BGI GROUP
Best invest, best value

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 159 /VC7-TCKT
Re: Explanation of the difference in corporate income tax profit after tax for Q2/2026 compared to the same period of the previous year

Hanoi, 24 July 2026

To: Hanoi Stock Exchange

Name of organization: BGI Group Joint Stock Company
Stock code: VC7

Based on the Financial Statements for Q2/2026, BGI Group Joint Stock Company hereby provides an explanation of the difference in 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

- Corporate income tax profit after tax for Q2/2025: VND 11,169,054,237.
- Corporate income tax profit after tax for Q2/2026: (VND 2,329,218,611).
- Decrease: VND 13,498,272,848, exceeding the 10% threshold as prescribed.

2. Main reasons for the difference

- Net revenue for Q2/2026 reached VND 50.64 billion, a decrease of VND 40.84 billion (approximately 44.6%) compared to the same period of the previous year. The decrease was mainly attributable to a lower volume of completed and accepted construction works handed over during the period, resulting in lower revenue and profit recognized.
- Gross profit decreased from VND 17.62 billion to VND 2.61 billion, reflecting a lower number of construction projects meeting the conditions for revenue recognition during the period, together with changes in the revenue structure compared to the same period of the previous year.
- During Q2/2026, the Company continued implementing a number of construction projects. Costs relating to projects that had not yet met the conditions for acceptance and revenue recognition were accumulated in accordance with accounting regulations, while administrative expenses continued to be incurred during the period, thereby affecting the Company's operating results.
- Compared with the Q2/2025, the Company's operating results changed from a profit to a loss, primarily due to a significant decline in revenue and profit recognized in the second quarter as a result of a lower volume of construction works accepted and handed over. At the same time, the Company continued to incur administrative expenses and costs associated with the implementation of ongoing construction projects. Consequently, the Company's profit after corporate income tax for the second quarter of 2026 changed from a profit to a loss.

3. Conclusion

The Company's profit after corporate income tax for Q2/2026 decreased by more than 10% and changed from a profit to a loss compared with the same period of the previous year, mainly because revenue and profit from construction activities declined due to the lower volume of construction works accepted and handed over during the period. Meanwhile, the Company continued to incur costs related to the implementation of ongoing construction projects. The Company's business results are expected to improve in the subsequent periods as the ongoing construction projects are completed and satisfy the conditions for acceptance and handover in accordance with applicable regulations.

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;
- Archived.

BGI GROUP JOINT STOCK COMPANY

CÔNG TY CỔ PHẦN TẬP ĐOÀN BGI
MSDN: 0100105743

PHÓ TỔNG GIÁM ĐỐC
Hoàng Anh Tú

BGI
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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 JOINT STOCK COMPANY

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

VC7

Form B 01 – DN

(Issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Minister of Finance)

STATEMENT OF FINANCIAL POSITION

At as 30 June, 2026

Unit: VND

DESCRIPTIONS	Code	Note	Closing balance	Opening balance
1	*2*	*3*	*4*	*5*
A - CURRENT ASSETS	**100**		**244.786.346.694**	**489.818.785.017**
I. Cash and cash equivalents	**110**		**3.720.944.539**	**23.974.714.749**
1. Cash	111	VI.1	3.720.944.539	7.974.714.749
2. Cash equivalents	112		0	16.000.000.000
II. Short-term financial investments	**120**	VI.2	**5.500.000.000**	**0**
1. Trading securities	121		0	0
2. Provision for impairment of trading securities (*)	122		0	0
3. Short-term held-to-maturity investments	123		5.500.000.000	0
4. Allowance for impairment of held-to-maturity investments (*)	124		0	0
5. Other short-term investments	125		0	0
6. Allowance for impairment of other short-term investments (*)	126		0	0
III. Short-term receivables	**130**		**203.034.184.155**	**457.716.579.840**
1. Short-term trade receivables	131	VI.3	139.166.958.365	155.072.974.665
2. Short-term advance payment to	132		14.658.957.844	367.122.226
3. Short-term internal receivables	133		0	0
4. Contract assets (construction contracts)	134		0	0
5. Other short-term receivables	135	VI.4	64.198.608.601	320.095.334.377
6. Provision for doubtful short-term debts	136		(14.990.340.655)	(17.818.851.428)
7. Deficits in assets awaiting solution	137	VI.5	0	0
IV. Inventories	**140**	VI.7	**31.621.009.294**	**8.127.490.428**
1. Inventories	141		31.621.009.294	8.127.490.428
2. Provision for devaluation of inventories	142		0	0
V. Short-term biological assets	**150**		**0**	**0**
1. Consumable biological assets	151		0	0
2. Short-term crops	152		0	0
3. Allowance for impairment of biological assets (*)	153		0	0
VI. Other short-term assets	**160**		**910.208.706**	**0**
1. Short-term prepaid expenses	161	VI.14	27.842.014	0
2. Value added tax deductibles	162		882.366.692	0
3. Taxes and other receivables from the State budget	163		0	0
4. Government bond repurchase transaction	164		0	0

