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LONG GIANG INVESTMENT AND URBAN DEVELOPMENT JOINT STOCK COMPANY

REVIEWED INTERIM FINANCIAL STATEMENTS

For the period from 01 January 2026 to 30 June 2026

UHY AUDITING AND CONSULTING COMPANY LIMITED
An independent member of UHY International

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STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Long Giang Investment and Urban Development Joint Stock Company (hereinafter referred to as the "Company") presents this report together with the Company's reviewed interim financial statements for the period from 01 January 2026 to 30 June 2026.

BOARD OF MANAGEMENT, BOARD OF GENERAL DIRECTORS, BOARD OF SUPERVISORS AND CHIEF ACCOUNTANT

Members of the Board of Management, the Board of General Directors, the Board of Supervisors and the Chief Accountant of the Company during the period from 01 January 2026 to 30 June 2026 and up to the date of this report are as follows:

Board of Management

Mr. Le Ha Giang	Chairman	
Mr. Nguyen Manh Ha	Vice Chairman	(Appointed on 25 April 2026)
Ms. Phung Thi Thanh Giang	Vice Chairman	
Mr. Le Quang Ha	Independent	(Appointed on 25 April 2026)
Mr. Dinh Ngoc Hieu	Independent	(Appointed on 25 April 2026)
Mr. Nguyen Toan Thang	Independent member	(Resigned on 25 April 2026)
Mr. Nguyen Dinh Thanh	Independent member	(Resigned on 25 April 2026)
Mr. Dang Anh Tam	Independent member	(Resigned on 25 April 2026)
Mr. Tran Hai Anh	Independent member	(Resigned on 25 April 2026)

Board of General Directors

Mr. Nguyen Manh Ha	General Director
Mr. Le Long Giang	Deputy General Director
Mr. Nguyen Trong Khoa	Deputy General Director

Board of Supervisors

Ms. Luu Thi Thanh Nga	Chief Supervisor
Ms. Nguyen Thi Mai Huong	Member
Ms. Nguyen Thi Cam Tu	Member

Chief Accountant

Ms. Dang Thi Loan

The legal representative of the Company during the period and up to the date of this report is Mr. Nguyen Manh Ha - General Director.

THE AUDITOR

The accompanying interim financial statements have been reviewed by have been reviewed by UHY Auditing and Consulting Company Limited.

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (CONT'D)

BOARD OF GENERAL DIRECTORS' RESPONSIBILITY (CONT'D)

The Board of General Directors of the Company is responsible for preparing the interim financial statements, which give a true and fair view of the interim financial position of the Company as at 30 June 2026, and of its interim operating results and interim cash flows for the six-month period ended 30 June 2026 in accordance with the Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, and relevant legal regulations on the preparation and presentation of the interim financial statements. In preparing these interim financial statements, the Board of General Directors is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim financial statements;
- Prepare the interim financial statements on a going concern basis unless it is inappropriate to presume that the Company will continue as a going concern;
- Design and implement an effective system of internal control to ensure preparation and fair presentation of the interim financial statements and to mitigate the risks of material misstatement due to fraud or error.

The Board of General Directors confirms that the Company has complied with the above requirements in the preparation and presentation of the interim financial statements.

The Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and for ensuring that the financial statements comply with the Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and relevant legal regulations on the preparation and presentation of the financial statements. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

M.S.D.N: 0101184201-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐÔ THỊ LONG GIANG
Q. CẦU GIẤY - T.P HÀ NỘI

Nguyen Manh Ha
General Director
Approved, 14 August 2026

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UHY AUDITING AND CONSULTING COMPANY LIMITED
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No.: 881/2026/UHY-BCSX

REVIEW REPORT
ON INTERIM FINANCIAL INFORMATION

Regarding the interim financial statements of Long Giang Investment and Urban Development Joint Stock Company for the period from 1 January 2026 to 30 June 2026

<u>To</u>: The Shareholders, the Board of Management and the Board of General Directors
Long Giang Investment and Urban Development Joint Stock Company

We have reviewed the accompanying interim financial statements of Long Giang Investment and Urban Development Joint Stock Company (hereinafter referred to as the "Company"), which comprise the interim statement of financial position as at 30/06/2026, the interim income statement, the interim cash flow statement for the period from 01/01/2026 to 30/06/2026, and the notes to the interim financial statements. The Company's financial statements were prepared on 14 August 2026 and are presented on pages 05 to 45.

