

**REVIEWED SEPARATE INTERIM
FINANCIAL STATEMENTS**

For the first six-month period of 2026

GREEN PLUS JOINT STOCK CORPORATION

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REPORT OF THE BOARD OF MANAGEMENT

For the first six-month period of 2026

The Board of Management has the honor of submitting this report and the reviewed separate interim financial statements for the first six-month period of 2026.

1. Business highlights

Establishment

Green Plus Joint Stock Corporation (hereinafter referred to as "the Company") is a joint stock company operating under Business Registration Certificate No. 1301009978, first registered on June 01, 2016 and for the 15th changing registration on August 08, 2025 issued by the Department of Planning and Investment of Ben Tre Province (now the Department of Finance of Vinh Long Province), the change content is to update the business address.

Structure of ownership

The Company is a joint-stock company, operating according to Vietnamese Enterprise Law.

The Company's principal activities

Trading in functional food products and leasing premises.

Stock code: GPC (Registered for trading on UPCoM).

Head office: Lot AIV-1, Giao Long Industrial Park Phase 2, Giao Long Commune, Vinh Long Province, Vietnam.

2. Financial position and results of operation

The Company's financial position and results of operation in the period are presented in the attached separate interim financial statements.

3. Board of Management, Board of Supervisors and Board of General Directors and Chief Accountant

The Board of Management, Board of Supervisors, Board of General Directors and Chief Accountant holding office in the period and at the reporting date include:

Board of Management

Mr. Dang Duc Thanh	Chairman
Ms. Dang Bich Hong	Member (Resigned on June 09, 2026)
Ms. Lam Thi Dieu Huong	Member
Mr. Pham Hoang Luong	Independent member

Board of Supervisors

Mr. Hang Nhat Quang	Chief Supervisor
Mr. Tran Cong Loc	Member
Mr. Nguyen Minh Cuong	Member

Board of General Directors and Chief Accountant

Mr. Le Dinh Phong	General Director
Mr. Nguyen Cong Thanh	Deputy General Director
Mr. Nguyen Quoc Viet	Deputy General Director of Finance concurrently Chief Accountant

Legal representatives of the Company in the period and to the reporting date are

Mr. Dang Duc Thanh	Chairman of Management
Mr. Le Dinh Phong	General Director

REPORT OF THE BOARD OF MANAGEMENT

For the first six-month period of 2026

4. Auditor

Moore AISC Auditing and Informatics Services Company Limited has been appointed as an independent auditor for the first six-month period ended of 2026.

5. Statement of the Responsibility of the Board of General Directors

The Board of General Directors of the Company is responsible for the preparation of the separate interim financial statements which give a true and fair view of the separate interim financial position of the Company as at June 30, 2026, as well as its separate interim results of operation and separate interim cash flows for the period then ended. In order to prepare these separate interim financial statements, the Board of General Directors have considered and complied with the following matters:

- Select appropriate accounting policies and applied them consistently;
- Make judgments and estimates that are reasonable and prudent;
- The financial statements of the Company are prepared on a going concern basis unless it is inappropriate to presume that the Company will continue in business.
- Disclose the identities of the company's related parties and all relationships and transactions with the related parties that have arisen.

The Board of General Directors is responsible for setting up and maintaining an appropriate accounting system to accurately and reasonably reflect the Company's separate financial situation and serve as the basis for preparing financial statements in compliance with accounting standards and Vietnam's accounting regulations. The Board of General Directors is also responsible for safeguarding assets and establishing necessary controls to prevent and detect fraud or errors. The Board of General Directors confirms that, at the time of preparing the report, there is no information about fraud or suspected fraud that would have a material impact on the financial statements related to the Board of General Directors or individuals holding key roles in the internal control system.

6. Approval of the Financial Statements

Accordingly, we approve the Separate Interim Financial Statements, which give a true and fair view, in all material respects, of the Company's separate financial position as at June 30, 2026, and of its separate interim results of operations and separate cash flows for the six-month period ended June 30, 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises, and relevant statutory regulations governing the preparation and presentation of separate interim financial statements.

The separate interim financial statements are prepared in compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System.

Approved, August 29, 2026

For and on behalf of the Board of Management



Dang Duc Thanh

Chairman

No.: B0626198-SXR/MOORE AISC-DN3

REPORT ON REVIEW OF SEPARATE INTERIM FINANCIAL INFORMATION**TO: SHAREHOLDERS, BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS
GREEN PLUS JOINT STOCK CORPORATION**

We have reviewed the separate interim financial statements of **Green Plus Joint Stock Corporation** (hereinafter referred to as “the Company”), which were prepared on August 29, 2026, consisting of Separate Interim Statement of Financial Position as at June 30, 2026, Separate Interim Income Statement, Separate Interim Cash Flow Statement for the period then ended and Notes to the Separate Interim Financial Statements as set out on page 05 to page 46.

Responsibility of the Board of General Directors

The Board of General Directors is responsible for the preparation and fair presentation of the interim financial statements in accordance with Vietnamese Accounting Standards, Corporate Accounting System and prevailing regulations applicable to the preparation and presentation of the interim financial statements and also for the internal control that the Board of General Directors considers necessary for the preparation and fair presentation of interim financial statements that are free from material misstatement, whether due to fraud or error.

Responsibility of the Auditor

Our responsibility is to draw our conclusion on the interim financial statements. We conducted our review in accordance with Vietnamese Auditing Standard No. 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review on the interim financial information covers the interviews, mainly with those in charge of accounting and finance, and analysis and other review procedures. A review engagement is substantially less intensive in scope than an audit, so we have no assurance that we will be aware of all material issues that may be discovered by an audit. We, therefore, do not express our opinion.

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the separate interim financial statements do not give a true and fair view, in all material respects, of the financial position of **Green Plus Joint Stock Corporation** as at June 30, 2026, as well as the results of its operation and its cash flows for the 06 months period then ended. The separate interim financial statements are prepared in compliance with the prevailing Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and other statutory requirements relevant to the preparation and presentation of the separate interim financial statements.

Ho Chi Minh City, August 29, 2026

Moore AISC Auditing & Informatics Services Company Limited

For and on behalf of



Doan Nguyen Minh Tam

Audit Director

Certificate of Audit Practice Registration

No.: 4277-2023-005-1

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Code	Notes	Jun. 30, 2026	Jan. 01, 2026 (Restated)
A. CURRENT ASSETS	100		165.853.026.617	227.632.213.816
I. Cash and cash equivalents	110	V.1	205.124.387	651.603.026
1. Cash	111		205.124.387	651.603.026
II. Short-term financial investments	120		79.625.238.754	50.180.326.575
1. Held-to-maturity investments	123	V.2a	79.625.238.754	50.180.326.575
III. Short-term receivables	130		74.896.322.550	166.378.434.470
1. Short-term trade receivables	131	V.3	29.978.650.726	38.805.386.726
2. Short-term advances to suppliers	132	V.4	15.223.995.170	12.858.652.055
3. Other short-term receivables	135	V.5a	30.343.245.000	115.317.181.435
4. Provision for short-term doubtful debts	136	V.3,4	(649.568.346)	(602.785.746)
IV. Inventories	140	V.7	10.942.024.707	10.156.374.818
1. Inventories	141		10.942.024.707	10.156.374.818
2. Provision for devaluation of inventories	142		-	-
V. Short-term biological assets	150		-	-
VI. Other current assets	160		184.316.219	265.474.927
1. Short-term deferred expenses	161	V.8a	184.316.219	265.474.927

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Code	Notes	Jun. 30, 2026	Jan. 01, 2026
B. NON-CURRENT ASSETS	200		471.116.924.480	470.930.958.508
I. Long-term receivables	210		591.680.750	591.680.750
1. Other long-term receivables	215	V.5b	591.680.750	591.680.750
II. Fixed assets	220		9.811.743.918	10.132.923.252
1. Tangible fixed assets	221	V.9	7.354.120.394	7.645.301.648
<i>Cost</i>	222		10.723.000.000	10.723.000.000
<i>Accumulated depreciation</i>	223		(3.368.879.606)	(3.077.698.352)
2. Intangible fixed assets	227	V.10	2.457.623.524	2.487.621.604
<i>Cost</i>	228		2.999.808.000	2.999.808.000
<i>Accumulated depreciation</i>	229		(542.184.476)	(512.186.396)
III. Long-term biological assets	230		-	-
IV. Investment property	240	V.11	37.675.458.366	37.953.083.364
<i>Cost</i>	241		42.210.000.000	42.210.000.000
<i>Accumulated depreciation</i>	242		(4.534.541.634)	(4.256.916.636)
V. Long-term work in progress assets	250		171.905.191.334	171.326.953.531
1. Construction in progress	252	V.12	171.905.191.334	171.326.953.531
VI. Long-term financial investments	260	V.2b	250.183.901.765	250.186.174.791
1. Investments in subsidiaries	261		60.000.000.000	60.000.000.000
2. Investments in associates, joint-ventures	262		183.000.000.000	183.000.000.000
3. Investments in equity of other entities	263		7.250.000.000	7.250.000.000
4. Provision for decline in the value of long-term investments	264		(66.098.235)	(63.825.209)
VII. Other non-current assets	270		948.948.347	740.142.820
1. Long-term deferred expenses	271	V.8b	948.948.347	740.142.820
TOTAL ASSETS (100+200)	280		636.969.951.097	698.563.172.324

SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

RESOURCES	Code	Notes	Jun. 30, 2026	Jan. 01, 2026
C. LIABILITIES	300		55.568.616.875	116.695.410.724
I. Current liabilities	310		47.099.667.845	107.979.372.708
1. Short-term trade payables	311	V.13	579.421.870	3.411.551
2. Short-term advances from customers	312	V.14	3.169.530.000	-
3. Taxes and other payables to the State Budget	314	V.15	301.782.955	2.343.061.973
4. Payables to employees	315		181.300	181.300
5. Short-term accrued expenses	316	V.16	2.769.246.483	6.805.788.250
6. Short-term deferred revenue	319		7.363.636	7.363.636
7. Other short-term payables	320	V.17a	237.777.095	469.628.247
8. Short-term borrowings and financial lease liabilities	321	V.18a	39.873.251.122	97.717.072.922
9. Bonus and welfare fund	323	V.19	161.113.384	632.864.829
II. Long-term liabilities	330		8.468.949.030	8.716.038.016
1. Other long-term payables	338	V.17b	500.000.000	-
2. Long-term borrowings and financial lease liabilities	339	V.18b	7.968.949.030	8.716.038.016
D. OWNERS' EQUITY	400	V.20	581.401.334.222	581.867.761.600
1. Owners' capital	411		540.721.430.000	540.721.430.000
<i>Ordinary shares with voting rights</i>	411a		540.721.430.000	540.721.430.000
2. Undistributed earnings	420		40.679.904.222	41.146.331.600
<i>Undistributed earnings accumulated to the end of prior year</i>	420a		40.899.831.600	39.565.128.431
<i>Undistributed earnings in this period</i>	420b		(219.927.378)	1.581.203.169
TOTAL RESOURCES (300+400)	440		636.969.951.097	698.563.172.324