DESCRIPTIONS	Code	Note	Closing balance	Opening balance
1	2	3	4	5
5. Other short-term assets	165	VI.15	0	0
B - NON-CURRENT ASSETS	**200**		**1.338.347.265.437**	**1.083.682.525.264**
I. Long-term receivables	**210**		**680.230.420.000**	**680.230.420.000**
1. Short-term trade receivables	211	VI.3	0	0
2. Long-term advance payment to	212		0	0
3. Business capital at affiliated units	213		0	0
4. Long-term internal receivables	214		0	0
5. Other long-term receivables	215	VI.4	680.230.420.000	680.230.420.000
6. Provision for doubtful long-term debts	216		0	0
II. Fixed assets	**220**		**8.567.161.953**	**9.550.281.345**
1. Tangible fixed assets	221	VI.9	8.567.161.953	9.550.281.345
- Cost	*222*		*27.045.652.530*	*27.045.652.530*
- Accumulated depreciation (*)	*223*		*(18.478.490.577)*	*(17.495.371.185)*
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	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	**0**	**0**
1. Long-term unfinished production and	251		0	0
2. Construction in progress	252		0	0
V. Long-term financial investments	**260**	VI.2	**616.374.574.246**	**359.601.585.891**
1. Investment in subsidiaries	261		283.586.000.000	27.386.000.000
2. Investment in joint ventures and	262		338.730.000.000	338.730.000.000
3. Investing in other entities	263		300.000.000	300.000.000
4. Provision for impairment of long-term financial investments (*)	264		(6.241.425.754)	(6.814.414.109)
5. Long-term held-to-maturity investments	265		0	0

DESCRIPTIONS	Code	Note	Closing balance	Opening balance
1	*2*	*3*	*4*	*5*
6. Allowance for impairment (*)	266		0	0
VII. Other long-term assets	**270**		**0**	**0**
1. Long-term prepaid expenses	271	VI.14	0	0
2. Deferred tax assets	272		0	0
3. Long-term reserved spare parts	273		0	0
4. Other long-term assets	274	VI.15	0	0
TOTAL ASSETS (280 = 100 + 200)	**280**		**1.583.133.612.131**	**1.573.501.310.281**
C - LIABILITIES	**300**		**539.272.451.710**	**530.056.646.800**
I. Current liabilities	**310**		**418.712.104.952**	**430.373.059.042**
1. Short-term trade payables	311	VI.17	53.871.331.258	63.198.959.568
2. Short-term advances from customers	312		157.674.849.213	148.570.375.357
3. Dividends payable	313		0	0
4. Taxes payable	314	VI.19	22.519.519	3.452.988.034
5. Payables to employees	315		1.628.998.572	2.083.171.441
6. Short-term accrued expenses	316	VI.20	14.016.851.884	9.633.815.537
7. Short-term Internal Payables	317		0	0
8. Contract liabilities	318		0	0
9. Unearned revenue	319		0	0
10. Other current payables	320	VI.21	1.999.926.664	30.492.742.056
11. Short-term loans and obligations under	321	VI.16	172.664.301.707	155.868.680.914
12. Short-term provisions	322	VI.25	0	0
13. Bonus and welfare funds	323		16.833.326.135	17.072.326.135
14. Price Stabilization Fund	324		0	0
15. Repurchase and Resale Transactions of	325		0	0
II. Long-term liabilities	**330**		**120.560.346.758**	**99.683.587.758**
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		0	0
4. Long-term accrued expenses	334	VI.20	29.754.090.909	29.754.090.909
5. Intercompany payables for business	335		0	0
6. Long-term intercompany payables	336		0	0
7. Long-term unearned revenue	337		0	0
8. Other long-term payables	338		48.731.138.000	2.369.179.000
9. Long-term loans and obligations under	339	VI.16	25.273.600.000	50.758.800.000
10. Convertible Bonds	340		0	0
11. Preferred Stock	341		0	0
12. Deferred Income Tax Payable	342		0	0
13. Long-term provisions	343	VI.25	0	0
14. Scientific and technological	344		0	0
D - EQUITY	**400**		**1.043.861.160.421**	**1.043.444.663.481**