The Board of General Directors' responsibility

The Board of General Directors of the Corporation is responsible for the preparation and fair presentation of the interim financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System, and the relevant legal regulations on the preparation and presentation of the interim financial statements, and for such internal control as the Board of General Directors determines necessary to enable the preparation and presentation of the interim financial statements that are free from material misstatements, whether due to fraund or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review of interim financial information performed by the independent auditor of the entity.

A review of interim financial information consists primarily of inquiries, mainly of individuals responsible for financial and accounting matters, and applying analytical procedures and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the interim financial position of the Company as at 30/06/2026, and of its interim financial performance and its interim cash flows for the period from 01/01/2026 to 30/06/2026, in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the relevant legal regulations on the preparation and presentation of the interim financial statements.

CÔNG TY TNHH KIỂM TOÁN VÀ TƯ VẤN UHY
UHY
MSDN: 0102021062
THÀNH PHỐ HÀ NỘI

Le Quang Nghia
Deputy General Director
Auditor's Practising Certificate No. 3660-2026-112-1
For and on behalf of
UHY AUDITING AND CONSULTING COMPANY LIMITED
Hanoi, 14 August 2026

Form B 01a – DN

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ASSETS	Codes	Notes	Closing balance (VND)	Opening balance (VND)
CURRENT ASSETS	**100**		**683,595,095,260**	**141,322,943,737**
Cash and cash equivalents	**110**	**5**	**29,010,183,174**	**10,285,835,994**
Cash	111		29,010,183,174	10,285,835,994
Short-term financial investments	**120**		**62,605,600,943**	**2,191,646,341**
Trading securities	121	7a	1,425,325	1,425,325
Short-term held-to-maturity investments	123	10a	62,604,175,618	2,190,221,016
Current receivables	**130**		**453,034,638,274**	**4,707,054,075**
Short-term trade receivables	131	8a	20,349,968,326	1,731,312,558
Short-term advances to suppliers	132	9a	57,659,461,378	370,275,944
Other short-term receivables	135	11a	375,025,208,570	2,605,465,573
Inventories	**140**	**12**	**127,977,162,794**	**114,384,222,035**
Inventories	141		127,977,162,794	114,384,222,035
Other current assets	**160**		**10,967,510,075**	**9,754,185,292**
Short-term prepaid expenses	161	6a	45,338,623	19,951,125
Deductible value-added tax	162		10,922,171,452	9,734,234,167
NON-CURRENT ASSETS	**200**		**801,236,848,102**	**1,275,961,084,640**
Long-term receivables	**210**		**128,034,230,417**	**666,256,630,501**
Long-term trade receivables	211	8b	149,602,425,263	148,541,300,680
Long-term advances to suppliers	212	9b	6,739,382,561	6,352,182,561
Other long-term receivables	215	11b	32,818,976,468	572,489,701,135
Provision for doubtful long-term receivables	216	15	(61,126,553,875)	(61,126,553,875)
Fixed assets	**220**		**2,035,620,805**	**1,167,519,038**
Tangible fixed assets	221	16	2,035,620,805	1,167,519,038
- Cost	*222*		*27,188,483,080*	*26,007,449,411*
- Accumulated depreciation	*223*		*(25,152,862,275)*	*(24,839,930,373)*
Intangible fixed assets	227		-	-
- Cost	*228*		*160,000,000*	*160,000,000*
- Accumulated amortization	*229*		*(160,000,000)*	*(160,000,000)*
Long-term assets in progress	**250**		**3,417,896,365**	**3,417,896,365**
Long-term work in progress	251	13	3,417,896,365	3,417,896,365
Long-term financial investments	**260**		**376,432,234,149**	**311,827,840,562**
Investments in associates, jointly controlled entities	262	7b	332,635,858,408	262,731,958,408
Investments in other entities	263	7b	26,846,596,000	26,846,596,000
Long-term held-to-maturity investments	265	10b	43,796,375,741	49,095,882,154
Provision for impairment of long-term held-to-maturity investments	266	7b	(26,846,596,000)	(26,846,596,000)
Other non-current assets	**270**		**291,316,866,366**	**293,291,198,174**
Long-term prepaid expenses	271	6b	826,091,370	1,101,183,787
Other non-current assets	274	14	290,490,774,996	292,190,014,387
TOTAL ASSETS	**280**		**1,484,831,943,362**	**1,417,284,028,377**

