

BGI GROUP JOINT STOCK COMPANY
REVIEWED INTERIM SEPARATE
FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026



BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street,
Tu Liem Ward, Hanoi, Vietnam

TABLE OF CONTENTS

CONTENTS	PAGES
REPORT OF THE BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS	02 - 03
REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION	04 - 05
INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION	06 - 07
INTERIM SEPARATE INCOME STATEMENT	08
INTERIM SEPARATE CASH FLOW STATEMENT	09
NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS	10 - 40

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,
No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

**REPORT OF THE BOARD OF MANAGEMENT
AND BOARD OF GENERAL DIRECTORS**

*enclosed with Interim Separate Financial Statements
for the period from 01/01/2026 to 30/6/2026*

REPORT OF THE BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS

We, members of Board of Management and Board of General Directors of BGI Group Joint Stock Company (hereinafter referred to as "the Company") present this Report together with the Company's reviewed Interim Separate Financial Statements for the period from 01/01/2026 to 30/6/2026.

Board of Management and Board of General Directors

Member of Board of Management and Board of General Directors who held the Company during the period from 01/01/2026 to 30/6/2026 and to the date of this report, include:

Board of Management

Mr. Hoang Trong Duc

Mr. Bui Viet Anh

Mr. Hoang Anh Tu

Mr. Phi Manh Hau

Mr. Nguyen Ngoc Minh

Chairman - Legal representative of the Company

Member (Dismissed effective from 09/6/2026)

Member

Member

Independent Member

Board of General Directors

Mr. Bui Viet Anh

Mr. Hoang Anh Tu

Mr. Nguyen Duc Hung

Mr. Than Huy Toan

General Director (Dismissed effective from 04/6/2026)

Deputy General Director

Deputy General Director

Deputy General Director

Legal representative

Legal representative of the Company during the period and to the date of this report is Mr. Hoang Trong Duc - Chairman of the Board of Management.

Mr. Hoang Anh Tu - Deputy General Director is authorized to sign financial statements and documents related to financial statements pursuant to Letter of Authorization No. 177/2026/UQ-BGI of the Chairman dated August 19, 2026.

Respective responsibilities of Board of Management and Board of General Directors

Board of Management and Board of General Directors of the Company is responsible for preparing Interim Separate Financial Statements which give a true and fair view of the financial position, business performance and cash flows of the Company in the period, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements. In the preparation of these Interim Separate Financial Statements, Board of Management and Board of General Directors is required to:

- Select suitable accounting policies and then consistently apply them;
- Make judgments and estimates that are reasonable and prudent;
- State whether appropriate accounting standards are respected or any application of material misstatements that needs to be disclosed and justified in Interim Separate Financial Statements;
- Prepare the Interim Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the Interim Separate Financial Statements so as to minimize risks and frauds.

BGI GROUP JOINT STOCK COMPANY

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**REPORT OF THE BOARD OF MANAGEMENT
AND BOARD OF GENERAL DIRECTORS**

*enclosed with Interim Separate Financial Statements
for the period from 01/01/2026 to 30/6/2026*

REPORT OF THE BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS

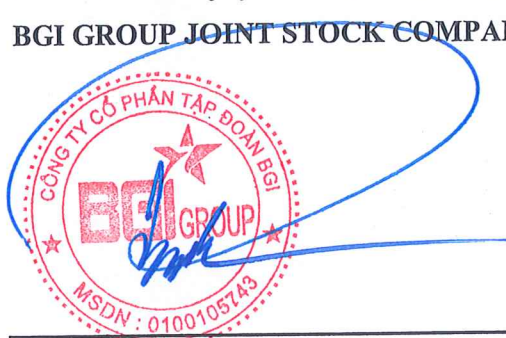
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Board of Management and Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the Interim Separate Financial Statements comply with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements. Board of Management and Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Board of Management and Board of General Directors confirms that the Company has complied with the above requirements in preparing these Interim Separate Financial Statements.

For and on behalf of Board of Management and Board of General Directors,

BGI GROUP JOINT STOCK COMPANY



Hoang Anh Tu

Deputy General Director

Hanoi, August 25, 2026

No. 2608.02-26/BC-TC/VAE

Hanoi, August 26, 2026

**REPORT ON REVIEW
OF INTERIM FINANCIAL INFORMATION**

**To: The Shareholders
The Board of Management and Board of General Directors
BGI Group Joint Stock Company**

We have reviewed the accompanying Interim Separate Financial Statements of BGI Group Joint Stock Company (hereinafter referred to as "the Company"), *prepared on August 25, 2026, from page 06 to page 40*, which comprises: Interim Separate Statement of Financial Position as at 30/6/2026, Interim Separate Income Statement, Interim Separate Cash Flow Statement for the 6 month period then ended and Notes to the Interim Separate Financial Statements.

Respective responsibilities of Board of Management and Board of General Directors

Board of Management and Board of General Directors of the Company is responsible for the preparation and true & fair presentation of the Interim Separate Financial Statements of Company in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements and for such internal control as Board of Management and Board of General Directors determines is necessary to enable the presentation of Interim Separate Financial Statements that are free from material misstatements whether due to fraud or error.

Respective responsibilities of Auditor

Our responsibility is to express a conclusion on these Interim Separate Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagement (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

The review of interim financial information involves conducting interviews, primarily with those responsible for financial and accounting matters, as well as performing analytical procedures and other review procedures. A review is substantially narrower in scope than an audit conducted in accordance with Vietnamese Standards on Auditing, and therefore does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Separate Financial Statements do not give a true and fair view, in all material respects, of the interim separate financial position of the Company as at June 30, 2026, and of its Interim Separate Income Statement and Interim Separate Cash Flows for the 6 month period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements.

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

(continued)

Emphasis of Matter

Without denying the above conclusion, we would draw attention of readers to Note No. VIII.3 of the Notes to the Interim Separate Financial Statements. The Company's financial statements have been prepared using the going concern basis of accounting, although as at June 30, 2026 current liabilities exceeded current assets by VND 308,117,338,912 and net cash flows from operating activities for the period is negative. The Company's ability to continue as a going concern depends on the success of business plan implementation in the coming time. Financial Statements did not include any adjustment in relation to the recovery and classification of assets or liabilities that might be necessary in case the Company has no ability to continue as a going concern.

We draw the attention of readers to Note No. V.11 of the Notes to the Interim Separate Financial Statements, the Company is currently mortgaging a part of the Investment property "3rd Floor Kindergarten" of the Public Service, Office and Housing Complex Building at No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi to mortgage for the loan of BGI Construction Materials Joint Stock Company (Subsidiary) at the Vietnam Joint Stock Commercial Bank for Investment and Development. Our conclusion is not modified in respect of this matter.



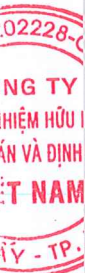
Nguyen Thi Hong Van

Deputy General Director - Audit Director

Audit Practising Registration Certificate No. 0946-2023-034-1

For and on behalf of

VIETNAM AUDITING AND EVALUATION CO., LTD



INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Codes	Notes	30/6/2026	01/01/2026
A. CURRENT ASSETS	100		205,336,294,942	489,818,785,017
I. Cash and cash equivalents	110	V.1.	3,721,069,367	23,974,714,749
1. Cash	111		3,721,069,367	7,974,714,749
2. Cash equivalents	112		-	16,000,000,000
II. Short-term financial investments	120	V.2.	5,668,767,123	-
1. Short-term held-to-maturity investments	123		5,668,767,123	-
III. Short-term receivables	130		166,233,964,803	457,716,579,840
1. Short-term trade receivables	131	V.3.	142,039,247,234	155,072,974,665
2. Short-term advances to suppliers	132	V.4.	15,155,216,746	367,122,226
3. Other short-term receivables	135	V.5.	24,029,841,478	320,095,334,377
4. Provision for short-term doubtful debts	136	V.6.	(14,990,340,655)	(17,818,851,428)
IV. Inventories	140		28,830,126,957	8,127,490,428
1. Inventories	141	V.7.	28,830,126,957	8,127,490,428
V. Short-term biological assets	150		-	-
VI. Other short-term assets	160		882,366,692	-
1. Value added tax deductibles	162		882,366,692	-
B. NON-CURRENT ASSETS	200		1,377,602,764,867	1,083,682,525,264
I. Long-term receivables	210		720,230,420,000	680,230,420,000
1. Other long-term receivables	215	V.5.	720,230,420,000	680,230,420,000
II. Fixed assets	220		8,567,161,953	9,550,281,345
1. Tangible fixed assets	221	V.9.	8,567,161,953	9,550,281,345
- Historical cost	222		27,045,652,530	27,045,652,530
- Accumulated depreciation	223		(18,478,490,577)	(17,495,371,185)
2. Intangible assets	227	V.10.	-	-
- Historical cost	228		516,767,278	516,767,278
- Accumulated amortization	229		(516,767,278)	(516,767,278)
III. Long-term biological assets	230		-	-
IV. Investment property	240	V.11.	33,175,109,238	34,300,238,028
- Historical 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. Long-term financial investments	260	V.2.	615,602,231,662	359,601,585,891
1. Investments into subsidiaries	261		283,586,000,000	27,386,000,000
2. Investments into joint-venture, associates	262		338,730,000,000	338,730,000,000
3. Equity investments in other entities	263		300,000,000	300,000,000
4. Provision for long-term investment losses in other entities	264		(7,013,768,338)	(6,814,414,109)
VII. Other long-term assets	270		27,842,014	-
1. Long-term deferred expenses	271	V.8.	27,842,014	-
TOTAL ASSETS (280=100+200)	280		1,582,939,059,809	1,573,501,310,281