DESCRIPTIONS	Code	Note	Closing balance	Opening balance
1	*2*	*3*	*4*	*5*
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		72.456.346.649	72.039.849.709
- *Retained earnings accumulated to the prior year end*	*420a*		*72.039.849.709*	*48.045.278.000*
- *Retained earnings of the current year*	*420b*		*416.496.940*	*23.994.571.709*
TOTAL RESOURCES (440=300+400)	**440**		**1.583.133.612.131**	**1.573.501.310.281**

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
3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam
VC7

Form B 02 – DN
(Issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Minister of Finance)

INCOME STATEMENT

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

Unit: VND

ITEM	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	**50.641.877.109**	**91.482.769.141**	**81.894.652.773**	**125.334.493.180**
2. Deductions	2	VII.2	0	0	0	0
3. Net revenue from goods sold and services rendered (10= 01-02)	**10**		**50.641.877.109**	**91.482.769.141**	**81.894.652.773**	**125.334.493.180**
4. Cost of sales	11	VII.3	48.034.978.516	73.866.981.980	68.712.567.659	96.838.765.671
5. Gross profit from goods sold and services rendered (20=10 - 11)	**20**		**2.606.898.593**	**17.615.787.161**	**13.182.085.114**	**28.495.727.509**
6. Gain/(loss) on disposal of investment property	**21**			0		0
7. Financial income	22	VII.5	98.742.031	52.584.366	242.871.062	61.255.164
8. Financial expenses	23	VII.6	(75.841.814)	2.225.413.500	5.979.006.581	3.631.473.598
- In which: Interest expense	*24*		*3.507.165.742*	*2.069.940.719*	*6.551.994.936*	*3.503.527.210*
9. Selling expenses	25	VII.9	242.902.049	774.947.438	332.397.652	924.171.271
10. General and administration expenses	26	VII.9	4.255.454.792	704.774.500	5.802.021.735	7.243.125.728
11. Operating profit {30 = 20 +21 + 22 - (23 + 25 + 26)}	**30**		**(1.716.874.403)**	**13.963.236.089**	**1.311.530.208**	**16.758.212.076**
12. Other income	31	VII.7	203	397.228.943	1.023.385.168	417.228.943
13. Other expenses	32	VII.8	5.054.729	2.342.246.823	1.199.056.047	2.342.246.823
14. Profit from other activities (40 = 31 - 32)	**40**		**(5.054.526)**	**(1.945.017.880)**	**(175.670.879)**	**(1.925.017.880)**
15. Accounting profit before tax (50 = 30 + 40)	**50**		**(1.721.928.929)**	**12.018.218.209**	**1.135.859.329**	**14.833.194.196**
16. Current corporate income tax expense	51	VII.11	607.289.682	849.163.972	719.362.389	1.058.423.911
17. Deferred corporate tax (income)/expense	52		0	0	0	0
18. Nets profit after corporate income tax (60=50 – 51 - 52)	**60**		**(2.329.218.611)**	**11.169.054.237**	**416.496.940**	**13.774.770.285**

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
3rd Floor, Vinaconex 7 Building, 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam
VC7

Form B 03 – DN
(Issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Minister of Finance)

CASH FLOW STATEMENT
(By indirect method) (*)
For the period from April 1, 2026 to June 30, 2026