Approved, August 29, 2026

LEGAL REPRESENTATIVE

Prepared by

Chief Accountant

General Director





Nguyen Thi Ngoc Tuyen

Nguyen Quoc Viet

Le Dinh Phong

SEPARATE INTERIM INCOME STATEMENT

For the first six-month period of 2026

Unit: VND

ITEMS	Code	Notes	The first six months of 2026	The first six months of 2025
1. Revenue from goods sold and services rendered	01	VI.1.a	48.618.131.461	37.051.651.407
2. Revenue deductions	02		-	-
3. Net revenue from goods sold and services rendered (10 = 01 - 02)	10		48.618.131.461	37.051.651.407
4. Cost of sales	11	VI.2	43.261.673.877	26.528.077.599
5. Gross profit (20 = 10 - 11)	20		5.356.457.584	10.523.573.808
6. Profit/loss from selling or liquidating investment property	21		-	-
7. Financial income	22	VI.3	2.173.859.705	1.017.293.461
8. Financial expenses	23	VI.4	1.960.556.596	2.265.245.154
<i>In which: interest expenses</i>	24		1.956.203.643	2.789.419.785
9. Selling expenses	25	VI.5	653.550.955	1.630.627.579
10. General and administration expenses	26	VI.6	4.968.519.735	5.696.362.524
11. Operating profit (30 = 20 + 21 + 22 - (23 + 25 + 26))	30		(52.309.997)	1.948.632.012
12. Other income	31	VI.7	257.367.885	201.646.600
13. Other expenses	32	VI.8	358.070.367	323.864.947
14. Other profit (40 = 31 - 32)	40		(100.702.482)	(122.218.347)
15. Net accounting profit before tax (50 = 30 + 40)	50		(153.012.479)	1.826.413.665
16. Current corporate income tax expenses	51	VI.10	66.914.899	568.610.417
17. Deferred corporate income tax expenses	52		-	-
18. Net profit after corporate income tax (60 = 50 - 51 - 52)	60		(219.927.378)	1.257.803.248

Approved, August 29, 2026

LEGAL REPRESENTATIVE

Prepared by

Chief Accountant

General Director



Nguyen Thi Ngoc Tuyen



Nguyen Quoc Viet



Le Dinh Phong

SEPARATE INTERIM CASH FLOW STATEMENT

(Under indirect method)

For the first six-month period of 2026

Unit: VND

ITEMS	Code	Notes	The first six months of 2026	The first six months of 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before tax	01		(153.012.479)	1.826.413.665
2. Adjustments for				
Depreciation of fixed assets and investment properties	02	V.9,10,11	598.804.332	598.804.332
Provisions	03	VI.2,4,6	49.055.626	(524.175.242)
Gains/losses from investing activities	05		(2.173.857.069)	(1.016.852.609)
Interest expense	06	VI.4	1.956.203.643	2.789.419.785
3. Profit from operating activities before changes in working capital	08		277.194.053	3.673.609.931
Increase (-)/ decrease (+) in receivables	09		91.435.329.320	(42.153.168.012)
Increase (-)/ decrease (+) in inventories	10		(785.649.889)	4.693.559.158
Increase (+)/ decrease (-) in payables (excluding interest payables, income tax payables)	11		2.753.791.417	8.599.549.244
Increase (-)/ decrease (+) in deferred expenses	12		(127.646.819)	(167.683.746)
Interest paid	14		(5.835.337.872)	(1.163.311.362)
Corporate income tax paid	15	V.15	(852.245.091)	(337.275.070)
Other payments on operating activities	17		(718.251.445)	(135.237.963)
Net cash inflows/(outflows) from operating activities	20		86.147.183.674	(26.989.957.820)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchases of fixed assets and other long-term assets	21		(578.237.803)	(1.119.339.496)
2. Loans granted, purchases of debt instruments of other entities	23		(41.875.000.000)	-
3. Collection of loans, proceeds from sales of debt instruments of other entities	24		13.310.062.466	-
4. Proceeds from divestment in other entities	26		-	43.310.000.000
5. Dividends and interest received	27		1.140.423.810	2.135.919.154
Net cash inflows/(outflows) from investing activities	30		(28.002.751.527)	44.326.579.658

SEPARATE INTERIM CASH FLOW STATEMENT

(Under indirect method)

For the first six-month period of 2026

Unit: VND

ITEMS	Code	Notes	The first six months of 2026	The first six months of 2025
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from borrowings	33	VIII.1	36.387.324.550	20.293.918.405
2. Repayments of borrowings	34	VIII.2	(94.978.235.336)	(50.099.254.087)
Net cash inflows/(outflows) from financing activities	40		(58.590.910.786)	(29.805.335.682)
Net cash inflows/(outflows) (20+ 30 + 40)	50		(446.478.639)	(12.468.713.844)
Cash and cash equivalents at the beginning of the period	60		651.603.026	13.029.594.958
Effect of foreign exchange differences	61		-	-
Cash and cash equivalents at the end of the period (50+60+61)	70	V.1	205.124.387	560.881.114

Approved, August 29, 2026

LEGAL REPRESENTATIVE

Prepared by

Chief Accountant

General Director



Nguyen Thi Ngoc Tuyen

Nguyen Quoc Viet

Le Dinh Phong

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

I. BUSINESS HIGHLIGHTS**I.1. Establishment**

Green Plus Joint Stock Corporation (hereinafter referred to as "the Company") is a joint stock company operating under Business Registration Certificate No. 1301009978, first registered on June 01, 2016 and for the 15th changing registration on August 08, 2025 issued by the Department of Planning and Investment of Ben Tre Province (now the Department of Finance of Vinh Long Province), the change content is to update the business address.

Stock code: GPC (Registered for trading on UPCoM).

Head office: Lot AIV-1, Giao Long Industrial Park Phase 2, Giao Long Commune, Vinh Long Province, Vietnam.

I.2. Structure of ownership

The Company is a joint-stock company, operating according to Vietnamese Enterprise Law.

I.3. Business sector

The Company's business fields are trade and services.

I.4. Principal activities

Trading in functional food products and leasing premises.

I.5. Normal operating cycle

Normal operating cycle of the Company lasts 12 months of the normal fiscal year beginning from January 01 and ending on December 31.

I.6. Operations in the accounting period affecting the separate interim financial statements

None.

I.7. Total employees at the end of the period

Total employees to Jun. 30, 2026: 25 persons (Dec. 31, 2025: 29 persons).

I.8. Corporate structure**I.8.1. List of subsidiary**

As at Jun. 30, 2026, the Company has one (01) directly owned subsidiary:

<i>Name of subsidiary</i>	<i>Principal activities</i>	<i>% of contributed capital</i>	<i>% of ownership</i>	<i>% of voting right</i>
Tien Thinh Organic Corporation	Fertilizer business	85,7%	85,7%	85,7%

I.8.2. List of associate

Investments that the Company doesn't control but still has significant influence are presented as follows:

As at Jun. 30, 2026, the Company has one (01) associate:

<i>Name of associate</i>	<i>Principal activities</i>	<i>% of contributed capital</i>	<i>% of ownership</i>	<i>% of voting right</i>
International Standard Housing Joint Stock Company	Architectural and related technical consulting activities	22,9%	22,9%	22,9%

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

I.8.3. List of affiliated entities without legal status for dependent accounting

As at June 30, 2026, the Company has three (03) affiliated entities without legal status for dependent accounting as follows:

Entities' name	Address
Ho Chi Minh City Branch - Green Plus Joint Stock Corporation	2nd Floor, Green+ Building, No. 73-75 Tran Trong Cung, Tan Thuan Ward, Ho Chi Minh City, Vietnam.
Hanoi Branch - Green Plus Joint Stock Corporation	Room 312, 3rd Floor, VCCI Building, No. 9 Dao Duy Anh Street, Kim Lien Ward, Hanoi City, Vietnam.
Business location - Green Plus Joint Stock Corporation	No. 72, Ham Nghi Street, Thanh Khe Ward, Da Nang City, Vietnam.

I.9. Disclosure on comparability of information in the Financial Statements

In the accounting period ending on June 30, 2026, the Company switched from preparing and presenting Financial Statements under the accounting regulations of Circular 200/2014/TT-BTC to Circular 99/2025/TT-BTC, which has been effective since January 01, 2026. Due to differences in recognition, measurement, and presentation principles between the two accounting regimes, some items in this period's Financial Statements cannot be entirely compared with the corresponding figures of the previous period. The Company did not retrospectively adjust the previous period's figures. The significant impacts of the change in accounting policies have been presented in the relevant notes.

I.10. Applying the going concern principle in preparing separate interim financial statements

The financial statements are prepared on the assumption that the Company will continue to operate in the near future. The Board of General Directors has assessed the Company's ability to continue as a going concern based on the information available at the end of the reporting period and concluded that using the going concern basis is appropriate. The Board of General Directors does not see any material uncertainty that could raise significant doubt about the Company's ability to continue operating.

II. ACCOUNTING PERIOD AND REPORTING CURRENCY**II.1. Fiscal year**

The fiscal year is begun on January 01 and ended December 31 annually.

II.2. Reporting currency

Vietnam Dong (VND) is used as a currency unit for accounting records.

During the financial year, the company did not have any changes to the currency unit used in accounting compared to the previous year.

III. ADOPTION OF ACCOUNTING STANDARDS AND POLICIES**III.1. Applicable Accounting System**

The Company applies Vietnamese Accounting Standards and the enterprise accounting regime issued according to Circular No. 99/2025/TT-BTC dated October 27, 2025, by the Ministry of Finance ("Circular 99") and the related regulations in the preparation and presentation of separate interim financial statements.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***III.2. Disclosure of compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System**

The company commits that the separate interim financial statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the Enterprise Accounting Regime, and relevant legal regulations. The separate interim financial statements truthfully and reasonably reflect the company's separate interim financial position, separate interim income statement, and separate interim cash flows statement.

IV. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES, AND APPLICABLE LEGAL REGULATIONS**IV.1. Basis of preparation**

Financial statements are made on the basis of accrual accounting (except for information related to cash flows).

IV.2. Types of exchange rates used in accounting

Currency conversion is done based on the actual exchange rate that matches the nature of the transaction and the regulations in Circular 99, along with current accounting standards. Any tax obligations related to foreign currency transactions are handled according to tax laws.

Actual transaction exchange rate: The actual transaction exchange rate on the transaction date is chosen as the average transfer buying and selling rate of the commercial bank where transactions are regularly conducted.

Recorded exchange rate: The recorded exchange rate includes either the actual specific recorded rate or the weighted average recorded rate. Whether to use the actual specific recorded rate or the weighted average recorded rate depends on the characteristics and management requirements of the company's foreign currency monetary items.

The exchange rate chosen to apply when accounting for exchange rate differences during the period

Foreign currency transactions are converted at the actual transaction rate at the time they occur or at the contract rate (if any). Advance receipts and prepayments are recorded at the rate at the time of payment. Monetary items, receivables and payables, and equity are recorded at the rate at the time they occur and applied consistently to both debit and credit.

Exchange rate when revaluing monetary items denominated in foreign currency

Monetary items with foreign currency origins are items that are collected or must be paid in foreign currency, including deposits.

At the end of the accounting period, the Company re-evaluates the balances of monetary items in foreign currencies at the actual transaction exchange rate at the time of preparing the Separate Interim Financial Statements, which is the average buy-sell transfer rate of the bank where the Company frequently transacts. For foreign currency deposits, the revaluation rate is determined according to the rate of the bank where the Company has the account.

The exchange rate on June 30, 2026, at Joint Stock Commercial Bank for Foreign Trade of Vietnam is as follows: The average transfer buying-selling rate is 26.286 VND/USD.

Exchange differences arising during the period from foreign currency transactions are recognized in the income statement. Exchange differences arising from revaluation of foreign currency monetary items at the end of the accounting period after offsetting increases and decreases are recognized in the income statement.

IV.3. Principles for recording cash and cash equivalents

Cash includes cash on hand, demand deposits.

Amounts are recorded at their actual value; items in foreign currencies are converted and revalued at the actual transaction rate according to current regulations.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.4. Principles of accounting for financial investments****IV.4.1. Held-to-maturity investments**

Held-to-maturity investments include term deposits and loans. These investments do not include financial instruments held for trading purposes. At the end of the accounting period, investments are classified as short-term or long-term assets based on the remaining time until maturity.

Interest income is recorded under financial operating revenue on an accrual basis based on holding periods and the effective interest rate. Interest received in advance is gradually allocated; interest received later or periodically is recorded in the period it arises. Upon maturity or early liquidation, the difference between the recoverable amount and the book value (after deducting provisions and related costs) is recorded in financial results for the period.

At the time of preparing the financial statements, if there are signs or evidence that part or all of the company's held-to-maturity investments may be unrecoverable, the Company sets up a loss provision according to current regulations. The provision is recorded as a financial expense for the period and presented in the asset loss provision account.