(The accompanying notes page 10 to page 40 are an integral part of these Interim Separate Financial Statements)

Form B 01a - DN

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

(continued)

Unit: VND

RESOURCES	Codes	Notes	30/6/2026	01/01/2026
C LIABILITIES	300		587,813,980,612	530,056,646,800
I. Current liabilities	310		513,453,633,854	430,373,059,042
1. Short-term trade payables	311	V.12.	54,367,590,160	63,198,959,568
2. Short-term advances from customers	312	V.13.	157,674,849,213	148,570,375,357
3. Dividends and profit payable	313	V.14.	48,045,270,000	-
4. Short-term taxes and amounts payable to the State budget	314	V.15.	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	V.16.	14,016,851,884	9,633,815,537
7. Other current payables	320	V.17.	48,199,926,664	30,492,742,056
8. Short-term loans and obligations under finance leases	321	V.18.	172,664,301,707	155,868,680,914
9. Bonus and welfare funds	323		16,833,326,135	17,072,326,135
II. Non-current liabilities	330		74,360,346,758	99,683,587,758
1. Long-term trade payables	331	V.12.	16,801,517,849	16,801,517,849
2. Long-term accrued expenses	333	V.16.	29,754,090,909	29,754,090,909
3. Other long-term payables	338	V.17.	2,531,138,000	2,369,179,000
4. Long-term loans and obligations under finance leases	339	V.18.	25,273,600,000	50,758,800,000
D EQUITY	400	V.19.	995,125,079,197	1,043,444,663,481
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
2. Share premium	412		2,774,961,158	2,774,961,158
3. Treasury shares	415		(3,141,000)	(3,141,000)
4. Investment and development fund	418		7,724,293,614	7,724,293,614
5. Retained earnings	420		23,720,265,425	72,039,849,709
- Retained earnings accumulated to the prior year end	420a		23,994,579,709	48,045,278,000
- Retained earnings of the current period	420b		(274,314,284)	23,994,571,709
TOTAL RESOURCES (440=300+400)	440		1,582,939,059,809	1,573,501,310,281

Approved, August 25, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by



Tran Quang Trung

Chief Accountant



Tran Quang Trung

Deputy General Director



Hoang Anh Tu

(The accompanying notes page 10 to page 40 are an integral part of these Interim Separate Financial Statements)

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 02a - DN

INTERIM SEPARATE INCOME STATEMENT

For the period from 01/01/2026 to 30/6/2026

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
1. Gross revenue from goods sold and services rendered	01	VI.1.	84,766,941,642	125,334,493,180
2. Deductions	02		-	-
3. Net revenue from goods sold and services rendered (10=01-02)	10		84,766,941,642	125,334,493,180
4. Cost of sales	11	VI.2.	71,503,449,996	96,838,765,671
5. Gross profit from goods sold and services rendered (20=10-11)	20		13,263,491,646	28,495,727,509
6. Gain/(Loss) from the sale, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3.	242,995,890	61,255,164
8. Financial expenses	23	VI.4.	6,751,349,165	3,631,473,598
<i>In which: Borrowing costs</i>	24		6,551,994,936	3,503,527,210
9. Selling expenses	25	VI.7.	332,397,652	924,171,271
10. General and administration expenses	26	VI.7.	5,802,021,735	7,243,125,728
11. Operating profit {30=20+21+22-(23+25+26)}	30		620,718,984	16,758,212,076
12. Other income	31	VI.5.	1,023,385,168	417,228,943
13. Other expenses	32	VI.6.	1,199,056,047	2,342,246,823
14. Profit from other activities (40=31-32)	40		(175,670,879)	(1,925,017,880)
15. Accounting profit before tax (50=30+40)	50		445,048,105	14,833,194,196
16. Current corporate income tax expense	51	VI.9.	719,362,389	1,058,423,911
17. Deferred corporate income tax expense	52		-	-
18. Net profit after corporate income tax (60=50-51-52)	60		(274,314,284)	13,774,770,285

Approved, August 25, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by



Tran Quang Trung

Chief Accountant



Tran Quang Trung

Deputy General Director



Hoàng Anh Tu

(The accompanying notes page 10 to page 40 are an integral part of these Interim Separate Financial Statements)

INTERIM SEPARATE CASH FLOW STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025 (Restated)
I. Cash flow from operating activities				
1. Profit before tax	01		445,048,105	14,833,194,196
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		2,108,248,182	2,111,696,987
- Provisions	03		(2,629,156,544)	(508,367,612)
- Gain, loss from investing and financing activities	05		(233,439,896)	(57,006,350)
- Borrowing costs	06		6,551,994,936	3,503,527,210
3. Profit from operating activities before changes in working capital	08		6,242,694,783	19,883,044,431
- Increases/Decreases in receivables	09		(2,771,240,882)	(88,723,834,418)
- Increases/Decreases in inventories	10		(20,702,636,529)	(3,872,956,412)
- Increases/Decreases in payables (excluding interest payable, corporate income tax payable)	11		18,121,533,748	2,789,681,050
- Increase, decrease in deferred expenses	12		(27,842,014)	-
- Borrowing costs paid	14		(6,529,225,867)	(3,358,890,648)
- Corporate income tax paid	15		(223,022,187)	-
- Other cash outflows	17		(239,000,000)	(297,000,000)
Net cash flows from operating activities	20		(6,128,738,948)	(73,579,955,997)
II. Cash flows from investing activities				
1. Cash outflows for lending, buying debt instruments of other entities	23		(5,500,000,000)	-
2. Interest earned, dividends and received profits	27		64,672,773	51,439,528
Net cash flows from investment activities	30		(5,435,327,227)	51,439,528
III Cash flows from financial activities				
1. Proceeds from borrowings	33		83,163,896,048	157,738,551,852
2. Repayment of borrowings	34		(91,853,475,255)	(86,745,789,336)
Net cash flows from financial activities	40		(8,689,579,207)	70,992,762,516
Net cash flows in the period (50=20+30+40)	50		(20,253,645,382)	(2,535,753,953)
Cash and cash equivalents at the beginning of the period	60		23,974,714,749	4,368,845,233
Effects of changes in foreign currency exchange rates	61		-	-
Cash and cash equivalents at the end of the period (70=50+60+61)	70	V.1.	3,721,069,367	1,833,091,280

Approved, August 25, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Tran Quang Trung



Tran Quang Trung



Hoang Anh Tu

(The accompanying notes page 10 to page 40 are an integral part of these Interim Separate Financial Statements)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

I. Operational characteristics of enterprise**1. Structure of ownership**

BGI Group Joint Stock Company (hereinafter referred to as "Company"), established and operated under the Business Registration Certificate No. 0100105743 dated 19/02/2002 issued by Hanoi Authority for Planning and Investment. The Company has made 23 times of changes in its Business Registration Certificate.

Under the 23rd amended Business Registration Certificate dated 26/12/2023 due to the change of Charter capital, the Charter capital is **VND 960,908,700,000** *(In word: Nine hundred and sixty billion, nine hundred and eight million, seven hundred thousand Vietnamese Dongs)*.

Shares of the Company are listed on the Hanoi Stock Exchange (HNX) under securities code of VC7.

2. Business domain

The company operates in the field of construction and real estate business.

3. Business lines

- Undertaking construction contracts for civil, industrial, postal, irrigation, road traffic works at all levels, airports, ports, bridges, urban and industrial park infrastructure works, power lines, 110KV transformer stations;
- Construction of foundation leveling, weak soil treatment for water supply and drainage construction works;
- Installation of technological and pressure pipes for refrigeration, interior decoration;
- Real estate business;
- Production and trade of purified water;
- Production, installation of concrete components, steel structures, and engineering systems;
- Buying - selling all kinds of machinery and equipment (elevators, air conditioners, ventilation, fire protection, water supply and drainage) and completing construction works;

The Company's Head Office: 3rd floor, Vinaconex 7 building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam.

4. Normal course of production and business

Normal operating cycle of the Company will last no more than 12 months or more than 12 months, in particular:

- For office rental services not exceeding 12 months;
- For construction and investment cooperation activities over 12 months;

BGI GROUP JOINT STOCK COMPANY

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INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***5. Structure of enterprise****List of the Company's subsidiaries:**

Company name	Head quarter	Main operating activities	Proportion of contribution	Benefit proportion	Voting right proportion
BGI Construction Materials Joint Stock Company	Da Le Craft Village Industrial Zone, Thanh Thuy Ward, Hue City, Vietnam	Manufacture of concrete and products from cement and plaster	66.27%	66.27%	66.27%
BGI Construction Joint Stock Company (i)	3rd Floor, Vinaconex7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam	Construction	89.90%	89.90%	89.90%
Viet Yen Real Estate Company Limited	Hung Lam 3 Residential Group, Viet Yen Ward, Bac Ninh Province, Vietnam	Real estate business	61.00%	61.00%	61.00%

(i) On July 10, 2026, the Company's Board of Management approved the decision to transfer its entire shareholding in BGI Construction Joint Stock Company (899,000 shares). On July 21, 2026, the Company's Board of Management approved the completion of the transfer procedures for all shares in BGI Construction Joint Stock Company, effective July 20, 2026. Accordingly, as of July 20, 2026, BGI Construction Joint Stock Company ceased to be a subsidiary of the Company.

