558.998**	**67.236.232.074**

4. Other Receivables

Description		Closing balance		Opening balance	
		Giá trị	Provision	Giá trị	Provision
a) Short-term		264.101.359.779	(1.484.078.405)	346.247.011.355	(3.712.589.178)
- Deposits and pledges		30.000.000	0	0	0
- Other receivables		264.071.359.779	(1.484.078.405)	346.247.011.355	(3.712.589.178)
+ *Do Hoang Tung*	*(1)*	*5.283.925.579*	0	*5.900.041.267*	0
+ *Others*		*23.494.388.470*	0	*23.296.586.065*	0
+ *Others*		*9.477.466.839*	0	*4.596.996.602*	*(1.717.485.566)*
+ *Sai Dong Real Estate Joint Stock Compa*	*(2)*	*0*	0	*174.460.000.000*	0
+ *Viet Yen Real Estate Company Limited*	*(5)*	*0*	0	*81.740.000.000*	0
+ *Pledged savings, mortgaged collateral*		*0*	0	*3.000.000*	0
+ *IUC Group Joint Stock Company*	*(3)*	*57.301.500.486*	0	*54.255.283.809*	0
+ *Other entities*		*168.514.078.405*	*(1.484.078.405)*	*1.995.103.612*	*(1.995.103.612)*
b) Long-term		680.356.420.000	0	680.356.420.000	0

- Deposits and pledges		126.000.000	0	126.000.000	0
- IUC Group Joint Stock Company	(4)	680.230.420.000	0	680.230.420.000	0
Total		944.457.779.779	(1.484.078.405)	1.026.603.431.355	(3.712.589.178)

(1) Advance payment according to Decision No. 03-2025/QD/HDQT dated February 24, 2025 of the Board of Directors to serve investment in the Company's Projects.

(2) Investment trust in "Bich Dong Ward New Urban Area Project, Viet Yen Town, Bac Giang Province" under contract No. 089/2021/HDUT dated September 8, 2021 between BGI Group Joint Stock Company (the trustor) and Sai Dong Real Estate Joint Stock Company (the trustee) to contribute capital to the project enterprise and invest capital in the project through transferring entrusted capital to the Project enterprise's account.

(3) Receivables for revenue sharing under investment cooperation contract No. 01/2020/HĐHTĐT dated October 26, 2020 with IUC Group Joint Stock Company on investment cooperation project to upgrade the residential area at lot CTR11, CTR 12 and exploit interspersed land fund in area A - An Van Duong New Urban Area in Thua Thien Hue.

(4) Accounts receivable of IUC Group Joint Stock Company include:

- The joint venture bidding agreement dated May 20, 2020, between BGI Group Joint Stock Company (formerly Construction Company No. 7) and IUC Group Joint Stock Company, and the investment cooperation contract dated October 26, 2020, between the two parties, agreed to assign IUC Group Joint Stock Company to represent the Joint Venture, acting on behalf of the Joint Venture to decide and implement the Residential Area Upgrading Project at lots CTR11, CTR12 and exploit the interspersed land fund in Area A - An Van Duong New Urban Area in Thua Thien Hue. As of March 31, 2026, the Company had contributed VND 240,050,840,000 to implement the Project according to the aforementioned joint venture bidding agreement from the increased charter capital in 2021.

- Cooperation Agreement No. 1207/2023/HĐHT/BGI-IUC dated July 12, 2023, between BGI Group Joint Stock Company and IUC Group Joint Stock Company, for the implementation of the land-use project in the Eastern Urban Area of Thuy Duong - Thuan An Road, within Zone E - An Van Duong New Urban Area in Thua Thien Hue. As of March 31, 2026, the Company has contributed VND 480,179,580,000 to implement the Project under the above Cooperation Agreement from the increased charter capital in 2023.

(5) Capital contribution to the "Bich Dong Town New Urban Area Project, Viet Yen town, Bac Giang province" according to Official Letter No. 67/2025/CV-BGI dated April 14, 2025 of BGI Group Joint Stock Company on behalf of Sai Dong Real Estate Joint Stock Company to directly contribute the additional capital contribution to Viet Yen Real Estate Limited Company.