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INTERIM STATEMENT OF FINANCIAL POSITION (CONT'D)

As at 30 June 2026

EQUITY AND LIABILITIES	Codes	Notes	Closing balance (VND)	Opening balance (VND)
LIABILITIES	**300**		**785,171,706,775**	**719,760,922,666**
Current liabilities	**310**		**467,573,303,154**	**522,159,129,671**
Short-term trade payables	311	18	69,968,684,586	78,947,525,588
Short-term advances from customers	312	17	4,608,170,094	5,548,811,815
Short-term tax and other payables to the State budget	314	20	60,306,604	59,981,458,997
Payables to employees	315		1,367,878,160	394,877,032
Short-term accrued expenses	316	22	17,044,004	889,315,947
Other short-term payables	320	23a	126,387,089,161	65,287,331,051
Short-term loan and finance lease obligations	321	21a	248,554,179,446	293,534,292,844
Bonus and welfare fund	323	19	16,609,951,099	17,575,516,397
Non-current liabilities	**330**		**317,598,403,621**	**197,601,792,995**
Other long-term payables	338	23b	139,894,190,608	140,234,161,677
Long-term loan and finance lease obligations	339	21b	177,704,213,013	57,367,631,318
EQUITY	**400**	**24**	**699,660,236,587**	**697,523,105,711**
Share capital	411		515,000,000,000	515,000,000,000
- Shares with voting rights	*411a*		*515,000,000,000*	*515,000,000,000*
Share premium	412		1,425,992,965	1,425,992,965
Treasury shares	415		(43,500,000)	(43,500,000)
Development investment fund	418		42,696,514,304	42,696,514,304
Other equity funds	419		20,954,525,811	20,954,525,811
Retained earnings	420		119,626,703,507	117,489,572,631
- Retained earnings at the end of the prior year	*420a*		*116,489,572,631*	*97,026,164,476*
- Retained earnings for the current period	*420b*		*3,137,130,876*	*20,463,408,155*
TOTAL EQUITY AND LIABILITIES	**440**		**1,484,831,943,362**	**1,417,284,028,377**

Approved, 14 August 2026

M.S.D.N: 0101184207-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐÔ THỊ LONG GIANG
Q. CẦU GIẤY - T.P HÀ NỘI

Nguyen Thi Huyen **Preparer**	**Dang Thi Loan** **Chief accountant**	**Nguyen Manh Ha** **General Director**

Form B 02a – DN

INTERIM INCOME STATEMENT

For the period from 01 January 2026 to 30 June 2026

ITEMS	Codes	Notes	Current period (VND)	Prior period (VND)
Revenue from sales of goods and rendering of services	01	25	26,410,352,715	39,780,028,761
Revenue deductions	02		-	-
Net revenue from sales of goods and rendering of services	10		26,410,352,715	39,780,028,761
Cost of sales	11	26	26,189,429,290	39,324,959,384
Gross profit/(loss) from sales of goods and rendering of services	**20**		**220,923,425**	**455,069,377**
Financial income	22	27	31,633,636,004	18,454,228,933
Financial expenses	23	28	18,127,539,224	13,905,564,871
In which: Borrowing costs	*24*		*17,886,703,401*	*13,605,595,116*
General and administrative expenses	26	29	8,858,999,877	(1,990,655,822)
Net profit/(loss) from operating activities	**30**		**4,868,020,328**	**6,994,389,261**
Other income	31	31	349,006,121	-
Other expenses	32	32	2,079,895,573	816,177,028
Other profit/(loss)	**40**		**(1,730,889,452)**	**(816,177,028)**
Profit/(loss) before tax	**50**		**3,137,130,876**	**6,178,212,233**
Current income tax expense	51	33	-	-
Profit/(loss) after tax	**60**		**3,137,130,876**	**6,178,212,233**
Basic earnings per share	**70**	**34**	**61**	**120**
Diluted earnings per share	**71**	**34**	**61**	**120**

Approved, 14 August 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐÔ THỊ LONG GIANG
M.S.D.N: 0101184201-C.T.C.P
CẦU GIẤY - T.P HÀ NỘI