List of the Company's associates:

Company name	Head quarter	Main operating activities	Proportion of contribution	Benefit proportion	Voting right proportion
IUC Group Joint Stock Company	3rd Floor, Vinaconex7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam	Construction, real estate business	39.47%	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%	30.00%
HCL Company Limited	No. 545, Ba Trieu Street, Dong Kinh Ward, Lang Son Province, Vietnam	Real estate business	20.00%	20.00%	20.00%

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

6. Number of employees

The number of the employees as at June 30, 2026 was 29 (As at December 31, 2025: 25).

7. Disclosure of information comparability in the Interim Separate Financial Statements

The comparative figures are taken from the Separate Financial Statements for the fiscal year ended December 31, 2025 and the Interim Separate Financial Statements for the period from January 01, 2025 to June 30, 2025 of BGI Group Joint Stock Company, which have been audited and reviewed by Vietnam Auditing and Evaluation Co., Ltd. Certain figures of the previous period have been restated to ensure comparability with the figures of this period, as presented in Note VIII.4 of Notes to the Interim Separate Financial Statement.

II. Accounting period and currency used in accounting**1. Accounting period**

The Company's accounting period begins on 01 January and ends on 31 December. These Interim Separate Financial Statements are prepared for the period from 01/01/2026 to 30/6/2026.

2. Currency used in accounting

The currency used in accounting is Vietnam dong ("VND") accounted under the principle of historical cost, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and the legal regulations related to the preparation and presentation of Interim Separate Financial Statements.

III. Applied accounting regime and standards**1. Applied accounting regime**

The Company applies the Vietnamese Accounting Standards and the Accounting Regime for enterprises promulgated under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Ministry of Finance guiding the accounting regime for enterprises.

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

The Company's Interim Separate Financial Statements are prepared and presented in accordance with current Vietnamese Accounting Standards and Vietnamese Accounting regime for enterprises and relevant legal regulations to the preparation and presentation of the Interim Separate Financial Statements.

3. Application of new accounting guidance

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 is effective for financial years beginning on or after January 01, 2026. Circular 99 replaces the accounting regime for enterprises previously issued under Circular No. 200/2014/TT-BTC issued on December 22, 2014 by the Ministry of Finance. The Board of Management and the Board of General Director has applied Circular 99 in the preparation and presentation of the Interim Separate Financial Statements for the period from 01/01/2026 to 30/6/2026.

IV. Applied accounting policies, accounting estimates, and relevant legal regulations**1. Basis of preparing the Interim Separate Financial Statements**

These Interim Financial Statements are separate ones prepared for the Parent Company. The Company prepares these Interim Separate Financial Statements with a view to disclosing information, in particular, in accordance with regulations in the Circular No. 96/2020/TT-BTC dated 16/11/2020 by Ministry of Finance guiding information disclosure on stock exchange market. In addition, the Company also prepares Interim Consolidated Financial Statements for the Company and Subsidiaries (as presented in details in Note I.5.) for the period then ended 30/6/2026 and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations related to the preparation and presentation of Interim Consolidated Financial Statements.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Users of Interim Separate Financial Statements should read these statements in conjunction with Interim Consolidated Financial Statements to obtain complete information on the Company's consolidated financial position, consolidated operating results, and consolidated cash flow.

2. Estimates

The preparation of Interim Separate Financial Statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting requires the Board of Management and Board of General Directors to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the Interim Separate Financial Statements and the reported amounts of revenues and expenses during the financial year. Although these accounting estimates are based on the Board of Management and Board of General Directors's best knowledge, actual results may differ from those estimates.

3. 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.

4. Accounting principle for financial investments***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 bank deposits and loans held to maturity for the purpose of earning periodic interest.

Held-to-maturity investments are measured at cost less provisions for doubtful debts.

Provision for held-to-maturity investments is recognized when there is any indication or objective evidence that part or all of the Company's held-to-maturity investments may not be recoverable.

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 enterprise 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. The company recognizes as income in the income statement the share of the investor's accumulated net profit arising after the date of investment.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Investments in subsidiaries and associates are presented in the Statement of Financial Position at cost less provisions for impairment losses.

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 into other entities are reflected at cost less provisions for losses.

Provision for investment losses

A provision for investment losses in subsidiaries, associates, or other entities is made when the investee incurs a loss or the investment suffers an impairment in value, resulting in a potential loss of capital for the Company.

5. Accounting principle of receivables

Receivables present the amounts recoverable from customers and are stated at book value less provisions for doubtful debts.

Receivables are classified on the following principle:

- Trade accounts receivable represent receivables of a commercial nature arising from purchase and sale transactions between the Company and buyers who are independent entities of 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 receivables that are overdue, or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

6. Accounting principles for 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.

The Company determines the value of goods issued from inventory on a transaction-by-transaction basis for inventory accounting purposes.

The value of inventories is determined under the weighted average system. Net realizable value is determined as the estimated selling price of inventories during the normal business period minus the estimated costs to complete and necessary estimated costs to sell.

The Company makes provisions for obsolete, damaged, or substandard inventory and in cases where the historical cost of inventory is higher than the net realizable value at the time of closing for prepared the Interim Separate Financial Statements.

7. Accounting principles for tangible fixed asset recognition and depreciation

Tangible fixed assets are presented at historical cost, accumulated depreciation, and carrying amount.

The historical cost of a tangible fixed asset acquired through purchase comprises the purchase price and all other costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Company.

The historical cost of tangible fixed assets constructed or manufactured by the Company includes construction costs, actual production costs incurred, installation and trial run costs, and other directly attributable costs necessary to bring the asset to the location and condition required for it to be capable of operating.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

<i>Type of fixed assets</i>	<i>Useful life (years)</i>
Buildings and architectural objects	25
Means of transportation	06
Managerial equipment, tools	03 - 06

Gains or losses arising from the disposal or sale of assets are determined as the difference between the net proceeds from disposal and the carrying amount of the assets, and are recognized in the Interim Separate Income Statement.

8. Principle for intangible fixed asset recognition and amortization

Intangible fixed assets are presented at historical cost, accumulated amortization, and carrying amount.

The historical cost of intangible fixed assets comprises all expenditures incurred by the Company to acquire such assets up to the time the assets are brought to the condition necessary for them to be capable of operating in the manner intended by the Company.

The Company's intangible fixed assets consist of accounting software, Vinaconex brand and other intangible fixed assets.

Accounting software

Costs in relation to translation accounting software is not an integral part of the relevant capitalized hardware. Historical costs of accounting software is the whole expenditure paid by the Company until the software is put into use. Accounting software is 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.

9. Principle of investment property recognition and depreciation***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 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 of the investment property shall be recorded.

When investment property is sold or disposed of, its historical cost and accumulated depreciation are derecognized, and the resulting gain or loss is presented on a net basis under the line item "Gain/loss from the sale, liquidation of investment properties" in the Income Statement.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

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 owner-occupied 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:

<i>Type of fixed assets</i>	<i>Years</i>
Building	25

10. Principle for recognizing deferred expenses

Deferred expenses include actual expenses incurred but related to the business results of multiple accounting periods. Deferred expenses of the Company are tools and instruments.

Tools and instruments that have been issued for use and are considered capable of generating future economic benefits for the Company. Such costs are allocated to the Income Statement in accordance with applicable accounting regulations.

11. Principles for trade payables

Trade payables represent liabilities arising from the purchase of goods, services or assets from suppliers in the ordinary course of the Company's business. Trade payables are stated at historical cost.

12. Principles for dividends and profit payable

Dividends and profit payable represent dividends payable to shareholders. Dividends payable are recognised when the Company no longer has the right to avoid the obligation to make such dividends distributions to shareholders in accordance with applicable laws and regulations.

13. Principle for recognizing loans

Borrowings are recognised at cost, being the proceeds received net of directly attributable costs incurred in connection with the borrowings. Loans are recorded in terms of lender, maturity, and original currency.

14. Principle for recognition and capitalization of borrowing costs

Borrowing costs are recognised in profit or loss in the period in which they are incurred.

15. Principle for recognizing accrued expense

Accrued expenses include actual expenses incurred in the reporting period but unpaid because no invoice was available or accounting documents are missing, being recognized in operating expenses of the reporting period.

16. Principle for recognizing owner's equity

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Ordinary shares

Ordinary shares with voting rights are recognised at par value. Shares issued to increase charter capital or shareholders' contributed capital are recognised based on the actual proceeds received corresponding to the par value of successfully issued shares.

Share premium

Capital surplus is recognized as the difference between the issuance price and the par value of ordinary shares, after deducting costs directly related to the issuance of shares.