6. Non-performing receivables

Description	Closing balance			Opening balance		
	Original price	Provision	Recoverable value	Original price	Provision	Recoverable value
+ Lan Anh Construction, Trade, and Service Joint Stock Company	842.075.000	842.075.000	0	1.442.075.000	1.442.075.000	0
+ Mr. Nguyen Hong Quan	2.127.840.000	2.127.840.000	0	2.127.840.000	2.127.840.000	0
+ Cam Lam Investment Co., Ltd.	2.537.228.181	2.537.228.181	0	2.537.228.181	2.537.228.181	0
+ Nam Mekong Group Joint Stock Compan	5.620.556.823	5.620.556.823	0	5.620.556.823	5.620.556.823	0
+ Others	3.032.851.091	2.872.079.091	160.772.000	3.032.851.091	2.872.079.091	160.772.000
+ Other receivables	1.484.078.405	1.484.078.405	0	3.712.589.178	3.712.589.178	0

Total	15.644.629.500	15.483.857.500	160.772.000	18.473.140.273	18.312.368.273	160.772.000

7. Inventory

Description	Closing balance		Opening balance	
	Original price	Provision	Original price	Provision
- Raw materials and supplies;	6.063.219.036		4.052.062.893	
- Cost of unfinished business production;	1.678.440.308.305		36.126.775.226	
- Goods consigned for sale	143.520.188		2.005.698.683	
Total	1.684.647.047.529	0	42.184.536.802	0

Work in progress in respect of "Bich Dong New Urban Area project, Viet Yen Town, Bac Giang Province" and other projects.

8. Long-term Work-in-Progress Assets

Description	Closing balance	Opening balance
b) Construction Work-in-Progress		
- Construction work-in-progress	1.161.808.302	18.703.704
Total	**1.161.808.302**	**18.703.704**

9. Increase or decrease in tangible fixed assets:

Items	Houses, architectural structures	Machinery, equipment	Transportation means, transmission	Management tools and equipment	Total
Original cost					
Beginning balance	14.719.110.155	25.162.325.277	34.818.973.452	1.999.425.497	76.699.834.381
- Purchases during the year	6.046.308.575	9.605.748.889	19.585.916.670	0	35.237.974.134
- Thanh lý, nhượng bán	0	-1.605.685.099	0	0	-1.605.685.099
Ending balance	20.765.418.730	33.162.389.067	54.404.890.122	1.999.425.497	110.332.123.416
Cumulative depreciation	0	0	0	0	0
Beginning balance	5.636.889.570	16.278.037.548	19.655.135.634	336.101.586	41.906.164.338
- Depreciation for the year	339.671.359	1.374.015.514	1.821.748.634	0	3.535.435.507
- Thanh lý, nhượng bán	0	-4.297.375.984	0	0	-4.297.375.984
Ending balance	5.976.560.929	13.354.677.078	21.476.884.268	336.101.586	41.144.223.861
Remaining value	0	0	0	0	0
- As of the beginning of the year	9.082.220.585	8.884.287.729	15.163.837.818	1.663.323.911	34.793.670.043
- As of the end of the year	14.788.857.801	19.807.711.989	32.928.005.854	1.663.323.911	69.187.899.555

- Net book value at year-end of tangible fixed assets pledged or mortgaged as loan collateral: 8.567.161.953 VND

- *Original cost of fully depreciated tangible fixed assets still in use at year-end: 5.098.252.794 VND*

10. Increase and decrease in intangible fixed assets:

Items	Land use rights	Vinaconex brand	Accounting software	Other intangible assets	Total
Original cost					
Beginning balance	0	450.000.000	33.000.000	33.767.278	516.767.278
Ending balance	0	450.000.000	33.000.000	33.767.278	516.767.278
Cumulative depreciation					
Beginning balance		450.000.000	33.000.000	33.767.278	516.767.278
Ending balance	0	450.000.000	33.000.000	33.767.278	516.767.278
Remaining value					
- As of the beginning of the year	0	0	0	0	0
- As of the end of the year	0	0	0	0	0

13. Increase or decrease in investment properties:

Items	Opening balance	Increase	Decrease	Closing balance
a) Investment real estate for rental				
Original cost	**56.256.439.778**	0	0	**56.256.439.778**
- House	56.256.439.778	0	0	56.256.439.778
Cumulative depreciation	**-21.956.201.750**	**-1.125.128.790**	0	**-23.081.330.540**
- House	-21.956.201.750	-1.125.128.790	0	-23.081.330.540
Remaining value	**34.300.238.028**	**-1.125.128.790**	0	**33.175.109.238**
- House	34.300.238.028	-1.125.128.790	0	33.175.109.238