Unit: VND

ITEM	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		1.135.859.329	14.833.194.196
2. Adjustments for				
- Depreciation and amortisation of fixed assets and investment properties	02		2.108.248.182	2.111.696.987
- Provisions	03		(3.401.499.128)	(508.367.612)
- Foreign exchange loss/(gain) arising from translating foreign currency items	04		0	0
- Gain from investing activities	05		(242.871.062)	(61.255.164)
- Interest expense	06		6.551.994.936	3.503.527.210
- Other adjustments	07		0	0
			0	0
3. Operating profit before movements in working capital	***08***		***6.151.732.257***	***19.878.795.617***
- Increase, decrease in receivables	09		256.628.539.766	(88.723.834.418)
- Increase, decrease in inventories	10		(23.493.518.866)	(3.872.956.412)
- Increase, decrease in payables (excluding accrued loan interest and corporate income tax payable)	11		18.424.243.535	2.789.681.050
- Increase, decrease in prepaid expenses	12		(27.842.014)	0
- Increase, decrease trading securities	13		0	0
- Interest paid	14		(6.551.994.936)	(3.358.890.648)
- Corporate income tax paid	15		(999.221.807)	0
- Other income	16		0	0
- Other cash outflows	17		(239.000.000)	(297.000.000)
Net cash generated by operating activities	***20***		***249.892.937.935***	***(73.584.204.811)***
			0	0
			0	0
II. Cash flows from investing activities				
1. Acquisition and construction of fixed assets and other long-term assets	21		0	0
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		(5.500.000.000)	0
4. Cash recovered from lending, selling debt instruments of other entities	24		0	0
5. Cash spent on investment in other entities	25		(256.200.000.000)	0
6. Withdrawal of capital investment in other entities	26		0	0
7. Interest earned, dividends and profits received	27		242.871.062	55.688.342
Net cash used in investing activities	***30***		***(261.457.128.938)***	***55.688.342***
				0

ITEM	Code	Note	Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year
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 company	32			0
3. Proceeds from borrowings	33		83.163.896.048	157.738.551.852
4. Repayment of borrowings	34		(91.853.475.255)	(86.745.789.336)
5. Principal lease payment	35		0	0
6. Dividends and profits paid	36		0	0
Net cash used in financing activities	*40*		*(8.689.579.207)*	*70.992.762.516*
Net (decrease)/increase in cash (50 = 20+30+40)	50		(20.253.770.210)	(2.535.753.953)
Cash and cash equivalents at the beginning of the year	60		**23.974.714.749**	**4.368.845.233**
Effects of changes in foreign exchange rates	61			
Cash and cash equivalents at the end of the year (70=50+60+61)	70		**3.720.944.539**	**1.833.091.280**

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 SEPARATE 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, Tu Liem Ward, Hanoi, Vieti

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

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. Corporate structure

List of 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 joint ventures and associates;

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%

7. Number of employees

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

8. Comparability of information on the Separate 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 the Vietnamese Accounting System in accordance with Circular No. 99/2025/TT-BTC dated October 27, 2025 issued by the Ministry of Finance, which provides guidance on the corporate accounting regime.

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 assets:

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 brand

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 outcome of a construction contract cannot be reliably estimated, then:

- 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		362.486.947	138.924.527
- Demand deposits		3.358.457.592	7.835.790.222
- Money in transit		0	0
- Cash equivalents	(*)	0	16.000.000.000
Total		**3.720.944.539**	**23.974.714.749**

- Detailed disclosures of demand deposits with individual banks representing 10% o		
+ Deposits with BIDV	2 416 604	3 628 610 359
+ Deposits with VCB	454 350 768	1 486 525 102
+ Deposits with Vietinbank	426 479 004	1 868 927 758
+ Deposits with TPBank	2 473 889 128	850 273 639
+ Deposits with SHB	1 322 088	1 453 364
-Detailed disclosures of the nature, terms and balances of each item classified as cas		
(*) Deposit contract No. DP0125123000001842 dated December 30, 2025, with a term of 1 month, interest rate of 4.75% per annum, with automa		16 000 000 000

2. Financial Investments

Description	Closing balance			Opening balance		
	Original price	Recoverable amount	Allowance	Original price	Recoverable amount	Allowance
b) Investments held to maturity						
- Short-term	5.500.000.000	5.500.000.000	0	0	0	0
+ Loans	5.500.000.000	5.500.000.000	0			
Total	**5.500.000.000**	**5.500.000.000**	**0**	**0**	**0**	**0**

Description	Closing balance			Opening balance		
	Original price	Allowance for impairment	Recoverable amount	Original price	Allowance for impairment	Recoverable amount
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*	*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*	*0*	*0*	*0*
+ *BGI Construction Joint Stock*	*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	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	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	300.000.000	(300.000.000)	0	300.000.000	(300.000.000)	0
Total	**622.616.000.000**	**(6.241.425.754)**	**616.374.574.246**	**366.416.000.000**	**(6.814.414.109)**	**359.601.585.891**