Treasury shares

Upon the repurchase of shares issued by the Company, the total amount paid including costs directly attributable to the transaction is recorded as treasury shares and reflected as a deduction from equity. At the end of the accounting period, the carrying amount of treasury shares is presented in the Interim Statement of Financial Position as a negative figure, thereby reducing owners' equity. In cases where shares are repurchased for immediate cancellation, the value is deducted directly from owners' contributed capital and share premium. Upon re-issuance, the cost of the shares is determined using the weighted-average method; the difference between the re-issuance price and the weighted-average cost is recorded in share premium.

Profit distribution

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

The amount of dividends declared and paid from undistributed profits is subject to shareholder approval at the Annual General Meeting of Shareholders.

17. Principle and method of recognizing revenue, other income**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 four (4) of the following

- 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.

Operating lease revenue

Operating lease revenue is recognized on a straight-line basis over the lease term. Lease payments received in advance for multiple periods are allocated to revenue in accordance with the lease term.

Revenue from construction contract

When the outcome of a construction contract can be reliably estimated and confirmed by the client, contract revenue and costs are recognized in correspondence with the portion of work completed and confirmed by the customer during the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Increases or decreases arising during the performance of the contract, bonuses, and other payments shall only be included in revenue once agreed upon with the customer.

When the outcome of a construction contract cannot be estimated reliably, revenue is recognized only to the extent of contract costs incurred that are probable of recovery.

Financial income

Interest income is accrued on a time basis, by reference to the principal outstanding and at the applicable interest rate.

Other income

Other income comprises income from non-recurring activities that are not part of the Company's ordinary revenue-generating activities.

18. Accounting principles for cost of sales

Cost of goods sold comprises the cost of products and merchandise sold and services rendered during the period and is recognized consistently with the related revenue in the same period.

19. Accounting principles for financial expense

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

20. Accounting principles for Selling expenses and General and administrative expenses**Selling expenses**

Selling expenses are expenses incurred that are directly related to the sale of products, merchandise and the rendering of services by the Company and are recognised as expenses in the period on an accrual basis.

General and administrative expenses

General and administrative expenses are expenses incurred in connection with the general administrative activities of the Company, which are not directly attributable to sales or production activities, and are recognised as expenses in the period on an accrual basis.

21. Tax liabilities**Value added tax (VAT)**

The Company declares and calculates VAT under the guidelines of current value added tax law.

Corporate income tax

Corporate income tax presents the total amount of current tax payable.

The tax currently payable includes current corporate income tax expenses in accordance with the Corporate Income Tax Law. The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the Interim Income Statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

The Company declares corporate income tax using the tax rate of 20% of taxable profit.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

The determination of taxable income and tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and its ultimate determination depends on the results of tax authorities' examination.

Other taxes

Other taxes are declared and paid to local tax authorities in accordance with the prevailing tax law in Vietnam.

22. Related parties

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or to exercise significant influence over the other party in making financial and operating decisions, or when the Company and the other party are subject to common control or common significant influence. Related parties may be companies or individuals, including their close family members.

V. Additional information of items presented in Interim Separate Statement of Financial Position

1. Cash and cash equivalents	30/6/2026	01/01/2026
	VND	VND
a) Cash	3,721,069,367	7,974,714,749
Cash on hand	362,486,947	138,924,527
Cash in bank	3,358,582,420	7,835,790,222
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoa Binh Branch	39,796,764	851,846,829
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch	414,678,832	634,678,273
Joint Stock Commercial Bank for Industry and Trade of Vietnam - Thang Long Branch	426,479,004	1,868,927,758
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Hanoi Branch	1,070,387	3,626,605,811
Tien Phong Joint Stock Commercial Bank - Trung Hoa Nhan Chinh Branch	2,473,889,128	850,273,639
Other banks	2,668,305	3,457,912
b) Cash equivalents	-	16,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Hanoi Branch	-	16,000,000,000
Total	3,721,069,367	23,974,714,749

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

2. Financial investments

a) Held-to-maturity investments

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	Recoverable amount	Provision amount	Recoverable amount
a1) Short-term				
Loans receivable	5,668,767,123	5,668,767,123	-	-
IUC Group Joint Stock Company (*)	5,668,767,123	5,668,767,123	-	-
Total	5,668,767,123	5,668,767,123	-	-

(*) Loan Agreement No. 01/2026/NV/BGI-IUC dated January 21, 2026; principal amount of VND 5.5 billion; 12-month term; interest rate of 7% per annum; interest payable quarterly.

a2) Held-to-maturity investments with related parties: Details are presented in Note VIII.2

b) Capital contribution into other entities

Unit: VND

	30/6/2026		01/01/2026	
	Cost	Recoverable amount	Provision	Recoverable amount
Investment into subsidiaries	283,586,000,000		(6,550,513,346)	(6,490,676,959)
BGI Construction Materials Joint Stock Company (1)	18,396,000,000	(*)	(4,196,590,320)	(*)
BGI Construction Joint Stock Company (2)	8,990,000,000	(*)	(1,669,037,262)	(*)
Viet Yen Real Estate Company Limited (3)	256,200,000,000	(*)	(684,885,764)	(*)
Investments into associates	338,730,000,000		(163,254,992)	(23,737,150)
IUC Group Joint Stock Company (4)	296,000,000,000	(*)	-	-
IUC Hoa Binh Hill Company Limited (5)	2,730,000,000	(*)	(24,393,551)	(*)
HCL Company Limited (6)	40,000,000,000	(*)	(138,861,441)	(*)

BGI GROUP JOINT STOCK COMPANY

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INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)***(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

<i>Investments into other entities</i>	300,000,000	(300,000,000)	300,000,000	(300,000,000)
Vietnam Construction and Interior Decoration Joint Stock Company	300,000,000	(*)	300,000,000	(*)
Total	<u>622,616,000,000</u>	<u>(7,013,768,338)</u>	<u>366,416,000,000</u>	<u>(6,814,414,109)</u>

(1) In the period, the Company's investment in BGI Construction Materials Joint Stock Company remained unchanged. As at June 30, 2026, the Company had invested VND 18,396,000,000, with a voting rights ratio of 66.27%. During the period, the Company generated office rental revenue from this company.

(2) In the period, the Company's investment in BGI Construction Joint Stock Company remained unchanged. As at June 30, 2026, the Company had invested VND 8,990,000,000, with a voting rights ratio of 89.90%. During the period, the Company had transactions involving the purchase of goods and office rentals with this company. On July 20, 2026, the Company completed the procedures to transfer its entire shareholding in BGI Construction Joint Stock Company. Consequently, effective July 20, 2026, BGI Construction Joint Stock Company is no longer a subsidiary of the Company.

(3) On February 04, 2026, the Company invested VND 256,200,000,000 in Viet Yen Real Estate Company Limited pursuant to Decision No. 02/2026/QĐ-HĐQT dated January 22, 2026, of the Company's Board of Management, representing a 61% voting rights ratio. During the period, the Company generated revenue from construction projects with this company.

(4) As at June 30, 2026, the Company invested VND 296,000,000,000, with a voting rights ratio of 39.47%. During the period, the Company generated revenue from office rentals and construction projects with this company.

(5) As at June 30, 2026, the Company invested VND 2,730,000,000, with a voting rights ratio of 30% of committed capital. During the period, the Company did not have any transactions with this company.

(6) As at June 30, 2026, the Company invested VND 40,000,000,000, with a voting rights ratio of 20%. During the period, the Company did not have any transactions with this company.

(*) The Company has not assessed the recoverable amount of its financial investments as of the end of the accounting period because current regulations do not provide specific guidance on determining the recoverable amount of financial investments.

Summary of the operational status of subsidiaries and associates

	Current period	Previous period
BGI Construction Materials Joint Stock Company	Profitable business activities	Profitable business activities
BGI Construction Joint Stock Company	Profitable business activities	Profitable business activities
Viet Yen Real Estate Company Limited	Profitable business activities	Business operations incurred a loss
IUC Group Joint Stock Company	Profitable business activities	Profitable business activities
IUC Hoa Binh Hill Company Limited	Business operations incurred a loss	Business operations incurred a loss
HCL Company Limited	Business operations incurred a loss	Business operations incurred a loss

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

3. Trade receivables

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision (Restated)
a) Short-term				
Lan Anh Construction Trading Service Sport Joint Stock Company	842,075,000	(842,075,000)	1,442,075,000	(1,442,075,000)
Vietnam Bank for Agriculture and Rural Development	7,846,969,361	-	7,846,969,361	-
PTSC Offshore Services Joint Stock Company	14,025,658,962	-	14,025,658,962	-
Nam MeKong Group Joint Stock Company	5,620,556,823	(5,620,556,823)	5,620,556,823	(5,620,556,823)
IUC Group Joint Stock Company	67,363,109,793	-	67,091,993,793	-
Viet Yen Real Estate Company Limited	36,508,646,657	-	43,179,536,759	-
Others	9,832,230,638	(7,043,630,427)	15,866,183,967	(7,043,630,427)
Total	142,039,247,234	(13,506,262,250)	155,072,974,665	(14,106,262,250)

b) Trade receivable as related parties: Details are presented in Note VIII.2**4. Advances to suppliers**