- *Carrying amount at the end of the period of investment properties pledged or mortgaged as collateral for loans: 33.175.109.238 VND*
- *Historical cost of fully depreciated investment properties that are still leased or held for capital appreciation: 0 VND*
- *Detailed notes on the portfolio of existing investment properties*

Office on the 3rd floor, H10 Building, No. 2, Lane 475, Nguyen Trai Street, Thanh Liet Ward, Hanoi
Offices on the 1st and 2nd floors, Building 1A, and office on the 2nd floor, Building 2A, No. 136 Ho Tung Mau Street, Phu Dien Ward, Hanoi
Office on the 3rd floor, Apartment Building No. 19 Dai Tu Street, Dinh Cong Ward, Hanoi;
Kindergarten on the 3rd floor, Vinaconex 7 Building, No. 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi

- *Fair value of investment property:*

According to the provisions of Vietnamese Accounting Standard No. 05 - Investment Property, the fair value of investment property at the end of the reporting period must be presented. However, the Company has not yet determined this fair value, so the fair value of investment property at the end of the reporting period has not been presented in the Notes to the Financial Statements. To determine this fair value, the Company will have to hire an independent consulting company to assess the fair value of investment property. Currently, the Company has not found a suitable consulting company to perform this work.

14. Prepaid expenses

Description	Closing balance	Opening balance
a) Short-term	1.702.216.169	260.177.337
- Other Items	1.702.216.169	260.177.337
b) Long-term	2.877.042.657	2.988.883.786
- Expenses for Tools and Instruments of Significant Value Issued for Use	2.877.042.657	2.988.883.786
Total	**4.579.258.826**	**3.249.061.123**

16. Borrowings and Financial Leases

Items	Closing balance		During the year		Opening balance	
	Value	Ability to repay debt	Increase	Decrease	Value	Ability to repay debt
a) Short-term Borrowings	373.342.440.772	373.342.440.772	321.027.609.140	173.973.772.950	226.288.604.582	226.288.604.582
- Bank Loans	257.818.710.772	257.818.710.772	172.548.849.140	134.052.742.950	219.322.604.582	219.322.604.582
- Borrowings from Other Organizations	0	0	0	0	0	0
- Personal Loans	115.523.730.000	115.523.730.000	148.478.760.000	39.921.030.000	6.966.000.000	6.966.000.000
b) Long-term Borrowings	620.511.374.239	620.511.374.239	595.912.211.461	35.709.362.222	60.308.525.000	60.308.525.000
- Bank Loans	596.693.374.239	596.693.374.239	595.912.211.461	10.639.362.222	11.420.525.000	11.420.525.000
- Borrowings from Other Organizations	0	0	0	0	0	0
- Personal Loans	23.818.000.000	23.818.000.000	0	25.070.000.000	48.888.000.000	48.888.000.000
Total	**993.853.815.011**	**993.853.815.011**	**916.939.820.601**	**209.683.135.172**	**286.597.129.582**	**286.597.129.582**

	Closing balance	Opening balance
c) Loans from related parties		
Hoang Trong Duc - Chairman of the Board of Directors	23.888.000.000	48.888.000.000

17. Accounts Payable

Description	Closing balance	Opening balance
a) Accounts payable to suppliers	43.870.805.732	53.721.813.546
- Details for each entity with a significant balance		
+ BGI Construction Joint Stock Company	*7.248.782.076*	*4.856.265.839*

+ *Viettel Construction Corporation*	*19.998.686.120*	*11.857.482.975*
+ *Trivico E&C Vietnam Joint Stock Company*	*13.903.040.487*	*21.744.336.124*
+ *26-3 Industrial Consulting and Construction Limited Liability Company*	*0*	*496.258.902*
+ *Kim Phuc Bao Group Joint Stock Company*	*0*	*6.307.424.106*
+ *Vinh An construction and trading joint stock company*	*2.720.297.049*	*8.460.045.600*
- Others	*104.556.428.619*	*41.847.469.954*
Total	**148.427.234.351**	**95.569.283.500**

b) Long-term trade payables	Closing balance	Opening balance
+ Vina A1 Construction and Technology Development Investment Joint Stock Compa	1.253.618.879	1.253.618.879
+ Vina 11 Investment and Construction Joint Stock Company	1.131.248.676	1.131.248.676
- Others	14.416.650.294	14.416.650.294
Total	**16.801.517.849**	**16.801.517.849**