IV.4.2. Held-to-maturity investments in subsidiary, associate

Investing in subsidiaries reflects the value of direct investments in legally independent entities that the Company controls. This control is established when the Company owns more than 50% of voting rights or has the power to influence the financial and operational policies of the investee to gain economic benefits from its activities. Control is determined based on the actual nature of the relationship—an investment can still be classified as a subsidiary even if ownership is below 50% if the Company actually has control, and vice versa.

An associate company is a business where the Company has significant influence but no control. Significant influence is usually shown by holding 20% to less than 50% of the voting rights or having the ability to take part in decisions about the financial and operating policies of the invested entity.

These investments are initially recorded at their original cost, which includes the purchase price plus any directly related transaction costs. If the investment is in non-cash assets, the investment cost is recorded at the fair value of the non-cash asset at the time it occurs. Dividends and profits accrued before purchasing the investment reduce the value of the investment. Dividends and profits accrued after the purchase are recorded as financial operating income. For dividends received in the form of shares, the Company only tracks the additional number of shares and does not record their value.

Determining control and significant influence is based on the nature of the transaction at the time the financial statements are prepared and is not affected by any future liquidation plans. If these rights are limited by legal or operational factors, the Company assesses reality to classify the investment. When control or significant influence is lost, the investment is written down; the difference between the recovery value and the book value is recorded in the financial results for the period.

At the end of the accounting period, the Company assesses the potential loss of investments in subsidiaries and associates based on objective evidence and available information, including accumulated losses, impairment of assets, or the recoverability of the invested unit's capital. For listed investments, the fair value is determined based on the closing price at the end of the accounting period. Provisions are made when the recoverable value of the investment is lower than its book value. The recoverable value is determined based on fair value (if determinable) or the net asset value of the invested unit (based on its financial situation, business performance, and ability to generate future cash flows). The provision is recorded as a financial expense during the period and reversed if the reason for the provision no longer exists.

The allowance for impairment of investments subsidiaries associated companies is based on the consolidated financial statements of the invested company. If the invested company is an independent business without any subsidiaries, the reserve is based on the company's own separate financial statements.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.4.3. Investments in equity instruments of other entities**

Other investments reflect the current value and the ups and downs of investments outside of subsidiaries, joint ventures, and associates. These investments include investments in equity instruments where the Company has no control, no joint control, and no significant influence over the investee.

Other investments are initially recorded at their original cost, including the purchase price and any directly related costs when buying. After the initial recognition, investments are tracked at cost minus any impairment losses (if any). Dividends, profits distributed before the investment date reduce the investment's value, while those after the investment date are recognized as financial income.

When liquidating or selling, the difference between the recovery value and the book value is recorded as income or financial expense for the period.

Provision for losses on long-term investments held by the investor (not including investments in trading securities, or investments in subsidiaries, joint ventures, or associates) is made as follows:

- Provision for losses on investments whose fair value cannot be determined at the reporting date is made based on accumulated losses, asset impairment, or the recoverability of capital from the invested entity.

IV.5. Principles for recording trade receivables

Receivable reflect the company's right to collect money or economic benefits from parties involved in transactions that have been completed. Receivables are recorded at their original value and tracked in detail by party and due date. At the end of the accounting period, accounts receivable are presented at their original value after deducting any allowance for doubtful accounts (if any) that has been set up.

Receivables are classified as short-term or long-term based on the nature of the receivable and whether it is expected to be collected within or after 12 months from the end of the accounting period.

The company's receivables include:

Receivable from customers are debts arising from revenue from selling products, goods, investment real estate, fixed assets, financial investments, providing services, and other transactions with customers, where the right to collect money depends only on time. This item also includes receivables from basic construction contractors from the party that awarded the contract for the volume of work completed.

Other receivables include amounts receivable that arise outside of sales activities, service provision, and internal relationships, such as dividends, profit shares in cash or non-cash assets, loan interest, compensation, expenses paid on behalf of others, collections made on behalf of others, and other receivables as prescribed. For other receivables of significant value, the Company monitors and provides detailed disclosures on the nature of the transaction, value, time of occurrence, repayment/collection deadline, overdue status (if any), and related terms according to current regulations.

Provision for doubtful debts: The company assesses the collectability of receivables based on objective evidence such as overdue status, the financial ability of debtors, and other signs of impaired payment capacity. Allowances are made for overdue debts or debts not yet due but with evidence suggesting that part or all of the value may not be collectible. The provision amount is determined based on the overdue period or the estimated uncollectible loss for each receivable according to current regulations. The allowance is recorded as an administrative expense during the period. Reversal is made when the required provision is lower than the existing balance in the accounting records.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.6. Principles for recording inventories**

Inventory includes assets purchased for sale during the normal business period, including: Goods in transit, goods and goods sent for sale.

Inventory recognition principle: Inventory is recorded at cost, including purchase costs, non-refundable taxes, and other directly related costs to bring the inventory to its current location and condition, after deducting discounts and allowances. At the end of the accounting period, inventory is presented at the lower of cost and net realizable value.

Method of calculating inventory value: Inventory value is determined using the first-in, first-out (FIFO) method. This method is consistently applied across accounting periods.

Inventory accounting method: Inventory is accounted for using the perpetual inventory method, where purchase, sale, and stock transactions are continuously recorded in the accounting books.

Provision for devaluation of inventories: Inventory write-down reserves are set up when there's evidence that the net realizable value of inventory is lower than its cost. Net realizable value is determined based on the estimated selling price under normal business conditions minus the estimated costs to complete the product and the estimated costs required to sell it. The reserve is recorded as part of the cost of goods sold for the period. Setting up and reversing the reserve is done by comparing the required reserve with the balance of the reserve already recorded.

IV.7. Principles for recording and depreciating fixed assets, investment properties and construction in progress**IV.7.1. Principles for recording tangible fixed assets**

Tangible fixed assets are physical assets owned by the Company for use in production and business activities, meeting the recognition criteria under current regulations, including: they are expected to bring future economic benefits, their original cost can be reliably determined, they have a useful life of more than 1 year, and they meet the value standards set by current regulations.

Tangible fixed assets are stated at original cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises all expenditures of bringing the asset to its working condition and location for its intended use. Expenditures incurred beyond their originally assessed standard of performance are capitalised as an additional cost of tangible fixed assets when they have resulted in an increase in the future economic benefits expected to be obtained from the use of those tangible fixed assets. The expenditures which do not meet the above conditions are charged to the expenses in the period.

When the tangible fixed assets are sold or disposed, their original costs and the accumulated depreciation which have been written off and any gain or loss from disposal of assets are recorded in income or expenses in the period.

Depending on the source of formation, the original cost of tangible fixed assets is determined as follows:

The original cost of purchased tangible fixed assets includes the purchase price after deducting trade discounts, reductions, non-refundable taxes incurred when buying the fixed assets, and other direct costs to bring the asset to the location and condition necessary for it to operate as intended by the business, such as site preparation costs, transportation, loading and unloading, installation, trial runs, and other related costs. For real estate assets, the value of land use rights and the assets on the land are determined and recorded separately according to the law.

IV.7.2. Principles for recording intangible fixed assets

Intangible fixed assets are assets without a physical form that the company holds to use in production, business operations, providing services, or for leasing, meeting the recognition criteria according to current regulations.

Intangible fixed assets are recorded at the original cost less (-) the accumulated amortisation. The original cost of intangible fixed assets includes all costs that the Company must incur to acquire fixed assets up to the time of putting such assets into a state of readiness for use. Expenses related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the period unless these expenses are associated with a specific intangible fixed asset and increase the economic benefits from these assets.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.7.2. Principles for recording intangible fixed assets (cont'd)**

When intangible fixed assets are sold or liquidated, the original cost and accumulated amortisation are wiped out and profits, losses arising from liquidation are recorded in income or expenses in the period.

Depending on the source of formation, the original cost of intangible fixed assets is determined as follows:

The original cost of an intangible fixed asset representing land use rights is the amount the company has paid to legally acquire the land use rights (including costs paid to the transferring organization or individual; compensation, site clearance, land leveling, registration fees, etc.) or as agreed by the contributing parties. Determining the intangible fixed asset as land use rights follows the relevant legal regulations that guide the management, use, and depreciation of fixed assets.

IV.7.3. Principles for recording investment properties

Investment properties includes land use rights, houses, part of a house, or both house and land, as well as infrastructure held by the company for the purpose of renting out or waiting for an increase in value, not used for production, business, management, or for sale in the normal course of business.

Investment properties is initially recorded at cost, which includes all actual expenses or the fair value of exchanged assets to acquire the asset up to the point it's put into use. The cost is determined depending on the case: purchase (including purchase price and directly related expenses), self-construction (including actual production costs and related expenses), or finance lease according to current regulations. Costs that are not necessary to get the asset ready for use, costs incurred before the asset is operating normally, and unusual costs are not included in the cost. Costs incurred after initial recognition are recorded as expenses in the period, unless they increase future economic benefits, in which case they're added to the asset's cost.

At the end of the accounting period, the Company discloses the fair value of investment properties based on market information or appropriate valuation methods. If it is not possible to reliably determine the fair value, the Company clearly states the reason in the Financial Statements according to current regulations.

When there is evidence of a price reduction, the Company records the loss by adjusting down the original cost and recording it in the cost of goods sold; in case of value recovery, it is increased but not exceeding the original cost.

The switch between investment properties, owner-occupied real estate, and inventories can only be done when there's a change in purpose and it doesn't affect the original cost. Investment real estate is written down when its purpose changes, or when it's sold, liquidated, or the lease term ends and the asset is returned.

IV.7.4. Principles for recording construction in progress

The costs of carrying out public investment projects (including procurement and new construction) and the status of investment cost settlement. Public investment activities can be carried out through contracting or self-execution; in the case of self-execution, this account reflects all costs incurred during construction and repairs according to current law. Costs incurred after the initial recognition that increase the capacity or extend the useful life of fixed assets are added to the asset's original value.

Only costs that are directly related and necessary for fixed asset construction investment, incurred during the continuous construction of assets without unusual interruptions, can be capitalized into the value of fixed assets or investment properties. Borrowing costs are capitalized when they meet the conditions according to Vietnamese Accounting Standard No. 16. During the construction investment phase, foreign exchange differences are not capitalized.

In cases where a project has been completed and put into use but not yet finalized, the Company records fixed assets at provisional prices and depreciates them, then adjusts them according to the approved final prices. If a project is canceled or incurs losses, the business carries out liquidation, recovers costs; any difference is recorded as other expenses or handled through compensation to recover costs.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.7.5. Principles for depreciating fixed assets, investment properties and construction in progress**

Fixed assets and investment properties related to production, business activities, or renting must be depreciated according to current regulations. Depreciation expenses are recorded as production and business costs for the period; if the assets are used for construction investment activities, they are included in construction investment costs.

The company applies depreciation methods for fixed assets and long-term investments properties according to current regulations, using the straight-line method to evenly distribute the asset's value over its useful life. The depreciation period is determined in accordance with the Ministry of Finance's guidelines and the company's actual usage conditions.

The estimated useful life for assets and investment properties used for lease are as follows:

Buildings and structures	40 years
Transportation and facilities	10 years

Land use rights with a term: depreciation is based on the allowed land use period.

Investment property held for price increase is not depreciated.

The company periodically review the useful life and depreciation method of fixed assets; when there are significant changes, these estimates are adjusted accordingly. A change in the depreciation method is only made when there is a change in how the economic benefits of the asset are recovered and is applied to the current and future periods, and is disclosed in the financial statements.

IV.8. Principles for recording deferred expenses

Deferred expenses include expenses incurred to support production and business activities over multiple periods, such as insurance costs, tools and equipment, circulating packaging, and other costs that do not qualify as fixed assets.

Deferred expenses are allocated to production and business expenses using the straight-line method over the estimated benefit period of each cost. The allocation period is determined based on the nature of the cost, contract duration, or expected useful life as follows:

Insurance costs (fire and explosion insurance, vehicle owner's liability insurance, car insurance, property insurance, etc.) are allocated according to the term of the insurance contract.

Tools, equipment, and packaging are allocated based on the estimated useful usage time.