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
Short-term				
Southeast Economic Cooperation JSC	12,581,120,360	-	-	-
26-3 Industrial Construction and Consulting Co., Ltd	1,968,656,110	-	-	-
Others	605,440,276	-	367,122,226	-
Total	15,155,216,746	-	367,122,226	-

5. Other receivables

Unit: VND

	30/6/2026		01/01/2026	
	Amount	Provision	Amount	Provision
a) Short-term	24,029,841,478	(1,484,078,405)	320,095,334,377	(3,712,589,178)
Advances	5,413,029,710	-	5,924,461,390	-
Do Hoang Tung (1)	5,283,925,579	-	5,900,041,267	-
Others	129,104,131	-	24,420,123	-

BGI GROUP JOINT STOCK COMPANY

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INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Other receivables	18,616,811,768	(1,484,078,405)	314,167,872,987	(3,712,589,178)
General Department of Technology - Ministry of Public Security	-	-	1,717,485,566	(1,717,485,566)
Sai Dong Real Estate Joint Stock Company (3)	-	-	174,460,000,000	-
Viet Yen Real Estate Company Limited (3)	-	-	81,740,000,000	-
IUC Group Joint Stock Company	17,132,733,363	-	54,255,283,809	-
Others	1,484,078,405	(1,484,078,405)	1,995,103,612	(1,995,103,612)
Mortgages, collaterals	-	-	3,000,000	-
Rent deposit	-	-	3,000,000	-
b) Long-term	720,230,420,000	-	680,230,420,000	-
Other receivables	720,230,420,000	-	680,230,420,000	-
IUC Group Joint Stock Company (2)	720,230,420,000	-	680,230,420,000	-
Total	744,260,261,478	(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) Accounts receivable of IUC Group Joint Stock Company include:

- The joint venture bidding agreement dated May 20, 2020, between BGI Group Joint Stock Company 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. By June 30, 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/HDHT/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 June 30, 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.

(3) The Company collects receivables to invest in Viet Yen Real Estate Co., Ltd. pursuant to Transfer Contract No. 01/2026/HDCN dated February 4, 2026.

c) Other receivables as related parties: Details are presented in Note VIII.2

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

6. Bad debts

Unit: VND

	30/6/2026		01/01/2026	
	Cost	Recoverable amount	Cost	Recoverable amount
<i>Total value of receivables, loans that are overdue or not overdue but hardly to be recovered</i>				
Trade receivable	13,542,576,250	36,314,000	14,142,576,250	36,314,000
Lan Anh Construction	842,075,000	-	1,442,075,000	-
Trading Service Sport Joint Stock Company				
Cam Lam Investment Company Limited	2,537,228,181	-	2,537,228,181	-
Nguyen Hong Quan	2,127,840,000	-	2,127,840,000	-
Nam Mekong Group Joint Stock Company	5,620,556,823	-	5,620,556,823	-
Others	2,414,876,246	36,314,000	2,414,876,246	36,314,000
Other receivables	1,484,078,405	-	3,712,589,178	-
Total	15,026,654,655	36,314,000	17,855,165,428	36,314,000

7. Inventories

Unit: VND

	30/6/2026		01/01/2026	
	Cost	Provision	Cost	Provision
Work in progress (*)	28,830,126,957	-	8,127,490,428	-
Total	28,830,126,957	-	8,127,490,428	-

(*) Work in progress includes work in progress costs of POLYCO Office project and other projects.

8. Deferred expenses

	30/6/2026	01/01/2026
	VND	VND
<i>Long-term</i>		
Issued tools and instruments awaiting allocation	27,842,014	-
Total	27,842,014	-

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

9. Increases, decreases of tangible fixed assets

Items	Buildings and architectural objects	Means of transportation	Managerial equipment, tools	Total	Unit: VND
Historical cost					
Balance as at 01/01/2026	13,355,219,736	13,354,331,208	336,101,586	27,045,652,530	
Balance as at 30/6/2026	13,355,219,736	13,354,331,208	336,101,586	27,045,652,530	
Accumulated depreciation					
Balance as at 01/01/2026	5,475,640,077	11,683,629,522	336,101,586	17,495,371,185	
Charge for the period	267,104,394	716,014,998	-	983,119,392	
Balance as at 30/6/2026	5,742,744,471	12,399,644,520	336,101,586	18,478,490,577	
Net book value					
As at 01/01/2026	7,879,579,659	1,670,701,686	-	9,550,281,345	
As at 30/6/2026	7,612,475,265	954,686,688	-	8,567,161,953	

Details of the list of tangible fixed assets existing as at June 30, 2026, with a value equal to or greater than 10% of the total value of tangible fixed assets:

Name of tangible fixed asset	Historical cost
	VND
3rd-floor office - Cau Dien	13,355,219,736
Lexus 570	8,592,180,000
Total	21,947,399,736

Historical cost of fixed assets which has been fully depreciated but still in use: VND 5,098,252,794 (As at December 31, 2025: VND 5,098,252,794).

The net book value of tangible fixed assets used as mortgages and pledges to secure loans: VND 8,567,161,953 (As at December 31, 2025: VND 9,550,281,345).

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***10. Increases, decreases of intangible fixed assets**

Unit: VND

Items	Vinaconex brand	Accounting software and Other fixed assets	Total
Historical cost			
Balance as at 01/01/2026	450,000,000	66,767,278	516,767,278
Balance as at 30/6/2026	450,000,000	66,767,278	516,767,278
Accumulated amortization			
Balance as at 01/01/2026	450,000,000	66,767,278	516,767,278
Balance as at 30/6/2026	450,000,000	66,767,278	516,767,278
Net book value			
As at 01/01/2026	-	-	-
As at 30/6/2026	-	-	-

Details of the list of intangible fixed assets existing as at June 30, 2026, with a value equal to or greater than 10% of the total value of intangible fixed assets:

Name of intangible fixed asset	Historical cost VND
Vinaconex brand	450,000,000
Total	450,000,000

Historical cost of fixed assets which has been fully depreciated but still in use: VND 516,767,278 (As at December 31, 2025: VND 516,767,278).

11. Increases, decreases of investment properties

Unit: VND

Investment properties for lease

Items	01/01/2026	Increase in period	Decrease in period	30/6/2026
Historical cost				
Building	56,256,439,778	-	-	56,256,439,778
Accumulated depreciation				
Building	21,956,201,750	1,125,128,790	-	23,081,330,540
Net book value				
Building	34,300,238,028	-	-	33,175,109,238

Details of the list of investment properties existing as at June 30, 2026, with a value equal to or greater than 10% of the total value of investment properties:

Name of investment properties	Historical cost VND
Office at H10 Building	11,600,013,059
Office on the 1st floor of Building 1A, 136 Ho Tung Mau	6,714,539,932
Office on the 2nd floor of Building 1A, 136 Ho Tung Mau	13,580,246,844
Office on the 2nd floor of Building 2A, 136 Ho Tung Mau	17,312,682,126
Total	49,207,481,961

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

The Company's investment properties include: Office at Building H10, No. 2, Lane 475 Nguyen Trai Street, Thanh Liet Ward, Hanoi; Offices on the 1st and 2nd floors of Building 1A and the 2nd floor of Building 2A at 136 Ho Tung Mau Street, Phu Dien Ward, Hanoi; Office on the 3rd floor of the apartment building at No. 19 Dai Tu Street, Dinh Cong Ward, Hanoi; Kindergarten on the 3rd floor at No. 61, Group 15, Tu Liem Ward, Hanoi.

The Company has mortgaged investment property with net book value as at June 30, 2026 of VND 33,175,109,228 (as at December 31, 2025: VND 34,300,238,028) to secure a bank loan. In which, the net book value of the investment property mortgaged for the loan of BGI Construction Materials Joint Stock Company as at June 30, 2026 is VND 1,827,070,712 (as at December 31, 2025: VND 1,885,072,956).

Fair value of investment property

Under regulations of Vietnamese Accounting Standard No. 05 - Investment Properties, fair value of the investment property as at 30/6/2026 shall be presented. However the Company has not currently determined this fair value so fair value of the investment property as at 30/6/2026 has not been presented on Notes to Interim Separate Financial Statements. For determination of such fair value, the Company must hire an independent consultant to assess the fair value of such investment property. At present, the Company has not found a suitable consultant for performance of this work.

Rental income earned by the Company from leasing investment properties (all of which are leased under operating leases) amounted to VND 3,519,613,067 (prior period: VND 3,837,734,437). Direct operating expenses arising from investment properties during the period totaled VND 1,436,081,819 (prior period: VND 1,383,321,565).