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	**Allowance for expected credit losses**	**Carrying amount**	**Allowance for expected credit losses**
a) Short-term Accounts Receivable from Customers				
- Details of accounts receivable from customers that account for 10%	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*	*0*	*7.846.969.361*	*0*
+ 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 - Singl.	*2.265.679.461*	*0*	*2.106.749.048*	*0*
+ IUC Group Joint Stock Company	*67.363.109.793*	*0*	*67.091.993.793*	*0*
+ Viet Yen real estate company limited	*33.636.357.788*	*0*	*43.179.536.759*	*0*
+ PTSC Offshore Oil and Gas Construction, Installation, Operation, and Maintenance	*14.025.658.962*	*0*	*14.025.658.962*	*0*
- Other accounts receivable	7.566.551.177	(7.043.630.427)	13.759.434.919	(7.043.630.427)

	Closing balance		Opening balance	
Total	139.166.958.365	(13.506.262.250)	155.072.974.665	(14.106.262.250)

	Closing balance	Opening balance
b) Long-term accounts receivable from customers		
c) Accounts receivable from related parties		
+ *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*
Cộng	**101.332.558.998**	**67.236.232.074**

4. Other Receivables

Description		Closing balance		Opening balance	
		Carrying amount	Allowance for expected credit losses	Carrying amount	Allowance for expected credit losses
a) Short-term		64.198.608.601	(1.484.078.405)	320.095.334.377	(3.712.589.178)
- Other receivables		64.198.608.601	(1.484.078.405)	320.095.334.377	(3.712.589.178)
+ *Do Hoang Tung*	(1)	*5.283.925.579*	*0*	*5.900.041.267*	*0*
+ *Others*		*129.104.131*	*0*	*24.420.123*	*0*
+ *Expenses related to the construction*		*0*	*0*	*1.717.485.566*	*(1.717.485.566)*
+ *Saigon Dong Real Estate Joint Stock Cc*	(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*		*1.484.078.405*	*(1.484.078.405)*	*1.995.103.612*	*(1.995.103.612)*
b) Long-term		680.230.420.000	0	680.230.420.000	0
- IUC Group Joint Stock Company	(4)	680.230.420.000		680.230.420.000	
Total		**744.429.028.601**	**(1.484.078.405)**	**1.000.325.754.377**	**(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		
	Gross amount	Provision	Recoverable amount	Gross amount	Provision	Recoverable amount
+ 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
+ Mekong South Group Joint Stock	5.620.556.823	5.620.556.823	0	5.620.556.823	5.620.556.823	0
+ Other objects	2.414.876.246	2.378.562.246	36.314.000	2.414.876.246	2.378.562.246	36.314.000
+ Other receivables	1.484.078.405	1.484.078.405	0	3.712.589.178	3.712.589.178	0
Total	**15.026.654.655**	**14.990.340.655**	**36.314.000**	**17.855.165.428**	**17.818.851.428**	**36.314.000**

7. Inventory:

Description	Closing balance		Opening balance	
	Original price	Provision	Original price	Provision
- Cost of unfinished business production;	31.621.009.294		8.127.490.428	
Total	**31.621.009.294**	0	**8.127.490.428**	0

Work in progress costs include work in progress costs of the Shophouse Thạch Bàn and work in progress costs at other projects.

9. Increase or decrease in tangible fixed

Item	Houses, architectural structures	Machinery, equipment	Transportation means, transmission	Management tools and equipment	Total
Original cost					
Beginning balance	13.355.219.736	0	13.354.331.208	336.101.586	27.045.652.530
Ending balance	**13.355.219.736**	0	**13.354.331.208**	**336.101.586**	**27.045.652.530**
Cumulative depreciation					
Beginning balance	5.475.640.077	0	11.683.629.522	336.101.586	17.495.371.185
- Depreciation for the year	267.104.394	0	716.014.998	0	983.119.392
Ending balance	**5.742.744.471**	0	**12.399.644.520**	**336.101.586**	**18.478.490.577**
Remaining value					
- As of the beginning of the year	7.879.579.659	0	1.670.701.686	0	9.550.281.345
- As of the end of the year	**7.612.475.265**	0	**954.686.688**	0	**8.567.161.953**

- *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:

Item	Land use rights	Vinaconex brand	Accounting software	Other intangible assets	Total
Original cost					
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
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

- *Net book value at period-end of intangible fixed assets pledged or mortgaged as loan collateral: 0 VND*
- *Original cost of fully depreciated intangible fixed assets still in use: 516.767.278 VND*
- *Thuyết minh số liệu và giải trình khác;*