IV.9. Principles for recording liabilities

Liabilities are recognized when the Company has a current obligation arising from past transactions or events and the settlement of this obligation is expected to reduce the Company's economic resources. Liabilities are recognized when the obligation is likely to arise and the amount can be reliably determined.

At the end of the accounting period, payables are classified as short-term or long-term based on the remaining time to settle the obligation according to the current accounting standards and regulations.

Liabilities must be tracked in detail by each party, due date, type of currency to be paid, and other factors according to the company's management needs, following these principles:

Trade payables reflect the company's obligation to pay suppliers for goods, services, and related parties according to the contract. These amounts are tracked in detail for each party, including any advances to suppliers. Discounts and rebates (if any) are recorded separately according to regulations.

Other payables reflect amounts that need to be paid or remitted that are not part of regular commercial transactions and do not arise directly from buying and selling goods or providing services, including: social insurance, health insurance, unemployment insurance, union fees; deposits and guarantees received; revenue awaiting allocation; and amounts collected on behalf of others. These amounts are tracked in detail for each recipient and payable item.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.10. Employee benefits**

Employee benefits are wages, salaries, bonuses, mandatory insurance, and other benefits that the Company is required to pay to employees according to the law, employment contracts, collective labor agreements, or Company regulations in exchange for the services provided by the employees. Employee benefits are recorded as expenses during the period when the employees have provided services that generate a current obligation for the Company. Benefits that have not been paid by the end of the accounting period are recorded as payables to employees or other payables according to regulations.

Salaries, wages, and other salary-related amounts payable to employees are recorded as expenses for the period based on the working time or the amount of work completed according to the employment contract and the company's relevant regulations.

Mandatory insurance contributions, including social insurance, health insurance, unemployment insurance, and other payments required by law, are recorded as expenses during the period in accordance with legal regulations and are recognized as payables until they are paid to the competent authorities.

Deductions from an employee's salary, as required by law or agreed upon, are recorded as amounts payable or to be submitted to the relevant parties until they are paid.

Bonuses and other benefits (if any) are recognized when the Company has a current obligation arising from past events, it is likely to result in an outflow of cash, and the amount of the obligation can be reliably measured.

IV.11. Principles for recording accrued expenses

Accrued expenses reflect the actual costs that have already arisen or are certain to arise related to production and business activities during the period, but at the time of preparing the financial statements, there may not be enough documents, they haven't been paid yet, or they are not due for payment. They're recorded based on a matching principle between revenue and expenses to ensure costs are recognized in the correct accounting period in which they arise. Accruing expenses must be based on reasonable, reliable grounds and be calculated appropriately based on the expected actual costs.

Accrued expenses include items such as: interest expenses payable and other expenses payable related to the company's production and business activities, excluding any provisions payable.

IV.12. Principles for recoding deferred revenue

Deferred revenue reflects the revenue a business has received in advance but isn't yet eligible to recognize as revenue for the period. This includes customers who have prepaid for one or more accounting periods for asset leases and other income that needs to be allocated over time or based on the completion of related obligations. It doesn't include money that buyers pay in advance when the business hasn't provided goods or services yet, or revenue that hasn't been collected.

Deferred revenue is initially recognized at the actual amount received and is gradually allocated to revenue or other income in the accounting periods in accordance with the matching principle between revenue and expenses.

IV.13. Principles for recoding borrowings and financial lease liabilities

The company's borrowings and financial lease liabilities include short-term borrowings, long-term borrowings, bank borrowings, borrowings from related parties, and other borrowings used for the company's business and investment activities. These borrowings and financial leases liabilities are recorded at the actual amount received and amounts still payable, excluding borrowing costs, and are tracked in detail for each lender, each borrowings agreement, loan term, and currency.

Borrowings and financial lease liabilities obligations with a remaining repayment period of more than 12 months from the end of the accounting period are classified as long-term borrowings and finance leases. Those with a remaining repayment period of 12 months or less, or if the company does not have an unconditional right to defer payment for at least 12 months from the end of the accounting period, are classified as short-term borrowings and finance leases.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.14. Principles for recording and capitalising borrowing costs**

Borrowing costs include interest and other expenses directly related to the company's borrowings, such as borrowings arrangement fees, guarantee fees, and credit commitment fees. Borrowing costs are recorded as financial expenses in the period they occur, except for borrowing costs directly related to the construction or production of work-in-progress assets that meet capitalization conditions, which are then capitalized into the cost of the asset once the requirements of Accounting Standard No. 16 "Borrowing Costs" are met.

Borrowing costs are capitalized when the company simultaneously meets the following conditions: Costs for investment in construction or production of work-in-progress assets have been incurred; Borrowing costs have been incurred; and The necessary activities to prepare the asset for use or sale are in progress. Capitalization of borrowing costs is temporarily suspended during periods when the construction or production of work-in-progress assets is unnecessarily interrupted. Borrowing costs continue to be capitalized when these activities resume. Capitalization of borrowing costs ends when basically all activities necessary to prepare the asset for use or sale are completed. Borrowing costs for investing in subsidiaries, joint ventures, or associates are not capitalized.

IV.15. Principles for recording owner's equity

Owner's equity is recorded based on the actual capital contributed and not on the pledged capital or amounts receivable from the owners.

Owner's equity includes the initial capital contributions and additional contributions from the owners; additions from undistributed after-tax profits and other amounts allowed by the competent authority to increase owner's equity according to current regulations.

Principles for recording undistributed profit

Undistributed after-tax profits reflect the company's business performance after corporate income tax and the situation of profit distribution or loss handling according to the law and the company's charter.

Profit distribution is carried out based on the company's undistributed after-tax profits, after considering the financial situation, cash flow, and restrictions according to the law, the company's charter, and the resolution of the General Meeting of Shareholders.

When distributing profits, the Company considers the impact of non-cash items that can affect the ability to pay dividends or profits, including gains from revaluing assets contributed to capital, revaluing monetary items in foreign currencies, revaluing financial instruments, and other non-cash items.

In cases where the Company prepares consolidated financial statements, the profit distribution is based on undistributed post-tax profits that can be distributed to the owners after considering the financial situation, payment ability, and capital needs for the Company's and its subsidiaries' business operations, while not exceeding the lower amount of undistributed post-tax profits between the separate financial statements and the consolidated financial statements.

IV.16. Principles and method for recording revenue and other income

Sales revenue is recognized when the following five (5) conditions are simultaneously met:

1. The enterprise has transferred most of the risks and benefits associated with ownership of the product or goods to the buyer;
2. The enterprise no longer holds the right to manage the goods as the owner of the goods or the right to control the goods;
3. Revenue is measured with relative certainty;
4. The enterprise receives or will receive economic benefits from the sales transaction;
5. Costs related to sales transactions can be identified.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND***IV.16. Principles and method for recording revenue and other income (cont'd)**

Revenue from the rendering of services is determined when all four (4) conditions are met:

1. Revenue can be determined with relative certainty. When the contract stipulates that the buyer is entitled to return the purchased services under specific conditions, revenue is recognised only when those specific conditions no longer exist and the buyer is not entitled to return the purchased services;
2. The company has or will receive economic benefits from that service transaction;
3. The work completed at the end of the accounting period can be determined;
4. The costs incurred for the transaction and the costs to complete the service provision transaction can be determined.

Principles of recognizing real estate revenue

Record revenue from operating asset rentals. For rentals paid in advance for multiple periods, revenue is allocated over the rental period; if a contract has multiple components (sale, lease, finance, etc.), each part must be separated to recognize revenue according to the nature of the transaction.

Principles and method for recording financial income

Financial income is recognised when two conditions are simultaneously satisfied: 1. It is possible to gain benefits from that transaction; 2. Revenue is determined with relative certainty.

Financial income includes: interest, dividends, shared profits and other financial income of the enterprise.

Interest is recognised on an accrual basis, determined on the balance of deposit accounts and the actual interest rate of each period.

When an amount which has been recorded as an income becomes irrecoverable, such irrecoverable or uncertainly recoverable amount must be recorded as expense incurred in the period, rather than reducing revenue.

IV.17. Principles and method of recording cost of sales

Cost of sales reflects the cost of products, goods, or services sold during the period; costs related to investment real estate activities and other expenses are recorded in the cost of goods sold or deducted from it during the reporting period. The cost is recorded at the time the transaction occurs or when it is reasonably certain to occur in the future, regardless of whether the cash has been paid or not. Cost of goods sold and revenue are recognized at the same time according to the matching principle. Any costs exceeding normal consumption are recorded immediately in the cost of goods sold following the prudence principle.

IV.18. Principles and method for recording financial expenses

Financial expenses include: Financial costs include the expenses and losses arising from financial activities, including: borrowing costs that are not capitalized according to regulations; provisions for losses on financial investments and other financial expenses.

Financial expenses are recorded in details by their content and determined reliably when there are sufficient evidences on these expenses.

IV.19. Principles of accounting for selling expenses and general and administrative expenses

Selling expenses: Reflect the actual costs incurred in the process of consuming the company's products, goods, and providing services. Selling expenses include material and packaging costs; cost of tools and instruments; depreciation of fixed assets in the sales department; outsourced service costs (advertising, marketing, transportation, sales commissions), and other cash expenses.

General and administrative expenses: Reflect the general management expenses of the entire business. General and administrative expenses include management staff expenses (salaries, salary-related contributions, insurance); office material costs; tool and equipment costs; depreciation of fixed assets used for management; taxes, fees, and charges; provisions for doubtful receivables; outsourced service costs; and other cash expenses related to the office department.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS*For the first six-month period of 2026**Unit: VND*

Principles of accounting: Selling expenses and general and administrative expenses are recorded in the income statement based on the matching and accrual principles at the time they incur, regardless of when the actual payment is made. Expenses that are not considered reasonable or valid under the Corporate Income Tax Law but have full invoices and accounting documents are still fully recorded as accounting expenses for the period and are adjusted for exclusion when calculating corporate income tax.

IV.20. Principles and methods for recording current corporate income tax expenses

Corporate income tax includes current corporate income tax expense incurred during the period, which serves as the basis for determining the after-tax operating results of the Company for the current accounting period.

Current income tax is the amount of corporate income tax that must be paid (or can be refunded), determined based on taxable income and the corporate income tax rate applicable for the year. Taxable income is calculated based on accounting profit after adjusting for differences according to corporate income tax laws, including non-deductible expenses, tax-exempt or non-taxable income, losses carried forward as allowed, and other adjustments.

The company's tax obligations are declared and determined based on the provisions of the current tax laws. Since the application and interpretation of tax laws can vary, the company's tax reports may be reviewed and reassessed by the tax authorities according to regulations. Any differences (if any) between the recorded tax and the tax determined by the tax authorities will be recorded in the financial statements in the period when there is an official decision or conclusion from the tax authorities.

The company applies a corporate income tax rate of 20% for the period.

IV.21. Related parties

(i) Enterprises that control, or are controlled directly or indirectly through one or more intermediaries, or are under joint control with the reporting enterprise (including parent companies, subsidiaries, subsidiaries of the same group);

(ii) Associate companies;

(iii) Individuals with direct or indirect voting rights in reporting enterprises that lead to significant influence over these enterprises, including close family members of these individuals. Close family members of an individual are those who can control or be controlled by that person when dealing with a business such as: Father, mother, spouses, children, siblings;

(iv) Key management employees have the rights and responsibilities for planning, managing and controlling the activities of the reporting enterprise, including leaders and management staff of the company and close family members of these individuals;

(v) Enterprises in which individuals directly or indirectly hold a significant portion of the voting power or over which such individuals are able to exercise significant influence. This includes enterprises owned by members of key management personnel or major shareholders of the reporting enterprise, as well as enterprises having a common key management member with the reporting enterprise.