12. Trade accounts payable

Unit: VND

	30/6/2026		01/01/2026	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
a) Short-term	54,367,590,160	54,367,590,160	63,198,959,568	63,198,959,568
BGI Construction Joint Stock Company	7,248,782,076	7,248,782,076	4,856,265,839	4,856,265,839
Vinh An Construction and Trading JSC	2,720,297,049	2,720,297,049	8,460,045,600	8,460,045,600
Trivico E&C Vietnam JSC	13,903,040,487	13,903,040,487	21,744,336,124	21,744,336,124
Viettel Construction JSC	19,998,686,120	19,998,686,120	11,857,482,975	11,857,482,975
Kim Phuc Bao Group JSC	-	-	6,307,424,106	6,307,424,106
Others	10,496,784,428	10,496,784,428	9,973,404,924	9,973,404,924
b) Long-term	16,801,517,849	16,801,517,849	16,801,517,849	16,801,517,849
Vina A1 Construction Investment and Technology Development JSC	1,253,618,879	1,253,618,879	1,253,618,879	1,253,618,879
Vina 11 Investment and Construction JSC	1,131,248,676	1,131,248,676	1,131,248,676	1,131,248,676

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

Phu An Thiep Co., Ltd	1,371,005,900	1,371,005,900	1,371,005,900	1,371,005,900
Others	13,045,644,394	13,045,644,394	13,045,644,394	13,045,644,394
Total	71,169,108,009	71,169,108,009	80,000,477,417	80,000,477,417

c) *Trade accounts payable as related parties: Details are presented in Note VIII.2***13. Advances from customers**

	30/6/2026 VND	01/01/2026 VND
a) Short-term		
Berjaya - Handico12 Company Limited	9,004,364,365	9,004,364,365
IUC Group Joint Stock Company	148,556,214,848	139,089,133,992
Others	114,270,000	476,877,000
Total	157,674,849,213	148,570,375,357

b) *Advances from customers as related parties: Details are presented in Note VIII.2***14. Dividends and profit payable**

	30/6/2026 VND	01/01/2026 VND
Short-term		
Dividends and profit payable (*)	48,045,270,000	-
Total	48,045,270,000	-

(*) Details are as follows:

Pursuant to Resolution No. 12/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders dated June 24, 2025, the Company's General Meeting of Shareholders approved a projected dividend rate of 5% (payable in shares).

Pursuant to Board of Management Resolution No. 14/2025/NQ-HDQT dated July 04, 2025, the Board of Management has decided to implement the plan to issue shares for the 2024 dividend payment, as approved by the 2025 Annual General Meeting of Shareholders on June 24, 2025: Execution ratio: 5% of outstanding shares; Number of additional shares expected to be issued: 4,804,527 shares (equivalent to VND 48,045,270,000).

Pursuant to Board of Management Resolution No. 16/2025/NQ-HDQT dated August 07, 2025, regarding the change in the 2024 dividend payment method from a stock dividend issuance to a cash dividend payment: Execution rate: 5% (remains unchanged from the plan approved by the 2025 Annual General Meeting of Shareholders on June 24, 2025).

On December 31, 2025, the Company's Board of Management issued Resolution No. 28/2025/NQ-HDQT regarding the closing of the shareholder list for the 2024 cash dividend payment; the record date was set for January 26, 2026, and the payment date for March 06, 2026. On March 02, 2026, the Board of Management issued Resolution No. 03/2026/NQ-HDQT regarding a change to the 2024 cash dividend payment schedule, whereby the payment date was adjusted to June 05, 2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

Pursuant to Board of Management Resolution No. 07/2026/NQ-HDQT dated May 25, 2026, the payment date for the 2024 cash dividend has been postponed from June 05, 2026, to June 30, 2027, so that it may be paid concurrently with the 2026 dividend. The Board of Management and the Board of General Directors affirm that this adjustment to the payment schedule does not alter the dividend rate or value previously approved by the General Meeting of Shareholders. Shareholders' legitimate rights and interests remain fully protected in accordance with the law, and the Company commits to making full dividend payments by the revised date following the completion of the planned capital balancing process.

15. Taxes and amounts payable to the State budget

	01/01/2026	Payable in the period	Paid in the period	Unit: VND 30/6/2026
Value added tax (*)	2,379,016,459	(5)	2,379,016,454	-
Corporate income tax(*)	999,221,807	(776,199,620)	223,022,187	-
Personal income tax	31,302,664	235,392,027	244,175,172	22,519,519
Housing tax, land rent (*)	43,447,104	(7,185,340)	36,261,764	-
Other taxes	-	1,274,399	1,274,399	-
Total	3,452,988,034	(546,718,539)	2,883,749,976	22,519,519

(*) During the period, the Company increased other income due to offsetting against amounts previously paid in the tax system: Corporate income tax: VND 776,199,620; Housing tax, land rent: VND 7,185,340; Value added tax: VND 5.

16. Accrued expenses

	30/6/2026 VND	01/01/2026 VND
a) Short-term	14,016,851,884	9,633,815,537
Interest payable	184,117,551	161,348,482
Accrued expenses construction costs of Ben Luc Toll Station	2,547,213,665	744,166,558
Accrued expenses construction costs of technical infrastructure and transformer station - roads, stormwater and wastewater drainage systems	7,825,314,897	-
Accrued expenses construction costs of 38 townhouses LK06; LK07	-	1,326,095,298
Accrued expenses construction costs of Viet Yen, Bac Giang project	3,460,205,771	7,402,205,199
b) Long-term	29,754,090,909	29,754,090,909
Accrued expenses construction costs of the Apartment project at 136 Ho Tung Mau and other accrued expenses	29,754,090,909	29,754,090,909
Total	43,770,942,793	39,387,906,446

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

17. Other payables

	30/6/2026	01/01/2026
	VND	VND
a) Short-term	48,199,926,664	30,492,742,056
Trade union fee	355,042,974	337,966,949
Social insurance	90,108,583	-
Other payables	47,718,461,107	30,118,461,107
Project maintenance cost 136 Ho Tung Mau	1,033,304,241	1,033,304,241
Nam Son Invest Urban Joint Stock Company (1)	46,200,000,000	28,600,000,000
Others	485,156,866	485,156,866
Collaterals, deposits received	36,314,000	36,314,000
b) Long-term	2,531,138,000	2,369,179,000
Other payables	2,000,000,000	2,000,000,000
ARCHI Vien Nam Joint Stock Company (2)	2,000,000,000	2,000,000,000
Collaterals, deposits received	531,138,000	369,179,000
Luu Thi Thuy	105,600,000	105,600,000
VH Land Investment and Services Co., Ltd	174,000,000	94,000,000
Others	251,538,000	169,579,000
Total	50,731,064,664	32,861,921,056

(1) This is the investment trust received from Nam Son Invest Urban Joint Stock Company under the trust contract No. 069/2021/HDUT dated September 6, 2021 to implement the Bich Dong Ward New Urban Area Investment Project, Viet Yen Town, Bac Giang Province. The percentage of investment capital that Nam Son Invest Urban Joint Stock Company entrusts is 11% of the total investment capital (the total investment capital of the project is the investment level stated in Decision No. 636/QD-UBND dated June 25, 2021 on approving the investment policy of the Bich Dong Ward New Urban Area Project, Viet Yen District, Bac Giang Province).

(2) ARCHI Vien Nam Joint Stock Company deposits according to Joint Venture Agreement No. 2403/2021/TTLD/ARCHI-VINAHUD-BGI dated March 24, 2021.

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

18. Loans and obligations under finance leases

Unit: VND

	30/6/2026		In the period		01/01/2026	
	Amount	Amount able to be paid off	Increase	Decrease	Amount	Amount able to be paid off
a) Short-term loans	172,664,301,707	172,664,301,707	83,163,896,048	66,368,275,255	155,868,680,914	155,868,680,914
Joint Stock Commercial Bank for Investment and Development of Vietnam - Van Phuc Branch Hanoi (1)	132,464,822,006	132,464,822,006	44,300,894,596	52,238,550,099	140,402,477,509	140,402,477,509
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch (2)	40,199,479,701	40,199,479,701	38,863,001,452	14,129,725,156	15,466,203,405	15,466,203,405
b) Long-term loans	25,273,600,000	25,273,600,000	-	25,485,200,000	50,758,800,000	50,758,800,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Nam Branch (3)	1,455,600,000	1,455,600,000	-	415,200,000	1,870,800,000	1,870,800,000
Mr. Hoang Trong Duc (4)	23,818,000,000	23,818,000,000	-	25,070,000,000	48,888,000,000	48,888,000,000
Total	197,937,901,707	197,937,901,707	83,163,896,048	91,853,475,255	206,627,480,914	206,627,480,914

(1) Loan under Credit Limit Agreement No. 01/2025/177579/HDTD signed on June 03, 2025, for the purpose of supplementing working capital, guarantee, and opening L/C. The maximum credit limit is VND 150,000,000,000. The term of the credit limit is 12 months from the date of signing the credit limit agreement or until May 31, 2026, whichever comes first. The collateral for the loan is the mortgaged real estate including (i) Office space on the 3rd floor, Apartment Building No. 19 Dai Tu according to Real Estate Mortgage Agreement No. 01/2018/177579/HDBD dated March 05, 2018; (ii) Floor 1, Building 1A, Residential area for sale at 136 Ho Tung Mau according to Real Estate Mortgage Contract No. 01/2019/177579/HDBD dated December 30, 2019; (iii) Floor 2, Building 1A, Residential area for sale at 136 Ho Tung Mau according to Real Estate Mortgage Contract No. 02/2020/177579/HDBD dated January 21, 2020 and (iv) Office on Floor 3, Building H10 Thanh Xuan according to Real Estate Mortgage Contract No. 01/2023/177579/HDBD dated October 17, 2023.