Preparer	Chief accountant	General Director
Nguyen Thi Huyen	**Dang Thi Loan**	**Nguyen Manh Ha**
Preparer	**Chief accountant**	**General Director**

Form B 03a – DN

INTERIM CASH FLOW STATEMENT

(Applying the indirect method)

For the period from 01 January 2026 to 30 June 2026

Items	Codes	Notes	Current period (VND)	Prior period (VND)
I. Cash flows from operating activities				
Profit before tax	01		**3,137,130,876**	**6,178,212,233**
Adjustments for:				
Depreciation and amortization	02		312,931,902	404,405,553
Provisions	03		-	(9,219,253,393)
Gain/(loss) from investing activities	05		(31,633,636,004)	(18,454,228,933)
Interest expense	06		17,886,703,401	13,605,595,116
Operating profit before changes in working capital	***8***		***(10,296,869,825)***	***(7,485,269,424)***
Increase, decrease in receivables	09		(80,322,061,974)	116,206,935,105
Increase, decrease in inventories	10		(13,592,940,759)	(1,470,600,805)
Increase, decrease in payables (excluding interest and corporate income tax)	11		(24,201,949,602)	9,239,027,638
Increase, decrease in prepaid expenses	12		249,704,919	(114,508,235,377)
Interest paid	14		(7,366,899,185)	(5,790,349,214)
Corporate income tax paid	15		(31,664,872,689)	(5,186,721,125)
Other operating cash outflows	17		(965,565,298)	(82,675,963)
Net cash flows from operating activities	***20***		***(168,161,454,413)***	***(9,077,889,165)***
II. Cash flows from investing activities				
Cash payments for acquisition of fixed assets and other long-term assets	21		(1,181,033,669)	-
Cash outflows for loans granted and purchase of debt instruments of other entities	23		(65,595,000,000)	(100,000,000)
Cash inflows from collection of loans and disposal of debt instruments of other entities	24		12,356,000,000	-
Cash outflows for equity investments in other entities	25		(72,022,200,000)	(101,397,618,000)
Cash inflows from recovery of investments in other entities	26		236,460,100,000	106,563,170,046
Interest and dividends received	27		1,511,466,965	17,280,719,213
Net cash flows from investing activities	***30***		***111,529,333,296***	***22,346,271,259***

INTERIM CASH FLOW STATEMENT (CONT'D)

(Applying the indirect method)
For the period from 01 January 2026 to 30 June 2026

Items	Codes	Notes	Current period (VND)	Prior period (VND)
III. Cash flows from financing activities				
Cash receipts from borrowings	33		300,796,197,794	135,959,999,997
Cash repayments of borrowings	34		(225,439,729,497)	(154,272,461,600)
Cash payments for principal portion of finance lease liabilities	35		-	(152,995,002)
Net cash flows from financing activities	***40***		***75,356,468,297***	***(18,465,456,605)***
Net cash flows during the period	***50***		***18,724,347,180***	***(5,197,074,511)***
Opening balance of cash and cash equivalents	**60**	**5**	**10,285,835,994**	**5,677,043,366**
Closing balance of cash and cash equivalents	**70**	**5**	**29,010,183,174**	**479,968,855**

Approved, 14 August 2026

M.S.D.N: 0101184207-C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐÔ THỊ LONG GIANG
Q. CẦU GIẤY - T.P HÀ NỘI

Nguyen Thi Huyen	Dang Thi Loan	Nguyen Manh Ha
Preparer	Chief accountant	General Director

1. CHARACTERISTICS OF BUSINESS ACTIVITIES

Structure of ownership

Long Giang Investment and Urban Development Joint Stock Company (hereinafter referred to as the "Company") is a joint stock company established and operating under Business Registration Certificate No. 0103000552, initially issued on 8 October 2001, by the Hanoi Department of Planning and Investment. It was later changed to Enterprise Registration Certificate No. 0101184201, issued by the Hanoi Department of Planning and Investment on 14 May 2010.

During its operation, the Company has been issued supplemental Enterprise Registration Certificates 15 times by the Hanoi Department of Planning and Investment, with the 15th amended Enterprise Registration Certificate issued on 19 May 2023, regarding changes in the legal representative's information.

The Company's head office is currently located at No. 173, Xuan Thuy Street, Cau Giay Ward, Hanoi City, Vietnam.