0

d) Trade payables to related parties	Closing balance	Opening balance
+ BGI Construction Joint Stock Company	5.662.118.169	4.856.265.839
+ Vina 11 Investment and Construction Joint Stock Company	1.131.248.676	1.131.248.676
Total	**6.793.366.845**	**5.987.514.515**

19. Taxes and State Liabilities

Description	**Opening balance**	**The amount to be paid in the year**	**The amount actually paid in the year**	**Closing balance**
a) Payable				
- Domestic VAT	2.379.016.459	6.470.567.683	8.849.584.142	0
- Corporate Income Tax	1.210.416.102	2.294.072.393	3.394.272.783	105.833.171
- Personal income tax	52.878.649	860.356.933	548.281.958	364.953.624
- Land tax and land rental, non-agricultural land use tax	43.447.104	0	43.447.104	0
- Other taxes	0	177.616.013	177.616.013	0
Total	**3.685.758.314**	**9.802.613.022**	**13.013.202.000**	**470.786.795**

20. Accrued Expenses

Description	**Closing balance**	**Opening balance**
a) Short-term		

Description	Closing balance	Opening balance
- Estimated cost of goods sold;	23.554.418.167	10.990.350.124
Total	**23.554.418.167**	**10.990.350.124**
b) Long-term		
- Lãi vay	0	0
- Others	29.754.090.909	29.754.090.909
Total	**29.754.090.909**	**29.754.090.909**

21. Other payables

Description	Closing balance	Opening balance
a) Current		
- Trade union funds;	740.219.609	737.492.096
- Social insurance;	282.607.387	28.725.497
- Short-term deposits and pledges received	505.927.432.544	0
- Other payables and contributions.	1.561.796.636	30.158.741.233
. Nam Son Invest (*)	*0*	*28.600.000.000*
. Others	*1.561.796.636*	*1.558.741.233*
Total	**508.512.056.176**	**30.924.958.826**
b) Non-Current	48.731.138.000	2.369.179.000
- Other Payables and Accrued Expenses	48.731.138.000	2.369.179.000
. ARCHI Vien Nam joint stock company (**)	*2.000.000.000*	*2.000.000.000*
. Nam Son Invest (*)	*46.200.000.000*	*0*
. Deposits and Long-term Guarantees Received	*531.138.000*	*369.179.000*
	48.731.138.000	**2.369.179.000**

(*) This is the investment entrusted to Nam Son Urban Development Joint Stock Company according to the entrustment contract No. 069/2021/HĐUT dated September 6, 2021, to implement the investment project for the Bich Dong New Urban Area, Viet Yen District, Bac Giang Province. The percentage of investment capital entrusted by Nam Son Urban Development Joint Stock Company is 11% of the total investment capital (the total investment capital of the project is the amount stated in Decision No. 636/QD-UBND dated June 25, 2021, approving the investment policy for the Bich Dong New Urban Area Project, Viet Yen District, Bac Giang Province).

(**) ARCHI Viên Nam joint-stock company deposits a security according to the Joint Venture Agreement No. 2403/2021/TTLD/ARCHIVINAHUD-BGI dated March 24, 2021.

27. Equity

a) Statement of Changes in Equity

Item	Owner's contributed capital	Share capital surplus	Development investment fund	Undistributed net profit and other	Treasury shares	Total