(2) Loan under Credit Limit Agreement No. 18/26/HDHM/HNA dated April 08, 2026, associated with Credit Extension Agreement No. 18/26/HDCTD/HNA dated April 08, 2026. The loan limit shall not exceed VND 60 billion; the limit maintenance period is 12 months from the date of contract signing; and the maximum loan term for each debt obligation is 09 months, commencing on the day following the disbursement date.

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building, No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)***(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

(3) Loan under medium- and long-term installment loan contract No. 52/TDH/VCBHB-VC7 signed on February 08, 2021 between Construction Company No. 7 (now BGI Group Joint Stock Company) and Vietnam Foreign Trade Commercial Bank - Hoa Binh Branch. Credit term is 84 months from the day following the loan disbursement date. Credit limit is VND 5,400,000,000. Interest rate is 8%/year and fixed for 2 years from the date of disbursement, after the fixed interest rate period, an adjustable loan interest rate will be applied. Amendment and supplement to medium- and long-term installment loan contract No. 52/TDH/VCBHB-VC7 dated March 23, 2021, amending the borrower from Construction Company No. 7 Joint Stock Company to BGI Group Joint Stock Company. The amended and supplementary loan agreement No. 52/TDH/VCBHB-VC7 dated March 26, 2021, stipulates that the loan is secured by one LEXUS LX570 vehicle, as per the Vehicle Mortgage Agreement No. 69/2021/HDTC/VCBHB-BGIGROUP dated March 26, 2021. According to letter No. 149/CV-BGI dated August 27, 2025, sent by the Company to the Vietnam Foreign Trade Commercial Bank - Hoa Binh Branch and the Vietnam Foreign Trade Commercial Bank - Ha Nam Branch, the Company is adjusting its transaction accounts and loans at the Vietnam Foreign Trade Commercial Bank - Hoa Binh Branch to be centrally managed at the Vietnam Foreign Trade Commercial Bank - Ha Nam Branch.

(4) Personal loan under loan contract, interest rate 5%/year, loan term 36-60 months, loan purpose to serve the production, business and investment activities of the Company.

c) Loans with related parties: Details are presented in Note VIII.2**19. Owner's equity****a) Movement in owner's equity**

Items	Owners contributed capital	Share premium	Treasury shares	Investment and development fund	Retained earnings	Total	Unit: VND
Balance as at 01/01/2025	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	55,378,419,037	1,026,783,232,809	
Profit in the previous year	-	-	-	-	23,994,571,709	23,994,571,709	
Appropriated welfare and bonus fund	-	-	-	-	(7,333,141,037)	(7,333,141,037)	
Balance as at 31/12/2025	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	72,039,849,709	1,043,444,663,481	
Profit in this period	-	-	-	-	(274,314,284)	(274,314,284)	
Dividend distribution (*)	-	-	-	-	(48,045,270,000)	(48,045,270,000)	
Balance as at 30/6/2026	960,908,700,000	2,774,961,158	(3,141,000)	7,724,293,614	23,720,265,425	995,125,079,197	

(*) Dividend distribution in accordance with Resolution No. 12/2025/NQ-DHDCD of the 2025 Annual General Meeting of Shareholders dated June 24, 2025 and the resolutions of the Board of Management regarding the 2024 dividend distribution.

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)**

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)

b) Details of owner's equity

	30/6/2026	01/01/2026
	VND	VND
Shareholders' equity	960,908,700,000	960,908,700,000
Total	960,908,700,000	960,908,700,000

c) Capital transactions with owners, dividend distribution and shared profit

	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
Owner's contributed capital		
Contribution at the beginning of the period	960,908,700,000	960,908,700,000
Increase in the period	-	-
Decrease in the period	-	-
Contribution at the period end	960,908,700,000	960,908,700,000
Paid dividend, shared profit	48,045,270,000	-

d) Shares

	30/6/2026	01/01/2026
	Shares	Shares
Number of shares registered for issue	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 treasury shares	314	314
- Ordinary shares	314	314
Number of outstanding shares in circulation	96,090,556	96,090,556
- Ordinary shares	96,090,556	96,090,556

An ordinary share has par value of VND 10,000

VI. Additional information for items presented in Interim Separate Income Statement**1. Gross revenue from goods sold and services rendered**

	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
	VND	VND
a) Revenue		
Revenue from construction and other services	66,897,123,416	97,711,966,476
Revenue from real estate business	3,519,613,067	3,837,734,437
Revenue from investment cooperation	14,350,205,159	23,784,792,267
Total	84,766,941,642	125,334,493,180

b) Revenue from related parties: Details are presented in Note VIII.2

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***2. Cost of sales**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Cost of construction and other services	60,720,126,474	78,869,825,249
Cost of real estate business	1,436,081,819	1,383,321,565
Cost of investment cooperation	9,347,241,703	16,585,618,857
Total	71,503,449,996	96,838,765,671

3. Financial income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
<i>a) Financial income</i>		
Bank and loan interest	242,995,890	61,255,164
Total	242,995,890	61,255,164

*b) Financial income with related parties: Details are presented in Note VIII.2***4. Financial expenses**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
<i>a) Financial expenses</i>		
Interest expense	6,551,994,936	3,503,527,210
Provision for impairment of investments	824,403,606	264,695,001
Reversal of provision for impairment of investments	(625,049,377)	(136,748,613)
Total	6,751,349,165	3,631,473,598

*b) Financial expenses with related parties: Details are presented in Note VIII.2***5. Other income**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Collect and pay on behalf for fire protection installation	-	20,000,000
Tax reductions upon reconciliation of the tax system	783,384,965	
Investment trust fee	240,000,000	397,222,222
Other income	203	6,721
Total	1,023,385,168	417,228,943

Form B 09a - DN

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***6. Other expenses**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Administrative penalties and late payment penalties	5,055,395	-
Investment trust fee	1,194,000,000	2,342,222,222
Other expenses	652	24,601
Total	1,199,056,047	2,342,246,823

7. Selling expenses and general and administration expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
<i>a) Selling expenses incurred in the period</i>	<i>332,397,652</i>	<i>924,171,271</i>
Investment cooperation expenses	332,397,652	924,171,271
<i>b) General and administration expenses incurred in the period</i>	<i>8,630,532,508</i>	<i>7,879,439,728</i>
Staff expenses	4,573,070,500	4,228,919,942
Material cost management	478,085,527	401,784,834
Office equipment expenses	139,236,034	44,239,366
Depreciation and amortization	983,119,392	986,568,197
Taxes, fees and charges	222,972,944	364,174,746
External services expenses	5,661,468	4,928,707
Other expenses in cash	1,154,632,782	865,941,349
Investment cooperation expenses	1,073,753,861	982,882,587
<i>c) Deduction from general administration expenses</i>	<i>(2,828,510,773)</i>	<i>(636,314,000)</i>
Reversal of provisions for doubtful debts	(2,828,510,773)	(636,314,000)

8. Production cost by nature

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Raw materials and consumables	60,986,625,749	82,424,732,860
Labour	4,742,052,404	4,668,056,328
Depreciation and amortization	2,108,248,182	2,111,696,987
Out-sourced services	359,218,845	403,683,029
Other expenses	9,441,724,203	1,414,491,163
Total	77,637,869,383	91,022,660,367

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***9. Current corporate income tax expenses**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Normal course of production and business		
Accounting profit before corporate income tax	(3,151,763,838)	9,541,074,643
Corporate income tax non-deductible expense	1,641,134,304	352,585,235
Losses are carried forward and offset operations profit and loss	-	9,893,659,878
Corporate income tax assessable income	(1,510,629,534)	-
Current corporate income tax rate	20%	20%
Corporate income tax expense calculated on current taxable incomes (1)	-	-
Investment cooperation activities		
Accounting profit before corporate income tax	3,596,811,943	5,292,119,553
Corporate income tax assessable income	3,596,811,943	5,292,119,553
Current corporate income tax rate	20%	20%
Corporate income tax expense calculated on current taxable incomes (2)	719,362,389	1,058,423,911
Total current corporate income tax expense (3)=(1)+(2)	719,362,389	1,058,423,911

10. Basic earnings per share

Basic earnings per share is not presented on these Interim Separate Financial Statements but it will be presented on the Interim Consolidated Financial Statements under guidelines in Vietnamese Accounting Standard No. 30 - Basic earnings per share.

VII. Additional information for items presented in the Interim Separate Cash Flow Statement

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
1. Non-cash transactions that affect the Cash Flow Statement in the future		
Convert accounts receivable into a financial investment	256,200,000,000	-
2. Proceeds of borrowings in the period		
Proceeds of borrowings under regular agreements	83,163,896,048	157,738,551,852
3. Repayment of borrowings in the period		
Repayment of borrowing under regular agreements	91,853,475,255	86,745,789,336

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)***VIII. Other information****1. Subsequent events after reporting date**

Pursuant to Decision No. 15-2026/QD/HDQT dated July 10, 2026, the Company's Board of Management approved the transfer of its entire shareholding in BGI Construction Joint Stock Company, the transfer shares: 899,000 shares equivalent to 89.9% of BGI Construction Joint Stock Company's charter capital at a price of VND 9,000 per share and total transfer value of VND 8,091,000,000. Pursuant to Decision No. 16-2026/QD/HDQT dated July 21, 2026, the Company's Board of Management approved the completion of the transfer procedures, the completion date being July 20, 2026. Accordingly, effective July 20, 2026, BGI Construction Joint Stock Company is no longer a subsidiary of the Company.