The Company's paid-in charter capital, as stated in its Business Registration Certificate as at 30 June 2026, is VND 515,000,000,000 (In words: Five hundred fifteen billion dong), divided into 51,500,000 shares with a par value of VND 10,000 per share.

The Company's shares are currently listed on the Ho Chi Minh City Stock Exchange under the stock code: LGL.

The total number of employees of the Company as at 30 June 2026 was 43 (as at 31 December 2025, it was 42).

Business sectors and principal business activities

The Company's principal business activities during the period: Real estate and housing business.

Normal production and business cycles

The average business cycle of the Company's real estate transfer activities begins from the investment licensing stage, land clearance, and construction until completion. Therefore, the business cycle of the Company's real estate transfer activities is typically over 12 months.

The normal business cycle of the Company is within 12 months.

Characteristics of the company's operations during the period affecting the interim financial statements

The Company's revenue for the period was mainly derived from the trading of goods. In addition, the Company generated revenue from rendering related services and real estate sales.

Corporation's structure

Joint ventures and associates

Name	Address	Business sectors	Ownership percentage	Interest percentage	Voting rights percentage
Nghia Do Commercial - Service Joint Stock Company	No. 1 Nghia Tan Street, Nghia Do Ward, Hanoi	Real estate business	49.46%	49.46%	49.46%
Rivera Investment Joint Stock Company	Room 903, 9th Floor, Diamond Plaza Building, 34 Le Duan Street, Saigon Ward, Ho Chi Minh City	Real estate business and specialised construction	48%	48%	48%
Rivera Homes Real Estate Management and Operation Joint Stock Company	Office VP8, 24th Floor, No. 173 Xuan Thuy Street, Cau Giay Ward, Hanoi	Building management services	49%	49%	49%
Rivera Dong Thap Company Limited	No. 81, Nguyen Tri Phuong Street, My Tho Ward, Dong Thap Province	Real estate business	49.5%	49.5%	49.5%

Dependent units

As at 30 June 2026, the Company had 01 branch and 1 representative office:

Unit's name	Address
Branch of Long Giang Investment and Urban Development Joint Stock Company	No. 35/11, Tran Dinh Xu Street, Cau Ong Lanh Ward, Ho Chi Minh City
Representative Office of Long Giang Investment and Urban Development Joint Stock Company in Can Tho City	Lot C, Area 3, Tran Quang Khai Street, Cai Khe Ward, Can Tho City

Statement on the comparability of information in the interim financial statements

As presented in Note 3, since 01 January 2026, the Company has applied Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance guiding the Vietnamese Corporate Accounting System. Accordingly, the Company has updated a number of accounting policies relating to the classification and recognition of financial investments, receivables, inventories and the presentation of financial statements. The changes in accounting policies are implemented to reflect more appropriately the substance of transactions and economic events, without significantly changing the financial position, operating results and cash flows of the Company as at 30 June 2026.

The Company has restated the comparative figures; therefore, the figures presented in the interim financial statements for the six-month period ended 30 June 2026 are fully comparable with the corresponding figures of the prior period.

2. FINANCIAL YEAR AND ACCOUNTING CURRENCY

Financial year

The Company's financial year begins on 01 January and ends on 31 December each year. These interim financial statements are prepared for the 6-month accounting period ended 30 June 2026.

Accounting currency

The Company's accounting currency is Vietnamese Dong ("VND") as the majority of the Company's transactions are conducted in VND.

3. APPLIED ACCOUNTING STANDARDS AND REGULATIONS

Applied accounting standards

The Company applies Vietnamese Accounting Standards and the Vietnamese Corporate Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance, the guidance circulars for the implementation of Vienamese Accounting Standards, and other relevant legal regulations on preparation and presentation of the interim financial statements.

Statement of compliance with accounting standards and regulations

The Board of Management ensures compliance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance, the guidance circulars for the implementation of Vietnamese Accounting Standards issued by the Ministry of Finance, and other relevant legal regulations relating to the preparation and presentation of interim financial statements.

4. SIGNIFICANT ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REGULATIONS

Cash and cash equivalents

Cash comprises cash on hand, demand deposits, cash in transit and monetary gold. Cash equivalents are short-term investments with original maturities of three months or less from the acquisition date, which are readily convertible into known amounts of cash and are subject to insignificant risk of changes in value.

Financial investments

__Trading securities__

An investment is classified as trading securities when it is held for the purpose of buying and selling to earn profit.