Opening balance of the previous year	**960.908.700.000**	**2.774.961.158**	**7.724.293.614**	**75.070.743.751**	**(3.141.000)**	**1.046.475.557.523**
- Profit for the previous year				25.514.507.285		25.514.507.285
- Other decrease				(7.195.463.020)		(7.195.463.020)
Opening balance of the current year	**960.908.700.000**	**2.774.961.158**	**7.724.293.614**	**93.389.788.016**	**(3.141.000)**	**1.064.794.601.788**
- Profit for the current year				11.347.020.440		11.347.020.440
- Other decreases				(10.780.141.721)		(10.780.141.721)
Closing balance of the current year	**960.908.700.000**	**2.774.961.158**	**7.724.293.614**	**93.956.666.735**	**(3.141.000)**	**1.065.361.480.507**

b) Details of owner's equity contributions	Closing balance	Opening balance
- Contributions from other entities	960.905.560.000	960.905.560.000
- Number of treasury shares:	3.140.000	3.140.000
Total	**960.908.700.000**	**960.908.700.000**

c) Transactions with Owners Regarding Capital and Dividend Distribution	Current year	Prior year
+ Capital contribution at the beginning of the year	960.908.700.000	960.908.700.000
+ Capital contribution at the end of the year	960.908.700.000	960.908.700.000

d) Shares	Closing balance	Opening balance
- Number of shares registered for issuance	96.090.870	96.090.870
- Number of shares issued to the public	96.090.870	96.090.870
+ Ordinary shares	96.090.870	96.090.870
- Number of shares repurchased	314	314
+ Ordinary shares	314	314
- Number of shares outstanding	96.090.556	96.090.556
+ Ordinary shares	96.090.556	96.090.556

* A common share has par value of VND 10,000

e) Corporate Funds	Closing balance	Opening balance
- Development Investment Fund	7.724.293.614	7.724.293.614

VII. Additional Information on Items Presented in the Statement of Comprehensive Income

Unit: VND

1. Gross revenue from goods sold and services rendered

Item	**Current period**	**Prior period**
- Sales revenue	292.160.251.451	200.499.487.043

Total	**292.160.251.451**	**200.499.487.043**
b) Revenue from related parties		
+ IUC Group Joint Stock Company	*25.044.440.420*	*14.146.124.505*
+ BGI Construction Joint Stock Company	*119.362.115*	*49.377.273*
+ Viet Yen Real Estate Company Limited	*37.387.390.857*	*0*
+ BGI Homes Investment Joint Stock Company	*58.280.093*	*24.109.091*
+ BGI Construction Materials Joint Stock Company	*87.195.985*	*36.070.909*
Total	**62.696.669.470**	**14.255.681.778**
c) Trường hợp ghi nhận doanh thu cho thuê tài sản là tổng số tiền nhận trước, doanh n	0	0

3. Cost of sales

Item	Current period	Prior period
- Cost of sales	232.159.460.866	171.764.941.205
Total	**232.159.460.866**	**171.764.941.205**

5. Financial income

Item	Current period	Prior period
- Interest on deposits and loans	1.602.326.728	505.944.517
Total	**1.602.326.728**	**505.944.517**

6. Financial expenses

Item	Current period	Prior period
- Interest expense	30.010.024.991	5.284.171.782
Total	**30.010.024.991**	**5.284.171.782**

7. Other income

Item	Current period	Prior period
- Others	5.786.747.329	433.982.393
Total	**5.786.747.329**	**433.982.393**

8. Other expenses

Item	Current period	Prior period
- Others	5.469.763.918	2.432.664.356
Total	**5.469.763.918**	**2.432.664.356**

9. Selling expenses & General and administration expenses

Item	Current period	Prior period
a) General and administration expenses arising in the period	15.837.415.277	10.737.285.014
+ *Administration staff*	*10.002.522.694*	*6.285.740.562*
+ *Raw materials and consumables*	*626.456.189*	*485.264.148*
+ *Office materials cost*	*195.299.407*	*72.824.067*
+ *Depreciation and amortisation*	*1.083.755.430*	*986.568.197*
+ *Taxes, fees, and charges*	*337.748.779*	*431.002.858*
+ *Provision Expense Allocation*	*0*	*98.170.000*
+ *Out-sourced service expenses*	*957.849.427*	*469.744.985*
+ *Other monetary expenses*	*2.633.783.351*	*1.907.970.197*
b) Selling expenses arising in the period	345.967.634	924.171.271
+ *Other monetary expenses*	*345.967.634*	*924.171.271*
c) Deductions from selling expenses and administrative expenses	-2.828.510.773	-636.314.000
- Reversal of warranty provisions for products and goods.	*-2.828.510.773*	*-636.314.000*