In considering each relationship between related parties, it is necessary to pay attention to the nature of the relationship, not just the legal form of those relationships.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

V.1. Cash and cash equivalents

	Jun. 30, 2026	Jan. 01, 2026
The money the business holds that isn't restricted in use		
Cash on hand	18.693.282	35.530.439
Demand deposits	186.431.105	616.072.587
- VND	186.348.304	615.836.851
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam	161.553.389	598.328.411
+ Orther banks	24.794.915	17.508.440
- Foreign currency	82.801	235.736
Total	205.124.387	651.603.026

V.2. Financial investments (see detailed notes from page 40 to page 42)

V.3. Short-term trade receivables

	Jun. 30, 2026		Jan. 01, 2026	
	Amount	Provision	Amount	Provision
Related party customers (i)	22.501.032.180	-	25.978.296.180	-
Third parties	7.477.618.546	(617.568.346)	12.827.090.546	(570.785.746)
Heath Gift Joint Stock Company	4.043.071.000	-	7.970.602.000	-
Other	3.434.547.546	(617.568.346)	4.856.488.546	(570.785.746)
Total	29.978.650.726	(617.568.346)	38.805.386.726	(570.785.746)

(i) The details of receivables from customers who are related parties as of the separate interim financial statements date are presented in Note IX.3.b1 - Balances with related parties.

Of the total balance, overdue receivables of VND 10.532.796.180 have been fully recovered as at the date of issuance of these separate interim financial statements.

V.4. Short-term advances to suppliers

	Jun. 30, 2026		Jan. 01, 2026	
	Amount	Provision	Amount	Provision
Third parties				
Cao Gia Phat Investment and Contruction Corporation (*)	10.866.800.000	-	10.866.800.000	-
VietNga Group Joint Stock Company	3.132.000.000	-	-	-
Other	1.225.195.170	(32.000.000)	1.991.852.055	(32.000.000)
Total	15.223.995.170	(32.000.000)	12.858.652.055	(32.000.000)

(*) The advance payment is equivalent to 30% of the value of Construction Contract No. 01/2024/HĐTCXD/CGP-GREEN, construction of a functional food factory, according to the package: Construction - phase 2, at Lot AIV-1, Giao Long Industrial Park phase 2, Giao Long Commune, Vinh Long Province.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.5. Other receivables

	Jun. 30, 2026		Jan. 01, 2026 (Restated)	
	Amount	Provision	Amount	Provision
a. Other short-term receivables	30.343.245.000	-	115.317.181.435	-
Advance for implementing resort real estate and healthcare projects - related parties (i)	-	-	17.600.000.000	-
Advance for carrying out the investment project - related parties (i)	-	-	19.740.000.000	-
Advance for new product research (*)	30.260.000.000	-	77.905.227.435	-
Other advance	69.000.000	-	69.000.000	-
- Related parties (i)	66.000.000	-	66.000.000	-
- Third parties	3.000.000	-	3.000.000	-
Others	14.245.000	-	2.954.000	-
b. Other long-term receivables	591.680.750	-	591.680.750	-
Deposits	591.680.750	-	591.680.750	-
Total	30.934.925.750	-	115.908.862.185	-

(i) The details of other receivables from customers who are related parties as of the separate interim financial statements date are presented in Note IX.3.b1 - Balances with related parties.

c. Explanation of the status of other receivables

(*) This advance was made for the research and development of 101 wine products made from Wisconsin ginseng pursuant to the Board of Management's Decision No. 80/2025/GPC/QĐ-HĐQT dated 15 December 2025 and the Minutes of the Board of Management's Meeting No. 22/2026/GPC/BB-HĐQT dated 05 May 2026. As at the date of these separate interim financial statements, the project is under research and development and several products have been launched. This advance is secured by a commitment to guarantee using assets of a shareholder under the Letter of Commitment dated 24 August 2026.

V.6. Doubtful debts - Provision for doubtful debts (See detailed notes on page 43)

V.7. Inventories

	Jun. 30, 2026		Jan. 01, 2026	
	Amount	Provision	Amount	Provision
Merchandises	10.942.024.707	-	10.156.374.818	-
Total	10.942.024.707	-	10.156.374.818	-

- The value of obsolete, slow-moving and deteriorated inventories that were not saleable as at the end of the period: None.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.8. Deferred expenses

	Jun. 30, 2026	Jan. 01, 2026
a. Short-term deferred expenses	184.316.219	265.474.927
Tools and supplies used	123.090.911	194.629.938
Insurance expenses	47.161.388	37.110.189
Other expenses	14.063.920	33.734.800
b. Long-term deferred expenses	948.948.347	740.142.820
Tools and supplies used	29.890.687	46.662.021
Ginseng wine research and development costs	690.972.234	420.138.894
Other expenses	228.085.426	273.341.905
Total	1.133.264.566	1.005.617.747

V.9. Increase, decrease of tangible fixed assets

Items	Buildings and structures	Transportation and facilities	Total
Original cost			
Opening balance	6.532.500.000	4.190.500.000	10.723.000.000
Closing balance	6.532.500.000	4.190.500.000	10.723.000.000
Accumulated depreciation			
Opening balance	1.252.062.500	1.825.635.852	3.077.698.352
Charge for the period	81.656.250	209.525.004	291.181.254
Closing balance	1.333.718.750	2.035.160.856	3.368.879.606
Net book value			
Opening balance	5.280.437.500	2.364.864.148	7.645.301.648
Closing balance	5.198.781.250	2.155.339.144	7.354.120.394

* Ending net book value of tangible fixed assets pledged/mortgaged as loan security: VND 5.198.781.250.

* Ending original costs of tangible fixed assets—fully depreciated but still in use: None.

V.10. Increase, decrease intangible fixed assets

Items	Land use rights	Total
Original cost		
Opening balance	2.999.808.000	2.999.808.000
Closing balance	2.999.808.000	2.999.808.000
Accumulated amortization		
Opening balance	512.186.396	512.186.396
Charge for the period	29.998.080	29.998.080
Closing balance	542.184.476	542.184.476
Net book value		
Opening balance	2.487.621.604	2.487.621.604
Closing balance	2.457.623.524	2.457.623.524

* Ending net book value of intangible fixed assets pledged/mortgaged as loan security: VND 2.457.623.524.

* Ending original costs of intangible fixed assets—fully depreciated but still in use: None.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.11. Increases, decreases in investment properties**V.11. 1. Investment properties for lease**

Items	Infrastructures	Total
Original cost		
Opening balance	22.210.000.000	22.210.000.000
Closing balance	22.210.000.000	22.210.000.000
Accumulated depreciation		
Opening balance	4.256.916.636	4.256.916.636
Charge for the period	277.624.998	277.624.998
Closing balance	4.534.541.634	4.534.541.634
Net book value		
Opening balance	17.953.083.364	17.953.083.364
Closing balance	17.675.458.366	17.675.458.366

* Ending net book value of investment properties pledged/mortgaged as loan security: VND 17.675.458.366.

* Ending original costs of investment properties-fully depreciated but still in use: None.

V.11. 2. Investment properties held for waiting for price increase

Items	Housing and land use right	Total
Original cost		
Opening balance	20.000.000.000	20.000.000.000
Closing balance	20.000.000.000	20.000.000.000
Loss due to impairment		
Opening balance	-	-
Closing balance	-	-
Net book value		
Opening balance	20.000.000.000	20.000.000.000
Closing balance	20.000.000.000	20.000.000.000

* Ending net book value of investment properties held for waiting for price increase pledged/mortgaged as loan security: VND 20.000.000.000.

Present the fair value of investment property

According to Vietnamese Accounting Standard No. 05 "Investment Property", the fair value of investment property at the end of the accounting period needs to be presented. However, the Company has not yet determined the fair value of its investment properties because it has not found a suitable valuation company to carry out this task.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.12. Long-term assets work in progress

	Jun. 30, 2026		Jan. 01, 2026	
	Amount	Recoverable value	Amount	Recoverable value
Construction in progress	31.605.191.334	31.605.191.334	31.026.953.531	31.026.953.531
Functional food factory (*)	31.605.191.334	31.605.191.334	31.026.953.531	31.026.953.531
Buying assets	140.300.000.000	140.300.000.000	140.300.000.000	140.300.000.000
Real estate transfer (**)	140.300.000.000	140.300.000.000	140.300.000.000	140.300.000.000
Total	171.905.191.334	171.905.191.334	171.326.953.531	171.326.953.531

(*) The Functional Food Factory Project with a capacity of 17.000 products/year, built at Giao Long Industrial Park Phase 2, Vinh Long Province, has completed the construction package - phase 1, including the office building and other items. As of the date of this separate interim financial report, the project is temporarily suspended to wait for the completion of environmental permit procedures; adjust the project objectives and reorganize the capital structure. As of June 30, 2026, the capitalized interest is VND 1.541.284.936.

This project is being used as collateral for a borrowings at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch (see details in note V.18.1.a)

(**) Transfer of real estate at 259 Tran Xuan Soan Street, Tan Hung Ward, Ho Chi Minh City according to the agreement and the attached transfer contracts between the Company and Mr. Dang Duc Thanh (Chairman of the Board) and his wife. This transfer was approved by the General Meeting of Shareholders through Resolution No. 22/2024/GPC/NQ - GM dated March 6, 2024. As of the date of preparing this separate interim financial statements, the Company has received the handover of the property and related documents but has not completed everything yet due to ongoing legal formalities. This property is currently being used as collateral for a loan of Organic Tien Thinh Joint Stock Company (a subsidiary).

V.13. Short-term trade payables

	Jun. 30, 2026	Jan. 01, 2026
Trade payables to related parties (i)	177.826.260	-
Trade payables to a third party	401.595.610	3.411.551
Branch of Binh Tay wine Joint Stock Company, Binh Duong alcohol factory	249.865.440	-
Heath Gift Joint Stock Company	103.138.000	-
Other suppliers	48.592.170	3.411.551
Total	579.421.870	3.411.551

(i) The details of trade payables who are related parties as of the separate interim financial statements date are presented in Note IX.3.b1 - Balances with related parties.

V.14. Short-term advances from customers

	Jun. 30, 2026	Jan. 01, 2026
Hung Phu Fertilizer Company Limited	3.169.530.000	-
Total	3.169.530.000	-

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.15. Short-term taxes and other payables to the State Budget

Items	Jan. 01, 2026	Amount payable during the period	Amount actually paid/deducted during the period	Jun. 30, 2026
Value added tax	1.368.098.663	2.793.141.079	4.124.959.088	36.280.654
Corporate income tax	852.245.091	66.914.899	852.245.091	66.914.899
Personal income tax	122.718.219	168.710.777	92.841.594	198.587.402
Import taxes	-	42.482.819	42.482.819	-
Total	2.343.061.973	3.071.249.574	5.112.528.592	301.782.955

At the end of the accounting period, taxes and amounts receivable or payable to the State are classified as short-term based on the remaining time of the payment obligation according to tax law.

The Board of General Directors assesses that the company's tax declaration and compliance are in line with current regulations. However, the application of tax law depends on the interpretation and understanding of the competent state management authorities at each point in time. Therefore, the final settled tax amount may differ from the figures currently recorded in the Separate Interim Financial Statements.

Describe how to determine taxes and the tax rates

Value added tax: Applied using the deduction method, with common rates of 0%, 5%, and 10% according to current regulations.

	Tax rates
- Fertilizers	5%
- American Wisconsin Ginseng, Lingzhi Mushrooms	5%
- Other goods and services	10%

During the period, the Company is entitled to a reduction in VAT on certain goods and services from 10% to 8% according to Decree No. 174/2025/NĐ-CP from July 1, 2025 to December 31, 2026.

Corporate income tax: Calculated on taxable income with the standard tax rate of 20%, except in cases where tax incentives are applied.

Personal income tax: Can be deducted, declared, and paid on behalf of employees according to current tax laws.

Import tax: Determined based on the taxable value of imported goods according to the tariff schedule and relevant trade agreements.