Trading securities are recorded at cost. The cost of trading securities is determined based on the fair value of the payments at the transaction date plus transaction-related costs incurred for the purchase of trading securities.

The recognition time of trading securities is the point at which the Company obtains ownership rights, specifically as follows:

- For listed securities: recognised at the matching time. (T+0);
- For unlisted securities: recognised at the official time of ownership in accordance with legal regulations.

Interest, dividends, and profits attributable to the period before the acquisition of trading securities are deducted from the cost of the securities. Interest, dividends, and profits arising after the acquisition date are recognised as financial income. Stock dividends received are recorded only as an increase in the number of shares held, without recognising the value of the shares received.

Held-to-maturity investments

An investment is classified as held-to-maturity when the Company has the positive intent and ability to hold it until maturity. Held-to-maturity investments comprise: held-to-maturity loans for the purpose of earning periodic interest.

Held-to-maturity investments are recognised from the purchase date and initially measured at purchase cost, including transaction costs related to the acquisition. Interest income from held-to-maturity investments after the purchase date is recognised in the income statement on an accrual basis. Interest accrued before the Company acquires the investment is deducted from the initial cost at the time of purchase.

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

When there is conclusive evidence that part or all of an investment may not be recoverable and the loss can be reliably determined, the loss is recognised in financial expenses for the period and directly reduces the investment value.

Investment in associates

Associates

An associate is an entity in which the Company has significant influence but does not have the power to govern the financial and operating policies of the investee. Significant influence is the power to participate in decisions concerning the financial and operating policies of the investee, but not to control those policies.

Investments in subsidiaries, joint ventures and associates are initially recognised at cost, including the purchase price or capital contribution together with transaction costs directly attributable to the acquisition of the investment.

Dividends and profits earned before the acquisition of the investment are deducted from the carrying amount of the investment. Dividends and profits earned after the acquisition are recognised as income. Dividends received in the form of shares are recorded only as an increase in the number of shares held, without recognising the value of the shares received.

A provision for impairment of investments in subsidiaries, joint ventures and associates is established when the subsidiaries, joint ventures or associates incur losses. The provision amount is determined as the difference between the total actual contributed capital of all investors in the investee and its net assets, multiplied by the Company's ownership percentage of the total actual contributed capital of all investors in the investee. Where the investee prepares consolidated financial statements, the consolidated financial statements are used as the basis for determining the provision for impairment.

Receivables

Receivables are tracked in detail by original repayment term, remaining repayment term at the reporting date, original currency, and individual debtor, and are presented at their carrying amounts, net of provisions for doubtful debts.

The classification of receivables into trade receivables, internal receivables, and other receivables is based on the following principles:

- Trade receivables represent commercial receivables arising from sales transactions between the Company and independent customers, including receivables arising from entrusted export sales through other entities.
- Other receivables represent non-commercial receivables that are not related to sales transactions.

The provision for doubtful debts is established for each doubtful receivable based on overdue ageing or estimated potential losses, specifically:

- For overdue receivables:
  - 30% of the outstanding balance for receivables overdue for more than 6 months but less than 1 year.
  - 50% of the outstanding balance for receivables overdue for 1 year but less than 2 years.
  - 70% of the outstanding balance for receivables overdue for 2 years but less than 3 years.
  - 100% of the outstanding balance for receivables overdue for 3 years or more.
- For receivables that are not yet overdue but are unlikely to be recovered, the provision is based on estimated losses.

Any increase or decrease in the provision for doubtful debts required at the end of the financial year is recognised in administrative expenses.

Inventories

Inventories are measured at the lower of cost and net realisable value.

The cost of inventories is determined as follows:

- Real estate merchandise: includes raw material costs, direct labour costs, land use right costs, direct costs, and related overhead costs incurred during the investment and construction process of real estate merchandise.
- Work in progress: includes raw material costs, direct labour costs, land use right costs, direct costs, and overhead costs directly related to incomplete real estate merchandise under investment and construction.

The value of real estate finished goods inventory is calculated using the specific identification method and is determined on an occurrence-by-occurrence basis.

The provision for devaluation of inventories is made for each item of inventory whose cost exceeds its net realisable value. Increases or decreases in the balance of the provision for devaluation of inventories required to be made as at the end of the accounting period are recognised in cost of goods sold.