10. Production and business costs by element

Item	Current period	Prior period
- Material and supplies costs;	253.584.299.290	159.825.082.061
- Labor costs;	18.196.214.256	14.132.101.851
- Depreciation of fixed assets;	4.660.564.297	4.995.566.177
- Outsourced service costs;	1.641.554.456	5.077.987.143
- Other cash costs;	2.911.489.614	1.768.878.261
Total	**280.994.121.913**	**185.799.615.493**

10. Current corporate income tax expense

	Current period	Prior period
- Profit before tax	20.083.933.434	13.634.167.643
Adjustments for taxable profit	-5.584.161.764	-12.187.268.642
+ Incremental adjustments	2.239.106.921	579.077.612
+ Decremental adjustments	7.823.268.685	12.766.346.254
- Taxable profit	14.499.771.670	1.446.899.001
	0	0
	10.902.959.727	5.816.702.533

	Current period	Prior period
	3.596.811.943	-4.369.803.532
- Tax rate	20%	20%
- Corporate income tax expense based on taxable profit in the period	3.013.434.782	1.163.340.507
Adjusting prior years' corporate income tax expenses into the current year's corporate income tax expenses.	0	0
Total current corporate income tax expenses	**3.013.434.782**	**1.163.340.507**

Basic Earnings Per Share (EPS)	Current period	Prior period
- Accounting profit after corporate income tax of the parent company	11.347.020.440	13.713.551.255
- Profit or loss attributable to ordinary shareholders	11.347.020.440	13.713.551.255
- Ordinary shares outstanding at the beginning of the period	96.090.870	96.090.870
- Weighted average ordinary shares outstanding during the perioc	96.090.870	96.090.870
- Basic earnings per share (**)	118,09	142,71

12. Income of the Board of Directors, Executive Board, Supervisory Board, Chief Accountant

		Current period	Prior period
Mr. Hoang Trong Duc	*Chairman of the Board*	492.000.000	496.377.678
Mr. Bui Viet Anh	*Board Member - CEO to 09/06/2026*	88.000.000	57.000.000
Mr. Hoang Anh Tu	*Board Member - Deputy General Director*	420.000.000	451.121.803
Mr. Phi Manh Hau	*Board Member*	239.022.154	240.111.513
Mr. Nguyen Ngoc Minh	*UV HĐQT độc lập*	37.000.000	34.500.000
Mr. Nguyen Duc Hung	*Deputy General Director*	337.000.000	360.872.313
Mr. Than Huy Toan	*Deputy General Director*	225.000.000	291.709.447
Mr. Pham Van Vu	*CFO*	28.863.636	47.523.810
Mr. Tran Quang Trung	*Chief Accountant*	210.000.000	213.409.362
Mr. Nguyen Doan Dung	*Head of the Supervisory Board*	21.000.000	21.000.000
Mr. Nguyen Hung Cuong	*Member of the Supervisory Board to 09/0*	10.600.000	12.000.000
Mr. Nguyen The Dong	*Member of the Supervisory Board to*	220.600.000	225.932.146
Mr. Pham Nhu Hai	*Member of the Supervisory Board from 09*	1.400.000	0
Mr. Bui Minh Tien	*Member of the Supervisory Board from 09*	1.400.000	0
Total		**2.331.885.790**	**2.451.558.072**

Unit: VND

IX. Other Information

2. Events Occurring After the End of the Reporting Period

The Company's management confirms that, in all material respects, there have been no unusual events occurring after the accounting closing date that would affect the Company's financial position or operations, requiring adjustment or disclosure in the financial statements for the fiscal year/quarter.

3. Information about Related Parties

a/ List of Related Parties

Related Party	Relationship
IUC Group Joint Stock Company	*Associate company*
IUC Hoa Binh Hill Co., Ltd.	*Associate company*
Vina 11 Investment and Construction Joint Stock Company	*Associate company*
HCL Co., Ltd.	*Associate company*
BGI Homes Investment Joint Stock Company	*Subsidiary of an affiliated company*
Mr. Hoang Trong Duc	*Chairman of the Board*
Mr. Bui Viet Anh	*Board Member - CEO to 09/06/2026*
Mr. Pham Van Vu	*CFO*
Mr. Than Huy Toan	*Deputy General Director*
Mr. Hoang Anh Tu	*Board Member - Deputy General Director*
Mr. Nguyen Duc Hung	*Deputy General Director*
Mr. Phi Manh Hau	*Board Member*
Mr. Nguyen The Dong	*Member of the Supervisory Board from 09/06/2026*