V.16. Short-term accrued expenses

	Jun. 30, 2026	Jan. 01, 2026
Interest payables	431.661.429	4.468.203.196
- Related parties (i)	411.236.055	806.063.771
- Third parties	20.425.374	3.662.139.425
Product research and development costs	2.300.000.000	2.300.000.000
Other payables	37.585.054	37.585.054
Total	2.769.246.483	6.805.788.250

(i) The details of accrued expenses who are related parties as of the separate interim financial statements date are presented in Note IX.3.b1 - Balances with related parties.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.17. Other payables	Jun. 30, 2026	Jan. 01, 2026
a. Other short-term payables	237.777.095	469.628.247
Short-term deposits received who are third parties	65.800.000	465.800.000
Other payables	171.977.095	3.828.247
- Related parties (i)	171.977.095	-
- Third parties	-	3.828.247
b. Other long-term payables	500.000.000	-
Long-term deposits received who are third parties	500.000.000	-
Total	737.777.095	469.628.247

(i) The details of other payables who are related parties as of the separate interim financial statements date are presented in Note IX.3.b1 - Balances with related parties.

V.18. Borrowings and financial lease liabilities (see detailed notes from page 44 to page 46)

V.19. Bonus and welfare fund	The first six months of 2026	The first six months of 2025
Opening balance	632.864.829	409.302.792
Appropriation from profit	126.500.000	239.300.000
Fund utilization	(598.251.445)	(9.237.963)
Closing balance	161.113.384	639.364.829

V.20. Owners' equity

1. Comparison schedule for changes in Owner's Equity

Items	Owners' Equity	Retained earnings	Total
Balance as at Jan. 01, 2025	540.721.430.000	39.930.428.431	580.651.858.431
Profit	-	1.257.803.248	1.257.803.248
Welfare Fund	-	(239.300.000)	(239.300.000)
Board of Management and Board of Supervisors's remuneration	-	(126.000.000)	(126.000.000)
Balance as at Jun. 30, 2025	540.721.430.000	40.822.931.679	581.544.361.679
Balance as at Jan. 01, 2026	540.721.430.000	41.146.331.600	581.867.761.600
Loss	-	(219.927.378)	(219.927.378)
Welfare Fund	-	(126.500.000)	(126.500.000)
Board of Management and Board of Supervisors's remuneration	-	(120.000.000)	(120.000.000)
Balance as at Jun. 30, 2026	540.721.430.000	40.679.904.222	581.401.334.222

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.20. Owners' equity (cont'd)

	Number of shares	Percentage of shareholding	Jun. 30, 2026	Jan. 01, 2026
2. Owners' equity				
Mr. Dang Duc Thanh	15.600.000	28,85%	156.000.000.000	156.000.000.000
Ms. Nguyen Thi Thanh Loan	7.800.000	14,43%	78.000.000.000	78.000.000.000
Others	30.672.143	56,72%	306.721.430.000	306.721.430.000
Total	54.072.143	100,00%	540.721.430.000	540.721.430.000

The status of Owners' equity is as follow:

As at June 30, 2026, the Company had fully contributed the charter capital as registered in the Business Registration Certificate, amounting to VND 540.721.430.000.

3. Capital transactions with owners and distribution of dividends, profits

Owners' equity

At the beginning of the period

The first six months of 2026

The first six months of 2025

540.721.430.000

540.721.430.000

At the end of the period

540.721.430.000

540.721.430.000

4. Shares

Jun. 30, 2026

Jan. 01, 2026

Number of shares registered to be issued

54.072.143

54.072.143

Number of shares sold out to the public

54.072.143

54.072.143

Ordinary share

54.072.143

54.072.143

Number of shares repurchased

-

-

Number of existing shares in issue

54.072.143

54.072.143

Ordinary share

54.072.143

54.072.143

Par value: VND/share.

10.000

10.000

5. Profit distribution**Presenting information about the distribution of profits in the period**

During the period, the Company distributed 2025 profits according to Resolution of the 2026 Annual General Meeting of Shareholders No. 42/2026/NQ-ĐHĐCĐ dated June 09, 2026 as follows:

	The first six months of 2026	The first six months of 2025
Distribution of the Board of Management's and Board of Supervisors' remuneration fund	120.000.000	126.000.000
Distribution of the Reward and Welfare Fund	126.500.000	239.300.000
Total	246.500.000	365.300.000

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.21. Items outside the separate interim financial statements**a. Assets of the enterprise used as pledges or mortgages**

Type of asset	Obligation secured	Mortgagee	Term of security
Land use rights and all assets comprising future construction works on the land of the functional food manufacturing plant project The 2nd floor of the high-end commercial apartment area Bau Thac Gian	Short-term borrowing	Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch	From Aug. 26, 2026 to Oct. 30, 2026
Apartment No. 1.09 and No. 1.10, Block AB, Avieu 1 Apartment	Short-term borrowing	Saigon Bank for Industry and Trade - Binh Chanh Branch	From May 30, 2026 to May 31, 2027
The 2nd floor of the high-end commercial apartment area Bau Thac Gian	Short-term borrowing	Southeast Asia Commercial Joint Stock Bank - Ho Chi Minh City	From June 25, 2026 to Dec. 29, 2026
Land use rights and all assets comprising future construction works on the land of the functional food manufacturing plant project The right to collect a debt	Long-term and current portion of long-term borrowing	Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon	From Jan. 26, 2023 to Oct. 26, 2032

b. Foreign currencies

	Jun. 30, 2026	Jan. 01, 2026
	Value	Value
USD	3,15	9,04
Total	3,15	9,04

VI. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE SEPARATE INTERIM INCOME STATEMENT**VI.1. Total revenue from goods sold and services rendered**

	The first six months of 2026	The first six months of 2025
Revenue from goods sold	48.569.058.006	37.019.212.133
Revenue from property rental	49.073.455	32.439.274
Total	48.618.131.461	37.051.651.407

Revenue with who are related parties are presented in Note IX.3.b2 - Transactions with related parties.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

VI.2. Cost of sales

	The first six months of 2026	The first six months of 2025
Cost of goods sold	43.254.166.443	26.523.072.641
Cost of property rental	7.507.434	5.004.958
Total	43.261.673.877	26.528.077.599

VI.3. Financial income

	The first six months of 2026	The first six months of 2025
Interest on term deposits, demand deposits	524.146.550	1.016.852.609
Loan interest	1.649.710.519	-
Realize foreign exchange gains	2.636	440.852
Total	2.173.859.705	1.017.293.461

VI.4. Financial expenses

	The first six months of 2026	The first six months of 2025
Borrowings expenses	1.956.203.643	2.789.419.785
Loss foreign exchange gains	2.079.927	-
Provision/(Reversal) for impairment of investment values	2.273.026	(524.175.242)
Other financial expenses	-	611
Total	1.960.556.596	2.265.245.154

Financial expenses with who are related parties are presented in Note IX.3.b2 - Transactions with related parties.

VI.5. Selling expenses

	The first six months of 2026	The first six months of 2025
Materials and packaging expenses	-	4.178.118
Tools and supplies expenses	191.162.379	75.217.723
Depreciation expenses	42.625.002	42.625.002
Outsourced service expenses	40.420.580	690.757.277
Other cash expenses	379.342.994	817.849.459
Total	653.550.955	1.630.627.579

VI.6. General and administration expenses

	The first six months of 2026	The first six months of 2025
Labour expenses	3.616.234.204	4.363.058.259
Office supplies	16.403.835	2.313.636
Depreciation expenses	248.556.252	248.556.252
Taxes, fee and duties	9.728.000	9.591.305
Provision/(Reversal) for doubtful debts	46.782.600	-
Outsourced service expenses	741.226.816	811.463.606
Other cash expenses	289.588.028	261.379.466
Total	4.968.519.735	5.696.362.524

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

VI.7. Other income

	The first six months of 2026	The first six months of 2025
Receiving funding from partners	257.121.439	201.533.395
Other incomes	246.446	113.205
Total	257.367.885	201.646.600

VI.8. Other expenses

	The first six months of 2026	The first six months of 2025
Tax administrative penalties	6.457.525	496.829
Depreciation of assets not used for business activities.	300.115.644	302.618.118
Other expenses	51.497.198	20.750.000
Total	358.070.367	323.864.947

VI.9. Costs of production and doing business by factors

	The first six months of 2026	The first six months of 2025
Raw materials costs	43.420.065.993	26.513.121.869
Labour cost	3.616.234.204	4.363.058.259
Depreciation and amortisation	298.688.688	296.186.214
Taxes, fee and duties	9.728.000	9.591.305
Provision costs	46.782.600	-
Outsourced service	823.314.060	1.502.460.883
Other expenses in cash	668.931.022	1.156.760.284
Total	48.883.744.567	33.841.178.814

VI.10. Current corporate income tax expenses

The payable corporate income tax in the period is estimated as follows:

	The first six months of 2026	The first six months of 2025
1. Total accounting profit before tax	(153.012.479)	1.826.413.665
2. Adjust the increase/(decrease) in total profit before corporate income tax	487.586.972	1.016.638.421
2.1. Adjust the increase in total profit before corporate income tax	487.586.972	1.016.638.421
Non-deductible expenses	487.586.972	540.072.301
Non-deductible interest expenses according to Decree 132/2020	-	476.566.120
2.2. Adjust the decrease in total profit before corporate income tax	-	-
3. Taxable income according to the Corporate Income Tax Law	334.574.493	2.843.052.086
3.1. Taxable income from business production activities	334.574.493	2.843.052.086
4. Assessable income	334.574.493	2.843.052.086
4.1. Taxable income subject to a 20% tax rate	334.574.493	2.843.052.086
5. CIT from business production and trading activities at the standard rate of 20%	66.914.899	568.610.417
6. Corporate income tax payable at common tax rate	66.914.899	568.610.417
7. Total current corporate income tax	66.914.899	568.610.417

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

VII. OBJECTIVES AND FINANCIAL RISKS MANAGEMENT POLICIES

The company is affected by financial risks arising from its business and investment activities, including market risk, credit risk, and liquidity risk. The Board of General Directors regularly monitors and applies appropriate management measures to limit the adverse effects of these risks.

VII.1. Market risk

Market risk is the risk that the fair value of a financial instrument's future cash flows will fluctuate due to changes in market prices.

1.1. Interest rate risk

Interest rate risk mainly comes from the company's borrowings and interest-bearing deposits. The company manages this risk by keeping an eye on market interest rate, balancing its funding structure, and maintaining adequate liquidity.

1.2. Foreign currencies risk

Foreign exchange risk arises from the company's transactions and balances in foreign currencies. Exchange rate fluctuations can affect the value of monetary items and the company's business results. The company manages foreign exchange risk by monitoring exchange rate movements, balancing foreign currency inflows and outflows, and controlling foreign currency-denominated items to limit the impact of exchange rate changes on business operations.

At the end of the accounting period, the Company does not use derivative financial instruments to hedge against exchange rate risk.

VII.2. Credit risk

Credit risk comes from the possibility that customers, partners, or financial institutions might not fully meet their payment obligations as promised. The company manages this risk by assessing the financial capacity of customers, regularly monitoring receivables, and keeping deposits in reputable credit institutions.

VII.3. Liquidity risk

Liquidity risk arises when the Company doesn't have enough financial resources to meet its payment obligations when they come due. This risk mainly comes from timing mismatches between cash inflows from financial assets and cash outflows for debt obligations. The Company manages liquidity risk by maintaining an appropriate level of cash and cash equivalents, while regularly monitoring cash flows and capital usage plans to ensure it can meet financial obligations when they are due.

The Board of General Director believes that the Company has sufficient access to funding sources and can maintain existing credit limits to meet working capital needs and future payment obligations.