13. Increase or decrease in investment properties:

Item	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

- *Notes to the figures and other explanations*

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	Closing balance	Opening balance
a) Current	27.842.014	0
- Other items	27.842.014	0
Total	**27.842.014**	**0**

16. Borrowings and Financial Leases

Item	Closing balance	During the year		Opening balance
		Increase	Decrease	
a) Short-Term Borrowings	**172.664.301.707**	**83.163.896.048**	**66.368.275.255**	**155.868.680.914**
- Bank Loans	172.664.301.707	83.163.896.048	66.368.275.255	155.868.680.914
b) Long-Term Borrowings	**25.273.600.000**	0	**25.485.200.000**	**50.758.800.000**
- Bank Loans	1.455.600.000	0	415.200.000	1.870.800.000
- Personal Loans	23.818.000.000	0	25.070.000.000	48.888.000.000
Total	**197.937.901.707**	**83.163.896.048**	**91.853.475.255**	**206.627.480.914**

c) Các khoản vay từ các bên liên quan	Closing balance	Opening balance
Hoang Trong Duc - Chairman of the Board of Directors	23.888.000.000	48.888.000.000

17. Accounts Payable

	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	10.000.525.526	9.477.146.022
Total	**53.871.331.258**	**63.198.959.568**

	Closing balance	Opening balance
b) Non-current trade payables		
- Details for each entity with a significant balance		
+ Vina A1 Construction and Technology Development Investment Joint Stock Company	*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	16.801.517.849	16.801.517.849
Total	**16.801.517.849**	**16.801.517.849**

	Closing balance	Opening balance
d) Trade payables to related parties		
+ BGI Construction Joint Stock Company	*7.248.782.076*	*4.856.265.839*
+ Vina 11 Investment and Construction Joint Stock Company	*1.131.248.676*	*1.131.248.676*
Total	**8.380.030.752**	**5.987.514.515**

0

Khoản mục		Closing balance	Opening balance
	0	...	...
	0		
	0		
	0		

19. Taxes and State Liabilities

	Opening balance	The amount to be paid in the year	The amount actually paid in the year	Closing balance
a) Payable				
Short-term				

- Domestic VAT	2.379.016.459	0	2.379.016.459	0
- Corporate Income Tax (CIT)	999.221.807	0	999.221.807	0
- Personal income tax	31.302.664	235.392.027	244.175.172	22.519.519
- Land and Non-Agricultural Land Use Tax and Land Lease Fees	43.447.104	0	43.447.104	0
Total	**3.452.988.034**	**235.392.027**	**3.665.860.542**	**22.519.519**

20. Accrued Expenses	Closing balance	Opening balance
a) Short-term	0	0
- Estimated cost of goods sold;	14.016.851.884	9.633.815.537
Total	**14.016.851.884**	**9.633.815.537**
b) Long-term	0	0
- Others	29.754.090.909	29.754.090.909
Total	**29.754.090.909**	**29.754.090.909**

21. Other payables	Closing balance	Opening balance
a) Current	0	0
- Trade union funds;	355.042.974	337.966.949
- Social insurance;	90.108.583	0
- Other payables and contributions.	1.554.775.107	30.154.775.107
. Maintenance fund for Project 136 HTM	*1.033.304.241*	*1.033.304.241*
. Nam Son Invest (*)	*0*	*28.600.000.000*
. Others	*485.156.866*	*485.156.866*
. Received deposits for guarantees	*36.314.000*	*36.314.000*
Total	**1.999.926.664**	**30.492.742.056**
b) Non-Current	48.731.138.000	2.369.179.000
- Other Payables and Accrued Expenses	48.200.000.000	2.000.000.000
. 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	531.138.000	369.179.000
Total	**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

27. Equity

a) Statement of Changes in Equity

Item	Owner's contributed capital	Share capital surplus	Development investment fund	Undistributed net profit and other funds	Treasury shares	Total
Opening balance of the previous year	960.908.700.000	2.774.961.158	7.724.293.614	55.378.419.037	(3.141.000)	1.026.783.232.809
- Profit for the previous year				23.994.571.709		23.994.571.709
- Other decreases				(7.333.141.037)		(7.333.141.037)
Opening balance of the current year	960.908.700.000	2.774.961.158	7.724.293.614	72.039.849.709	(3.141.000)	1.043.444.663.481
- Profit for the current year				416.496.940		416.496.940
Closing balance of the current year	960.908.700.000	2.774.961.158	7.724.293.614	72.456.346.649	(3.141.000)	1.043.861.160.421