b/ Transactions with Related Parties

	Relationship	Current period	December 31, 2025
Sales/Services			
IUC Group Joint Stock Company	*Associate company*	25.044.440.420	85.490.446.353
BGI Homes Investment Joint Stock Company	*Subsidiary of an affiliated company*	58.280.093	118.477.365
HCL Co., Ltd.	*Associate company*	0	6.020.827.371
Cash Receipts from Sales/Services			
IUC Group Joint Stock Company	*Associate company*	36.248.889.893	83.280.374.699
BGI Homes Investment Joint Stock Company	*Subsidiary of an affiliated company*	0	87.055.401
HCL Co., Ltd.	*Associate company*	6.502.493.561	0
Advance payment			
Mr. Nguyen Duc Hung	*Insider*	0	181.000.000
Reimbursement of Advances			
Mr. Nguyen Duc Hung	*Insider*	0	35.432.776.890
Mr. Nguyen The Dong	*Insider*	0	397.645.730
Loans			
IUC Group Joint Stock Company	*Associate company*	5.500.000.000	0
Borrowings			
Mr. Hoang Trong Duc	*Insider*	0	111.253.000.000

Repayment of principal borrowings			
Mr. Hoang Trong Duc	*Insider*	25.070.000.000	62.365.000.000
Equity Contribution			
HCL Co., Ltd.	*Associate company*	0	40.000.000.000
Other receivables			
IUC Group Joint Stock Company	*Associate company*	3.046.216.677	9.629.563.168
Collection of other receivables			
IUC Group Joint Stock Company	*Associate company*	0	2.000.000.000
Loan interest			
Mr. Hoang Trong Duc	*Insider*	824.633.973	1.434.263.832

c/ Balance with related parties	**Relationship**	**Current period**	**December 31, 2025**
Advance payment from customer			
IUC Group Joint Stock Company	*Associate company*	148.556.214.848	139.089.133.992
Accounts Receivable			
IUC Group Joint Stock Company	*Associate company*	67.363.109.793	67.091.993.793
BGI Homes Investment Joint Stock Company	*Subsidiary of an affiliated company*	106.671.664	42.787.632
HCL Co., Ltd.	*Associate company*	0	6.502.493.561
Accounts Payable			
Vina 11 Investment and Construction Joint Stock Company	*Công ty liên kết*	1.131.248.676	1.131.248.676
Loans			
IUC Group Joint Stock Company	*Associate company*	5.500.000.000	0
Equity Contribution			
IUC Group Joint Stock Company	*Associate company*	296.000.000.000	296.000.000.000
IUC Hoa Binh Hill Co., Ltd.	*Associate company*	2.730.000.000	2.730.000.000
HCL Co., Ltd.	*Associate company*	40.000.000.000	40.000.000.000
Other receivables			
IUC Group Joint Stock Company	*Associate company*	737.531.920.486	734.485.703.809
Loan principal payable			
Mr. Hoang Trong Duc	*Insider*	23.818.000.000	48.888.000.000

Unit: VND

IX. Other Information

4. Segment Reporting Information

a/ Segment Reporting Information by Business Area

Items	Total
1. Net revenue from external sales	**292.160.251.451**
2. Net revenue from sales	-
3. Cost of sales	**232.159.460.866**
4. Gross profit	**60.000.790.585**
5. Depreciation and amortization expenses	4.660.564.297
6. Total expenses incurred to acquire assets	33.846.126.067
7. Assets	1.221.912.520.326
8. Unallocated assets	2.307.384.670.696
Total assets	**3.529.297.191.022**
9. Liabilities	975.299.759.367
10. Unallocated liabilities	1.312.828.846.678
Total liabilities	**2.288.128.606.045**

b/ Segment reporting by geographical area:

All of the Company's business activities take place within Vietnam, therefore, the Company does not prepare segment reports by geographical area.

Preparer	Chief Accountant	Chairman of the Board
Tran Quang Trung	Tran Quang Trung	Hoang Trong Duc

CÔNG TY CỔ PHẦN TẬP ĐOÀN BGI
BGI GROUP
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