Prepaid expenses

Prepaid expenses include actual costs incurred in the current period but related to multiple accounting periods. The Company's prepaid expenses include the following:

Tools and equipment

Tools and equipment put into use are amortised on a straight-line basis over a maximum period of 36 months.

Other deferred expenses

Prepaid expenses only related to production and business costs of the current financial year are recognised as short-term prepaid expenses and are charged to production and business costs in the accounting period.

The following expenses have been incurred in the accounting period but are accounted for as long-term prepaid expenses to be amortised into business results over multiple periods:

- Tools and supplies issued for use;
- Selling expenses related to projects

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the time they are brought into the necessary location and condition for their intended use by the Company. Costs incurred after initial recognition are only capitalized to the cost of fixed assets if these costs are certain to increase the future economic benefits resulting from the use of the assets. Costs that do not satisfy the above condition are recognized as operating expenses in the period.

Tangible fixed assets are depreciated using the straight-line method based on their estimated useful lives. Accounting for tangible fixed assets is classified into groups of assets having the same nature and purpose of use in the company's operating activities. The specific depreciation periods are as follows:

Asset type	***Useful life (Years)***
Machinery and equipment	06
Transport and transmission vehicles	06 - 10
Management equipment and tools	03 - 04

Business cooperation contracts

Business cooperation contract (BCC) is a contractual agreement between two or more parties to jointly carry out economic activities without forming an independent legal entity. These activities may be jointly controlled by the capital-contributing parties under a joint venture agreement or controlled by one of the participating parties.

In cases of receiving cash or assets contributed by other parties for Business Cooperation Contract (BCC) activities, they are accounted for as liabilities. In cases of contributing cash or assets to Business Cooperation Contract (BCC) activities, they are recognized as receivables.

The Company's BCC agrees on business cooperation and profit sharing. According to the agreed terms in the Business Cooperation Contract, the parties jointly share profits and losses based on the business results of the Cooperation Contract. The Company recognizes in the Income Statement the portion of profit corresponding to its share as notified under the Business Cooperation Contract.

Payables and accrued expenses

Payables and accrued expenses are recognised at the value of the present obligations that the Company is required to settle in the future, arising from transactions for goods purchased or services received, or other financial obligations at the time of preparing the financial statements.

Accrued expenses are recognised based on reasonable and reliable estimates of the amounts payable, taking into account the information and conditions available at the end of the accounting period.

Liabilities are monitored in detail by original repayment term, the remaining repayment term at the reporting date, original currency, and individual creditor. Liabilities are not recognised at an amount lower than the obligation to be settled.

The classification of payables into trade payables, accrued expenses, and other payables is based on the following principles:

- Trade payables: Represent commercial liabilities arising from the purchase of goods, services, and assets where the seller is an independent entity from the Company.
- Accrued expenses: Represent payables for goods and services received from the seller or provided to the buyer but not yet settled due to the absence of invoices or insufficient accounting documentation, and payables to employees for accrued annual leave, together with other accrued production and business expenses.
- Dividends and profits payable: Represent the dividends and profits payable by the Company to its shareholders.
- Other payables: Represent non-commercial payables that are not related to transactions involving the purchase, sale, or supply of goods and services.

Principles for recognition of loans and finance lease obligations

Loans and finance lease obligations are initially recognised at the amount actually received. Transaction costs and finance costs directly attributable to the borrowings are recognised as Financial expenses in the period incurred, except where such costs are capitalised in accordance with the Company's borrowing cost policy.

Subsequent to initial recognition, loans and finance lease obligations are subsequently recognised at the outstanding amounts payable, including principal and interest payable in accordance with the relevant loan agreements or lease contracts. Borrowing costs and related Financial expenses are recognised in the expenses of the period in which they are incurred, except where such costs are capitalised in accordance with the Company's borrowing cost policy.

For lease contracts that qualify for classification as finance leases, the leased assets and lease liabilities are recognised in accordance with the economic substance of the transactions.

Principles for recognition and capitalisation of borrowing costs

Borrowing costs comprise interest expenses and other costs incurred directly in connection with the Company's borrowings.

Borrowing costs are recognised as expenses in the period in which they are incurred, except for borrowing costs directly attributable to the acquisition, construction, or production of qualifying assets, in which case such borrowing costs are capitalised as part of the cost of the respective assets until the assets are ready for their intended use or sale.