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
- Owner's Investment Capital		
+ 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

Unit: VND

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

1. Gross revenue from goods sold and services rendered

Items	Current period	Prior period
- Sales revenue	81.894.652.773	125.334.493.180
Total	**81.894.652.773**	**125.334.493.180**

b) Revenue from related parties		
+ IUC Group Joint Stock Company	25.044.440.420	42.842.631.249
+ BGI Construction Joint Stock Company	119.362.115	115.875.691
+ Viet Yen Real Estate Company Limited	37.387.390.857	0
+ BGI Homes Investment Joint Stock	58.280.093	55.173.474
+ BGI Construction Materials Joint Stock	87.195.985	83.952.333
Total	**62.696.669.470**	**43.097.632.747**

c) Trường hợp doanh nghiệp có phát sinh doanh thu từ giao dịch bán căn hộ du lịch, căn hộ văn phòng kết hợp lưu trú hoặc sản phẩm tương tự thì phải thuyết minh trên

3. Cost of sales

Items	Current period	Prior period
- Cost of sales	68.712.567.659	96.838.765.671
Total	**68.712.567.659**	**96.838.765.671**

5. Financial income

Items	Current period	Prior period
- Interest on deposits and loans	242.871.062	61.255.164
Total	**242.871.062**	**61.255.164**

6. Financial expenses

Items	Current period	Prior period
- Interest expense	6.551.994.936	3.503.527.210
- Provision for decline in market value of trading securities and investment losses	(572.988.355)	127.946.388
Total	**5.979.006.581**	**3.631.473.598**

7. Other income

Items	Current period	Prior period
- Others	1.023.385.168	417.228.943

Items	Current period	Prior period
Total	**1.023.385.168**	**417.228.943**

8. Other expenses

Items	Current period	Prior period
- Others	1.199.056.047	2.342.246.823
Total	**1.199.056.047**	**2.342.246.823**

9. Selling expenses & General and administration expenses

Items	Current period	Prior period
	8.630.532.508	**7.879.439.728**
a) General and administration expenses arising in the period	*4.573.070.500*	*4.228.919.942*
+ Administration staff	*478.085.527*	*401.784.834*
+ Raw materials and consumables	*139.236.034*	*44.239.366*
+ Office materials cost	*983.119.392*	*986.568.197*
+ Depreciation and amortisation	*222.972.944*	*364.174.746*
+ Taxes, fees, and charges	*5.661.468*	*4.928.707*
+ Out-sourced service expenses	*2.228.386.643*	*1.848.823.936*
+ Other monetary expenses	332.397.652	924.171.271
b) Selling expenses arising in the period	*332.397.652*	*924.171.271*
+ Other monetary expenses		
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

Items	Current period	Prior period
- Material and supplies costs;	72.624.530.421	82.424.732.860
- Labor costs;	4.303.369.768	4.668.056.328
- Depreciation of fixed assets;	2.108.248.182	2.111.696.987
- Outsourced service costs;	689.366.497	403.683.029
- Other cash costs;	2.299.534.806	1.414.491.163
- Provisions for liabilities and accrued expenses.	0	0
Total	**82.025.049.674**	**91.022.660.367**

11. Corporate income tax expense

Items	Current period	Prior period
- Profit before tax	1.135.859.329	14.833.194.196
Adjustments for taxable profit	1.893.550.378	(9.541.074.643)
+ Positive adjustments	1.893.550.378	352.585.235
+ Negative adjustments	0	9.893.659.878

	Current period	Prior period
- Taxable profit	3.029.409.707	5.292.119.553
Trong đó:	0	0
* Lợi nhuận Xây lắp + khác	-567.402.236	0
* Lợi nhuận Hợp tác KD	3.596.811.943	5.292.119.553
- Tax rate	20%	20%
- Corporate income tax expense calculated on current year taxable income	719.362.389	1.058.423.911
- Corporate income tax expense based on taxable profit in the period	**719.362.389**	**1.058.423.911**

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

Basic Earnings Per Share

Basic earnings per share are not presented in this Company's financial statements but are presented in the Company's consolidated financial statements in accordance with the guidance provided in Vietnamese Accounting Standard No. 30 - Basic Earnings Per Share.