VIII. ADDITIONAL INFORMATION FOR ITEMS IN THE SEPARATE INTERIM CASH FLOW STATEMENT

VIII.1. Proceeds from borrowings during the period

	The first six months of 2026	The first six months of 2025
Proceeds from the borrowing under normal agreement	36.387.324.550	20.293.918.405

VIII.2. Payments on principal during the period

	The first six months of 2026	The first six months of 2025
Payment for principal debts under normal agreement	94.978.235.336	50.099.254.087

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

IX. OTHER INFORMATION

IX.1. Contingent liabilities, commitments and other information

The company rents an office under contract No. 01/2024/HĐTVTP dated August 1, 2024, and contract No. 02/2025/HĐTVTP dated December 31, 2024, with Homelink Housing Services Investment and Development Joint Stock Company. Accordingly, the office rental payments reflect the commitment to pay for leasing the office at 73 - 75 Tran Trong Cung, Tan Thuan Ward, Ho Chi Minh City, specifically as follows:

	Jun. 30, 2026	Jan. 01, 2026
Up to 01 year	75.000.000	225.000.000
From 01-02 years	60.000.000	120.000.000
	135.000.000	345.000.000

The Company currently leases investment properties under operating leases. Accordingly, future minimum rental payments under operating leases are presented as follows:

	Jun. 30, 2026	Jan. 01, 2026
Up to 01 year	32.400.000	81.000.000
	32.400.000	81.000.000

Besides the aforementioned commitments, the Company has no contingent liabilities, commitments, or other financial information that would affect the preparation and presentation of the financial statements.

IX.2. Subsequent events

No significant events occurred after the end of the accounting period from June 30, 2026, until the date of approval of these Notes that would require adjustments to the figures or disclosure of information in the Company's separate interim financial statements.

IX.3. Related party transactions and balances

Related parties to the Company include: key management members, individuals related to key management members and other related parties.

Details of the definition of stakeholders are presented in Explanatory Note No. IV.21.

Details of the subjects and the relationships between the main parties are presented as follows:

1. Direct subsidiaries (See the list in Note I.8).
2. Direct associates (See the list in Note I.8).
3. Individuals in the Board of Management, Board of Supervisors, Board of General Directors, Chief Accountant, and their related family members.
4. Dongkhoi Development and Investment Joint Stock Company - Other Investment.
5. Fund for Quality of Life - Organization with Same Key Member.
6. Green Plus Pharmacy and Clinic Management Joint Stock Company - Company with Same Key Member.
7. Homelink Housing Services Investment and Development Joint Stock Company - Company with Same Key Member.

The Board of General Director has confirmed that all related parties of the Company and all relationships and transactions with related parties known to the Company have been fully disclosed. The Company undertakes to comply with the regulations on determining the prices of related party transactions based on the arm's length principle.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

IX.3. a. Income of key management members

Key management members include: members of the Board of Management and members of the Executive Board (the Board of General Director and the Chief Accountant). Individuals related to key management members are close family members of the key management members.

Related parties	Position	Nature of income	The first six months of 2026	The first six months of 2025
1. Board of Management			810.000.000	935.000.000
+ Mr. Dang Duc Thanh	Chairman	Salary, remuneration	525.000.000	610.000.000
+ Ms. Dang Bich Hong	Member (up to June 08, 2026)	Salary, remuneration	255.000.000	295.000.000
+ Ms. Lam Thi Dieu Huong	Member	Remuneration	15.000.000	15.000.000
+ Mr. Pham Hoang Luong	Independent member	Remuneration	15.000.000	15.000.000
2. Board of Supervisors			292.185.077	262.000.000
+ Mr. Hang Nhat Quang	Chief Supervisor	Remuneration	15.000.000	15.000.000
+ Mr. Tran Cong Loc	Member	Salary, remuneration	179.954.077	148.000.000
+ Mr. Nguyen Minh Cuong	Member	Salary, remuneration	97.231.000	99.000.000
3. Board of General Directors and Chief Accountant		Salary, bonus	792.000.000	910.000.000
+ Mr. Le Dinh Phong	General Director		300.000.000	350.000.000
+ Mr. Nguyen Cong Thanh	Deputy General Director		240.000.000	280.000.000
+ Mr. Nguyen Quoc Viet	Deputy General Director of Finance concurrently Chief Accountant		252.000.000	280.000.000
Total			1.894.185.077	2.107.000.000

IX.3. b. Transactions and balances with related parties

IX.3. b1. Balances with related parties

Related parties	Balances as of	
	Jun. 30, 2026	Jan. 01, 2026
1. Short-term held-to-maturity investments	17.846.541.386	-
<i>Tien Thinh Organic Corporation</i>	4.646.541.386	-
<i>International Standard Housing Joint Stock Company</i>	13.200.000.000	-
2. Short-term trade receivables	22.501.032.180	25.978.296.180
<i>Green Plus Pharmacy And Clinic Management Joint Stock Company</i>	22.501.032.180	25.978.296.180
3. Other short-term receivables	66.000.000	37.406.000.000
<i>Ms. Dang Thi Minh Tuyet</i>	-	19.740.000.000
<i>Mr. Tran Cong Loc</i>	66.000.000	17.666.000.000
4. Short-term trade payables	177.826.260	-
<i>Homelink Housing Services Investment and Development Joint Stock Company</i>	177.826.260	-

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

IX.3. b1. Balances with related parties (cont'd)

Related parties	Balances as of	
	Jun. 30, 2026	Jan. 01, 2026
5. Other short-term payables	171.977.095	-
<i>Ms. Dang Thi Minh Tuyet</i>	1.247.645	-
<i>Mr. Dang Duc Trung</i>	170.000.000	-
<i>Mr. Tran Cong Loc</i>	729.450	-
6. Short-term accrued expenses	411.236.055	4.468.203.196
<i>Tien Thinh Organic Corporation</i>	-	806.063.771
<i>International Standard Housing Joint Stock Company</i>	411.236.055	3.662.139.425
7. Short-term borrowings and financial lease liabilities	-	72.575.700.000
<i>Tien Thinh Organic Corporation</i>	-	21.140.700.000
<i>International Standard Housing Joint Stock Company</i>	-	51.435.000.000

Other receivables from related parties are unsecured and will be settled in cash. No allowance for doubtful debts has been made for other receivables from related parties.

IX.3. b2. Transactions with related parties

Transactions with related parties on the Income Statement	Arising during the period	
	The first six months of 2026	The first six months of 2025
1. Revenue from goods sold and services rendered		
Sale goods	34.181.852	10.060.757.694
<i>Mr. Le Dinh Phong</i>	1.586.667	-
<i>Mr. Nguyen Cong Thanh</i>	1.311.111	-
<i>Green Plus Pharmacy and Clinic Management Joint Stock Company</i>	21.051.852	10.042.200.000
<i>Homelink Housing Services Investment and Development Joint Stock Company</i>	10.232.222	18.557.694
2. General and administration expenses		
Office rent cost	161.660.238	271.718.891
<i>Homelink Housing Services Investment and Development Joint Stock Company</i>	161.660.238	271.718.891
3. Financial expenses		
Interest expenses	837.519.877	1.644.856.356
<i>Tien Thinh Organic Corporation</i>	336.283.822	-
<i>International Standard Housing Joint Stock Company</i>	501.236.055	1.644.856.356

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

Unit: VND

For the first six-month period of 2026

IX.3. b2. Transactions with related parties (cont'd)

Major cash collection/payment transactions and other related-party transactions during the period	Arising during the period	
	The first six months of 2026	The first six months of 2025
1. Advance	-	23.059.084.000
<i>Ms. Dang Thi Minh Tuyet</i>	-	23.040.000.000
<i>Mr. Tran Cong Loc</i>	-	19.084.000
2. Return advances	37.340.000.000	11.354.000
<i>Ms. Dang Thi Minh Tuyet</i>	19.740.000.000	770.000
<i>Mr. Tran Cong Loc</i>	17.600.000.000	10.584.000
3. Collect money for share transfer	-	43.310.000.000
<i>Mr. Dang Duc Trung</i>	-	8.800.000.000
<i>Mr. Hang Nhat Quang</i>	-	11.610.000.000
<i>Mr. Dang Thanh Son</i>	-	22.900.000.000
4. Loans	19.550.000.000	-
<i>Tien Thinh Organic Corporation</i>	6.350.000.000	-
<i>International Standard Housing Joint Stock Company</i>	13.200.000.000	-
5. Collection of loans receivable	1.550.000.000	-
<i>Tien Thinh Organic Corporation</i>	1.550.000.000	-
6. Pay on the principal of the borrowings	74.215.700.000	31.470.000.000
<i>Tien Thinh Organic Corporation</i>	21.140.700.000	1.470.000.000
<i>International Standard Housing Joint Stock Company</i>	53.075.000.000	30.000.000.000
7. Borrowings	1.640.000.000	9.300.000.000
<i>Tien Thinh Organic Corporation</i>	-	9.300.000.000
<i>International Standard Housing Joint Stock Company</i>	1.640.000.000	-
8. Pay on interest expenses	3.752.139.425	220.000.000
<i>International Standard Housing Joint Stock Company</i>	3.752.139.425	220.000.000

IX.3. c. Guarantee commitment

To ensure the timely completion of the investment plan for the product research and development project and the recoverability of loans to third parties, the individual has committed to securing these loans with the following assets:

Land use rights over land parcel No. 666, map sheet No. 75, located at 73–75 Tran Trong Cung Street, Tan Thuan Ward, Ho Chi Minh City, owned by shareholder of the Company. The estimated value of the asset is VND 140.000.000.000.

The asset value used as this guarantee commitment is to back the above advance on the Note V.5 and loan on the Note V.2.a3 of a total value of VND 68.474.937.534. If Mr. Nguyen Van Lai and Mr. Nguyen Trong Nghia fail to complete the plan and the third-party company doesn't repay, a shareholder will be responsible to the Board of Management with the assets pledged according to the Letter of Commitment dated August 24, 2026.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

IX.4. Comparative Information

Presentation of Comparative Figures at the Beginning of the Period

As explained in Note III.1, starting from January 1, 2026, the Company will apply Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Ministry of Finance, replacing Circular No. 200/2014/TT-BTC and related amendments and supplements. The Company has reviewed and adjusted the recognition, classification, and presentation of items in the financial statements according to the new regulations. The application of this Circular does not have a significant impact on the Company's financial position, business results, or cash flows. Accordingly, some comparative figures as of January 01, 2026, for the accounting period ending June 30, 2026, have been adjusted/reclassified to comply with Circular 99 on financial statement presentation, with details as follows:

		Jan. 01, 2026		Difference due to restated
Items	Code	Figures stated	Figures restated	
On Separate Interim Statement of Financial Position				
1. Receivables from short-term loans		27.650.000.000	-	27.650.000.000
2. Short-term held-to-maturity investments	123	22.000.000.000	50.180.326.575	(28.180.326.575)
3. Other short-term receivables	135	115.847.508.010	115.317.181.435	530.326.575

IX.5. Information on going-concern operation: The Company will continue its operation in the future.

Approved, August 29, 2026

LEGAL REPRESENTATIVE

Prepared by



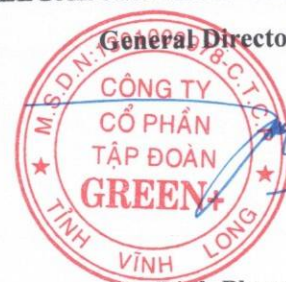
Nguyen Thi Ngoc Tuyen

Chief Accountant



Nguyen Quoc Viet

General Director



Le Dinh Phong

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.2. Financial investments

V.2. a. Held-to-maturity investments

	Jun. 30, 2026		Jan. 01, 2026 (Restated)	
	Original value	Recoverable value	Provision	Original value
				Recoverable value
				Provision
				Provision
a1. Short-term held-to-maturity investments	79.625.238.754	79.625.238.754	-	50.180.326.575
Deposit and interest	23.047.320.548	23.047.320.548	-	22.523.660.274
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch (1)	23.047.320.548	23.047.320.548	-	22.523.660.274
Receivables from loans	56.577.918.206	56.577.918.206	-	27.656.666.301
- Related parties	17.846.541.386	17.846.541.386	-	-
+ Tien Thinh Organic Corporation (2)	4.646.541.386	4.646.541.386	-	-
+ International Standard Housing Joint Stock Company (3)	13.200.000.000	13.200.000.000	-	-
- Third parties	38.731.376.820	38.731.376.820	-	27.656.666.301
+ Green Portal Joint Stock Company (4)	38.731.376.820	38.731.376.820	-	27.656.666.301
Total	79.625.238.754	79.625.238.754	-	50.180.326.575

a2. Notes on held-to-maturity investments

(1) These are deposits with a 12-month term at Vietcombank and automatically renew at an interest rate of 4.8%/year.

a3. Notes on loans

(4) The loans to Green Portal Joint Stock Company has a principal amount of VND 38.214.937.534 at an interest rate of 8,8%/year, with a loan term of 09 months. The loan was approved by the Board of Management according to the minutes of the Board of Management meeting No. 80/2025/GPC/BB-HDQT dated December 15, 2025 and No. 05/2026/GPC/BB-HDQT dated March 09, 2026. The collateral for the loan is the land use rights owned by a shareholder according to the Commitment Letter dated August 24, 2026.

a4. Notes on loan to related parties

(2) The loan to Organic Tien Thinh Joint Stock Company has a principal amount of VND 6.200.000.000 at an interest rate of 8,8%/year, with a loan term of 09 months. The loan was approved by the Board of Management according to the minutes of the Board of Management meeting No. 22/2026/GPC/BB-HDQT dated March 05, 2026.