The Board of Management and Board of General Directors confirms that, according to the Board of Management and Board of General Directors, in all material respects, apart from the above event, there is no material events occurring after the end of the reporting period which affects the financial position and operation of the Company that requires adjustment or disclosure in the Interim Separate Financial Statements for the period from 01/01/2026 to 30/6/2026.

2. Transactions and balances with related parties

Related parties of the Company include: Key members, individuals who are related to key members and other related parties.

a) List of related parties

<u>Related parties</u>	<u>Relationship</u>
BGI Construction Materials Joint Stock Company	Subsidiary
BGI Construction Joint Stock Company	Subsidiary (No longer a subsidiary as of July 20, 2026)
Viet Yen Real Estate Company Limited	Subsidiary (From February 04, 2026)
IUC Group Joint Stock Company	Affiliated Company
IUC Hoa Binh Hill Company Limited	Affiliated Company
HCL Company Limited	Affiliated Company
BGI Homes Investment Joint Stock Company	Subsidiary of IUC Group Joint Stock Company
Vina 11 Investment and Construction JSC	Mr. Hoang Trong Duc is Chairman of Board of Management
Mr. Hoang Trong Duc	Chairman
Mr. Bui Viet Anh	Member of Board of Management (Dismissed effective from 09/6/2026)
	General Director (Dismissed effective from 04/6/2026)
Mr. Hoang Anh Tu	Member of Board of Management - Deputy General Director
Mr. Phi Manh Hau	Member of Board of Management
Mr. Nguyen Ngoc Minh	Independent Member of Board of Management
Mr. Nguyen Duc Hung	Deputy General Director
Mr. Than Huy Toan	Deputy General Director
Mr. Pham Van Vu	Chief Financial Officer
Mr. Tran Quang Trung	Chief Accountant
Mr. Nguyen Doan Dung	Head of Board of Supervisors
Mr. Bui Minh Tien	Member of Board of Supervisors (Appointed on 09/6/2026)
Mr. Pham Nhu Hai	Member of Board of Supervisors (Appointed on 09/6/2026)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)*(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

Mr. Nguyen Hung Cuong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)
Mr. Nguyen The Dong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)

b) During the period, the Company has entered into its significant transactions with related parties:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Sales	65,568,958,339	93,730,417,932
BGI Construction Materials Joint Stock Company	87,195,985	83,952,333
BGI Construction Joint Stock Company	119,362,115	115,875,691
Viet Yen Real Estate Company Limited	40,259,679,726	50,632,785,185
IUC Group Joint Stock Company	25,044,440,420	42,842,631,249
BGI Homes Investment Joint Stock Company	58,280,093	55,173,474
Purchases	3,604,181,701	5,624,834,922
BGI Construction Joint Stock Company	3,604,181,701	5,624,834,922
Advance	12,000,000	181,000,000
Mr. Nguyen Duc Hung	-	181,000,000
Mr. Bui Minh Tien	12,000,000	-
Advance payment	12,000,000	35,830,422,620
Mr. Nguyen Duc Hung	-	35,432,776,890
Mr. Bui Minh Tien	12,000,000	-
Mr. Nguyen The Dong	-	397,645,730
Borrowings	-	71,255,000,000
Mr. Hoang Trong Duc	-	71,255,000,000
Payment of borrowings	25,070,000,000	12,020,000,000
BGI Construction Joint Stock Company	-	12,020,000,000
Mr. Hoang Trong Duc	25,070,000,000	30,365,000,000
Interest expense	824,633,973	164,383,011
BGI Construction Joint Stock Company	-	164,383,011
Mr. Hoang Trong Duc	824,633,973	601,152,053
Interest from loan receivables	168,767,123	-
IUC Group Joint Stock Company	168,767,123	-

c) Balances with related parties

	30/6/2026 VND	01/01/2026 VND
Trade receivables	104,074,008,454	116,918,262,394
BGI Construction Materials Joint Stock Company	95,580,340	101,450,649
IUC Group Joint Stock Company	67,363,109,793	67,091,993,793
BGI Homes Investment Joint Stock Company	106,671,664	42,787,632
HCL Company Limited	-	6,502,493,561
Viet Yen Real Estate Company Limited	36,508,646,657	43,179,536,759

BGI GROUP JOINT STOCK COMPANY

Address: 3rd Floor, Vinaconex 7 Building,

No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)***(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

Held-to-maturity investments - Loans receivable	5,668,767,123	-
IUC Group Joint Stock Company	5,668,767,123	-
Loan principal	5,500,000,000	
Loan interest	168,767,123	
Other receivables	737,363,153,363	816,225,703,809
IUC Group Joint Stock Company	737,363,153,363	734,485,703,809
Viet Yen Real Estate Company Limited	-	81,740,000,000
Advances from customers	148,556,214,848	139,089,133,992
IUC Group Joint Stock Company	148,556,214,848	139,089,133,992
Trade accounts payable	8,380,030,752	5,987,514,515
BGI Construction Joint Stock Company	7,248,782,076	4,856,265,839
Vina 11 Investment and Construction JSC	1,131,248,676	1,131,248,676
Loans	23,818,000,000	48,888,000,000
Mr. Hoang Trong Duc	23,818,000,000	48,888,000,000

d) Income of key management members

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of Board of General Directors	1,099,000,000	1,160,703,563
Income of Board of Management and other management members	1,047,385,790	1,031,922,364
Income of Board of Supervisors members	258,500,000	258,932,146
Total	2,404,885,790	2,451,558,073

Details of each member are as follows:

Name	Position	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of Board of General Directors		1,099,000,000	1,160,703,563
Mr. Bui Viet Anh	General Director (Dismissed effective from 04/6/2026)	91,500,000	57,000,000
Mr. Hoang Anh Tu	Deputy General Director	393,500,000	451,121,803
Mr. Nguyen Duc Hung	Deputy General Director	340,500,000	360,872,313
Mr. Than Huy Toan	Deputy General Director	273,500,000	291,709,447
Income of Board of Management and other management member		1,047,385,790	1,031,922,364
Mr. Hoang Trong Duc	Chairman	495,500,000	496,377,678
Mr. Pham Van Vu	Chief Financial Officer	28,863,636	47,523,810
Mr. Tran Quang Trung	Chief Accountant	213,500,000	213,409,362
Mr. Hoang Anh Tu	Member of Board of Management	30,000,000	-
Mr. Phi Manh Hau	Member of Board of Management	242,522,154	240,111,514
Mr. Nguyen Ngoc Minh	Member of Board of Management	37,000,000	34,500,000

BGI GROUP JOINT STOCK COMPANY

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No. 61, Nguyen Van Giap Street, Tu Liem Ward, Hanoi, Vietnam

INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

Form B 09a - DN**NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)***(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate Financial Statements.)*

Income of Board of Supervisors members		258,500,000	258,932,146
Mr. Nguyen Doan Dung	Head of Board of Supervisors	21,000,000	21,000,000
Mr. Bui Minh Tien	Member of Board of Supervisors (Appointed on 09/6/2026)	36,400,000	-
Mr. Pham Nhu Hai	Member of Board of Supervisors (Appointed on 09/6/2026)	1,400,000	-
Mr. Nguyen Hung Cuong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)	10,600,000	12,000,000
Mr. Nguyen The Dong	Member of Board of Supervisors (Dismissed effective from 09/6/2026)	189,100,000	225,932,146
Total		2,404,885,790	2,451,558,073

3. Going-concern assumption

As at June 30, 2026, the Company's current liabilities exceeded its current assets by VND 308,117,338,912, and net cash flow from operating activities for the period from January 01, 2026, to June 30, 2026, was negative VND 6,128,738,948. The Board of Management and Board of General Directors continue to prepare the Interim Separate Financial Statements on a going-concern basis; they believe that the going-concern assumption is appropriate for the preparation of the Interim Separate Financial Statements for the period from January 01, 2026, to June 30, 2026, and affirm that the Company possesses the necessary financial capacity to settle obligations as they fall due for at least 12 months from the date the Interim Separate Financial Statements are approved by the Board of Management and Board of General Directors.

4. Comparative information

Comparative figures are the figures of the audited and reviewed Separate Financial Statements for the year ended 31/12/2025 and the Interim Separate Financial Statements for the period from 01/01/2025 to 30/6/2025 of BGI Group Joint Stock Company by Vietnam Auditing and Evaluation Co., Ltd.

As presented in Note III.3, from January 01, 2026, the Company has applied Circular No. 99. Accordingly, certain reclassifications have been made to the prior period's figures to enhance their comparability with the presentation of current period, details are as follows:

	Reported amount	Restatement	Amount after restatement
	VND	VND	VND
Interim Separate Cash Flow Statement for the period from 01/01/2025 to 30/6/2025			
Gain, loss from investing and financing activities	(61,255,164)	4,248,814	(57,006,350)
Interest earned, dividends and received profits	55,688,342	(4,248,814)	51,439,528

Approved, August 25, 2026

BGI GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Tran Quang Trung



Tran Quang Trung



Hoang Anh Tu