VIII. Thông tin bổ sung cho các khoản mục trình bày trong Báo cáo lưu chuyển tiền tệ

Unit: VND

IX. Other Information

1. Những khoản nợ tiềm tàng, khoản cam kết và những thông tin tài chính khác:

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**
BGI Construction Joint Stock Company	Subsidiary
BGI Building Materials Joint Stock Company	Subsidiary
IUC Group Joint Stock Company	Associate company
IUC Hoa Binh Hill Co., Ltd.	Associate company
HCL Co., Ltd.	Associate company
Vina 11 Investment and Construction Joint Stock Company	Associate company
Viet Yen Real Estate Company Limited	Subsidiary
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 to 09/06/2026

b/ Transactions with Related Parties

	Relationship	**Current period**	**December 31, 2025**
Sales/Services			
BGI Construction Joint Stock Company	Subsidiary	119.362.115	242.682.380
BGI Building Materials Joint Stock Company	Subsidiary	87.195.985	176.586.701
IUC Group Joint Stock Company	Associate company	25.044.440.420	85.490.446.353
Viet Yen Real Estate Company Limited	Subsidiary	37.387.390.857	178.618.266.341
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			
BGI Construction Joint Stock Company	Subsidiary	0	265.953.032
BGI Building Materials Joint Stock Company	Subsidiary	101.450.649	116.278.771
IUC Group Joint Stock Company	Associate company	36.248.889.893	83.280.374.699
Viet Yen Real Estate Company Limited	Subsidiary	49.921.561.096	149.728.190.891
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
Purchases/Services			

BGI Construction Joint Stock Company	Subsidiary	3.604.181.701	8.292.299.676
Payment for Purchases/ Services			
BGI Construction Joint Stock Company	Subsidiary	1.500.000.000	29.263.894.833
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
Cho vay			
IUC Group Joint Stock Company	Associate company	5.500.000.000	0
Loan			
Mr. Hoang Trong Duc	Insider	0	111.253.000.000
Repayment of loan principal			
BGI Construction Joint Stock Company	Subsidiary	0	12.020.000.000
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
Viet Yen Real Estate Company Limited	Subsidiary	256.200.000.000	0
Other receivables			
IUC Group Joint Stock Company	Associate company	3.046.216.677	9.629.563.168
Viet Yen Real Estate Company Limited	Subsidiary	0	81.740.000.000
Collection of other receivables			
IUC Group Joint Stock Company	Associate company	0	2.000.000.000
Loan interest			
BGI Construction Joint Stock Company	Subsidiary	0	164.383.011
Mr. Hoang Trong Duc	Insider	824.633.973	1.434.263.832
Pay loan interest			
BGI Construction Joint Stock Company	Subsidiary	0	208.983.555
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			
BGI Construction Joint Stock Company	Subsidiary	130.839.413	0
BGI Building Materials Joint Stock Company	Subsidiary	95.580.340	101.450.649
IUC Group Joint Stock Company	Associate company	67.363.109.793	67.091.993.793
Viet Yen Real Estate Company Limited	Subsidiary	33.636.357.788	43.179.536.759

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			
BGI Construction Joint Stock Company	Subsidiary	7.248.782.076	4.856.265.839
Vina 11 Investment and Construction Joint Stock Company	Associate company	1.131.248.676	1.131.248.676
Loans			
IUC Group Joint Stock Company	Associate company	5.500.000.000	0
Contribute equity capital			
BGI Construction Joint Stock Company	Subsidiary	8.990.000.000	8.990.000.000
BGI Building Materials Joint Stock Company	Subsidiary	18.396.000.000	18.396.000.000
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
Viet Yen Real Estate Company Limited	Subsidiary	256.200.000.000	0
Other receivables			
IUC Group Joint Stock Company	Associate company	737.531.920.486	734.485.703.809
Viet Yen Real Estate Company Limited	Subsidiary	0	81.740.000.000
Loan principal payable			
Mr. Hoang Trong Duc	Insider	23.818.000.000	48.888.000.000

IX. Other Information

4. Segment Reporting Information

a/ Segment Reporting Information by Business Area

Unit: VND

Items	Total
1. Net revenue from external sales	**81.894.652.773**
2. Net revenue from sales	-
3. Cost of sales	**68.712.567.659**
4. Gross profit	**13.182.085.114**
5. Depreciation and amortization	2.108.248.182
6. Total expenses incurred to acquire	-
7. Assets	147.734.120.318
8. Unallocated assets	1.435.399.491.813
Total assets	**1.583.133.612.131**
9. Liabilities	322.849.705.777
10. Unallocated liabilities	216.422.745.933
Total liabilities	**539.272.451.710**

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.

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