(3) The loan to International Standard Housing Joint Stock Company has a principal amount of VND 13.200.000.000 at an interest rate of 8,8%/year, with a loan term of 09 months. The loan was approved by the Board of Management according to the minutes of the Board of Management meeting No. 22/2026/GPC/BB-HDQT dated March 05, 2026.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.2. b. Investment in other entities

	Jun. 30, 2026				Jan. 01, 2026			
	Quantity	Original value	Recoverable value	Provision	Quantity	Original value	Recoverable value	Provision
b1. Investment in subsidiary	6.000.000	60.000.000.000	60.000.000.000	-	6.000.000	60.000.000.000	60.000.000.000	-
- Tien Thinh Organic Corporation (1)	6.000.000	60.000.000.000	60.000.000.000	-	6.000.000	60.000.000.000	60.000.000.000	-
b2. Investment in associate	18.300.000	183.000.000.000	183.000.000.000	-	18.300.000	183.000.000.000	183.000.000.000	-
- International Standard Housing Joint Stock Company (2)	18.300.000	183.000.000.000	183.000.000.000	-	18.300.000	183.000.000.000	183.000.000.000	-
b3. Investment in other entities	725.000	7.250.000.000	7.183.901.765	(66.098.235)	725.000	7.250.000.000	7.186.174.791	(63.825.209)
- Dongkhoi Development And Investment Joint Stock Company (3)	725.000	7.250.000.000	7.183.901.765	(66.098.235)	725.000	7.250.000.000	7.186.174.791	(63.825.209)
Total		250.250.000.000	250.183.901.765	(66.098.235)		250.250.000.000	250.186.174.791	(63.825.209)

The fair value of long-term investments in subsidiaries, associates, and other entities that haven't been officially determined as at June 30, 2026, and December 31, 2025, because these companies aren't listed on the stock market and therefore don't have a reliable reference price. The fair value of these investments may be different from their book value.

b4. Investment situation and activities of investments in Subsidiaries during the period

(1) According to the Business Registration Certificate No. 0316756875 dated March 18, 2021 and the amended Business Registration Certificates issued by the Department of Planning and Investment of Ho Chi Minh City, the Company registered to invest in Tien Thinh Organic Corporation at VND 60.000.000.000, equivalent to 85,7% of the charter capital. As at June 30, 2026, the Company's ownership ratio at Tien Thinh Organic Corporation was 85,7%. The business results for the first 6 months of 2026 of Tien Thinh Organic Corporation were profitable and had positive accumulated profits.

b5. Investment situation and activities of investments in Associates during the period

(2) According to the Business Registration Certificate No. 1301115366 dated March 23, 2022 and according to the amended Business Registration Certificates issued by the Department of Planning and Investment of Vinh Long Province, the Company registered to invest in International Standard Housing Joint Stock Company at VND 183.000.000.000, equivalent to 22,90% of the charter capital. As at June 30, 2026, the Company has fully contributed the registered capital at International Standard Housing Joint Stock Company. The business results for the first 6 months of 2026 of International Standard Housing Joint Stock Company were profitable and had positive accumulated profits.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

b6. Investment situation and activities of investments in Other entities during the period

(3) According to the Business Registration Certificate No. 1301098657 dated October 16, 2020 and according to the amended Business Registration Certificates issued by the Department of Planning and Investment of Vinh Long Province, the Company registered to invest in Dongkhai Development And Investment Joint Stock Company at VND 7.250.000.000, equivalent to 14,5% of the charter capital. As at June 30, 2026, the Company has fully contributed the registered capital at Dongkhai Development And Investment Joint Stock Company. The business results for the first 6 months of 2026 of Dongkhai Development And Investment Joint Stock Company were losses and accumulated profits were negative.

b7. Transactions with subsidiaries and associates (see detailed Note IX.3.b2 - Transactions with related parties from page 36 to page 38)

b8. The situation of changes in provisions for devaluation of trading securities, provisions for held-to-maturity investments, provisions for losses on other investments

	Jan. 01, 2026	Provisioning	Jun. 30, 2026
Provision for decline in the value of long-term investments	63.825.209	2.273.026	66.098.235
Total	63.825.209	2.273.026	66.098.235

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.6. Doubtful debts

Items	Jun. 30, 2026			Jan. 01, 2026		
	Original value	Recoverable value	Overdue	Original value	Recoverable value	Overdue
V.6. a. Bad debts - Short-term receivables						
Short-term trade receivables	726.727.746	109.159.400		832.360.746	261.575.000	
+ Mr. Duong Quoc Thi	510.785.746	-	over 3 years	510.785.746	-	over 3 years
+ Epco Spirits Wine Production Joint Stock Company	60.000.000	-	over 3 years	60.000.000	-	over 3 years
+ Other	155.942.000	109.159.400	from 6 months to 1 year	261.575.000	261.575.000	
Short-term trade payables	64.000.000	32.000.000	over 1 year	64.000.000	32.000.000	over 1 year
Total	790.727.746	141.159.400		896.360.746	293.575.000	

V.6. b. Changes in provision for receivables

Provision for doubtful accounts for the following items	Jan. 01, 2026			Other		
		Provisioning	Reversal of provisions	increase/(decrease) adjustments		Jun. 30, 2026
Short-term trade receivables	570.785.746	46.782.600	-	-		617.568.346
Short-term advances to suppliers	32.000.000	-	-	-		32.000.000
Total	602.785.746	46.782.600	-	-		649.568.346

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

V.18. Borrowings and financial lease liabilities

Items	Jan. 01, 2026	During the period		Jun. 30, 2026
		Increase	Decrease	
a. Short-term	97.717.072.922	37.134.413.536	94.978.235.336	39.873.251.122
Short-term borrowings from banks (18.1.a)	23.647.194.950	36.387.324.550	21.655.446.350	38.379.073.150
Current portion of long-term borrowings from banks (18.1.b)	1.494.177.972	747.088.986	747.088.986	1.494.177.972
Short-term borrowings from related parties (18.2)	72.575.700.000	-	72.575.700.000	-
b. Long-term	8.716.038.016	-	747.088.986	7.968.949.030
Long-term borrowings from banks (18.1.b)	8.716.038.016	-	747.088.986	7.968.949.030
Total	106.433.110.938	37.134.413.536	95.725.324.322	47.842.200.152

V.18. 1. Borrowings from banks

Lenders	Interest rate	Due date	Balance as at	
			Jun. 30, 2026	Jan. 01, 2026
a. Short-term bank borrowings			38.379.073.150	23.647.194.950
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch (1)	6,5% - 6,8%/year	From Aug. 26, 2026 to Oct. 30, 2026	15.403.867.150	23.647.194.950
- Saigon Bank for Industry and Trade - Binh Chanh Branch (2)	9,5%/year	From May 30, 2026 to May 31, 2027	6.000.000.000	-
- Southeast Asia Commercial Joint Stock Bank - Ho Chi Minh City Branch (3)	11,2%/year	From June 25, 2026 to Dec. 29, 2026	16.975.206.000	-
b. Long-term bank borrowings			9.463.127.002	10.210.215.988
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch (4)	10,4% - 11,2%/year	From Jan. 26, 2023 to Oct. 26, 2032	9.463.127.002	10.210.215.988
Total			47.842.200.152	33.857.410.938

These notes form an integral part of the separate interim financial statements.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

Notes on borrowings

- (1) Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch

The borrowing in Vietnamese Dong at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch, Loan contract under the limit No. 001B25 and No. 002B25 dated March 10, 2025, with a credit limit of VND 28.000.000.000. Loan purpose is supplementing working capital. The loan interest rate is determined at the time of disbursement according to the loan interest rate notice of Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch at the time of debt receipt and is clearly stipulated in each Debt Receipt. The borrowing is secured by all assets, including land use rights and future-formed constructions on the project land of the functional food manufacturing plant at plot No. 653, map sheet No. 5, Giao Long Commune, Vinh Long Province; The 2nd floor of the high-end commercial apartment area Bau Thac Gian, Ham Nghi Street, Thanh Khe Ward, Da Nang City, owned by the Company. As of the date of this separate interim financial statements, the remaining principal balance is VND 15.403.867.150.

- (2) Saigon Bank for Industry and Trade - Binh Chanh Branch

The borrowing in Vietnamese Dong at Saigon Commercial Bank - Binh Chanh Branch, under credit contract No. 0015/2026/HĐTDHMDP-PN dated May 26, 2026, has a credit limit of VND 6.000.000.000. Loan purpose is supplementing working capital. The borrowings interest rate is set at a fixed rate of 9,5%/year for the first 6 months from the disbursement date. After the fixed interest period, the interest rate will be the bank's reference rate plus a margin of 3,5%/year and will be adjusted every 3 months according to the terms of the credit contract. The borrowing is secured by Apartment No. 1.09, Block AB, Aview 1 Apartment, KDC 13C, Nguyen Van Linh Street, Binh Hung Commune, Ho Chi Minh City, and Apartment No. 1.10, Block AB, Aview 1 Apartment, KDC 13C, Nguyen Van Linh Street, Binh Hung Commune, Ho Chi Minh City, owned by the Company. As of the date of this separate interim financial statements, the remaining principal balance is VND 6.000.000.000.

- (3) Southeast Asia Commercial Joint Stock Bank - Ho Chi Minh City Branch

The borrowing in Vietnamese Dong at Southeast Asia Commercial Joint Stock Bank - Ho Chi Minh City Branch, under credit contract No. 188/25/HĐTD-HM/HCM dated February 23, 2026, with a credit limit of VND 20.000.000.000. Borrowings purpose is to supplement working capital for the Company's business activities relating to functional foods, ginseng and ginseng-based products. The borrowings interest rate is determined according to each debt assumption plan. The borrowing is secured by the 2nd floor of the high-end commercial apartment area Bau Thac Gian, Ham Nghi Street, Thanh Khe Ward, Da Nang City, owned by the Company. As of the date of this separate interim financial statements, the remaining principal balance is VND 16.975.206.000.

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the first six-month period of 2026

Unit: VND

- (4) Long-term and current portion of long-term borrowings from Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Cho Lon Branch

The borrowing in Vietnamese Dong at Foreign Trade Commercial Joint Stock Bank of Vietnam - Saigon Cho Lon Branch, under the loan agreement with limit number 335C22 signed on October 05, 2022, with a credit limit of VND 15,000,000,000 VND. Borrowings purpose is payment for construction of functional food factory. The borrowings interest rate is set at a fixed rate of 9.5%/year for the first 24 months from the disbursement date, after which the interest rate will be the bank's reference rate plus a margin of 3.5%/year and will be adjusted every 3 months according to the credit agreement terms. The borrowing is secured by all assets, including land use rights and future-formed constructions on the project land of the functional food manufacturing plant at plot No. 653, map sheet No. 5, Giao Long Commune, Vinh Long Province; and the receivable pledge contract number 030/NHNT-KH/TC/20 signed on January 3, 2020. As of the date of this separate interim financial statements, the remaining principal balance is VND 9,463,127,002.

V.18. 2. Borrowings from related parties

The above borrowing is a transaction with a related party and is presented in Note IX.3b1 - Balances with related parties.