The capitalisation of borrowing costs is carried out based on the actual timing and extent of investment activities, and is applied only during the period in which activities necessary to prepare the asset for its intended use are in progress.

Owners' equity

Share capital

Share capital is recognised based on the actual amount of capital contributed by shareholders.

Share premium

Share premium is recognised as the difference between the issuance price and the par value of shares upon initial issuance or additional issuance, the difference between the reissuance price and the carrying value of treasury shares, and the equity component of convertible bonds upon maturity. Direct costs related to additional share issuances and reissuance of treasury shares are deducted from the share premium.

Treasury shares

When the Company repurchases its own shares, the consideration paid, including directly attributable transaction costs, is recognised as treasury shares and presented as a deduction from equity. Upon reissuance, the difference between the reissuance price and the carrying value of treasury shares is recognised in share premium.

Profit distribution

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Company's Charter as well as legal regulations and approved by the General Meeting of Shareholders.

Profit is recognised as a liability when the profit distribution is approved by the General Meeting of Shareholders, and the Company has no right to defer the dividend payment obligation.

Revenue and income recognition

Revenue from sale of goods and finished products

Revenue from sale of goods and finished products is recognised when all of the following conditions are satisfied:

- The Company has transferred substantially all the risks and rewards of ownership of the goods or products to the buyer.
- The Company no longer retains managerial involvement to the degree usually associated with ownership, or effective control over the goods or products.

- The revenue can be measured reliably. Where contracts provide buyers with the right to return purchased goods or products subject to specified conditions, revenue is recognised only when such conditions no longer exist, and the buyer no longer has the right to return the goods or products (except where customers are entitled to return goods in exchange for other goods or services).
- The Company has received or will probably receive economic benefits from the sales transaction.
- The costs relating to the sales transaction can be measured reliably.

Revenue from sales of real estate

Revenue from sales of real estate invested by the Company is recognised when all of the following conditions are met simultaneously:

- The real estate has been fully completed and handed over to the buyer, and the Company has transferred the risks and rewards associated with ownership of the real estate to the buyer.
- The Company no longer retains management rights over the real estate as the owner or control over the real estate.
- The revenue can be measured with reasonable certainty.
- The Company has received or will receive economic benefits from the real estate sales transaction.
- The costs associated with the real estate sales transaction can be identified.

Revenue from rendering of services

Revenue from a service provision transaction is recognised when the outcome of such transaction can be measured reliably. In cases where services are rendered in multiple periods, revenue in the period is recognised based on the completion stage of the work as at the end of the accounting period. The outcome of a service provision transaction is determined when all of the following conditions are met:

- The revenue can be measured with reasonable certainty. When the contract stipulates that the buyer has the right to return the purchased service under specific conditions, revenue is only recognised when those specific conditions no longer exist and the buyer is no longer entitled to return the provided service.
- It is probable that the economic benefits associated with the service provision transaction will flow to the Company.
- The completion stage of the work as at the end of the financial year can be identified.
- The costs incurred for the transaction and the costs to complete the service provision transaction can be identified.

Interest income

Interest income is recognised on an accrual basis, based on deposit account balances and the actual interest rates applicable to each period.

Dividends and distributed profits

Dividends and distributed profits are recognised when the Company's right to receive such dividends or profits arising from capital contributions is established. Share dividends are recognised only by recording an increase in the number of shares held, without recognising the value of the shares received.

Expense recognition

Cost of sales is recognised when costs directly related to the generation of revenue have been incurred and can be measured reliably, in accordance with the matching principle, regardless of the timing of payment. Where necessary, costs directly related to the revenue recognised during the year are estimated and recognised based on reasonable and consistent assumptions.

Expenses other than cost of sales, including selling expenses, general and administrative expenses, and other operating expenses, are recognised in the income statement during the period in which they are incurred, in accordance with the related revenue and regardless of the timing of payment. Such expenses are recognised when sufficient evidence exists that an obligation has arisen and the amount can be measured reliably.

Expenses that do not generate future economic benefits are recognised immediately as expenses in the year in accordance with the prudence principle.

Expenses are classified and presented in accordance with the economic substance of each type of expense, in compliance with applicable accounting standards and the accounting regulations in force.

Borrowing costs

Borrowing costs comprise interest and other costs incurred in direct connection with the borrowings.

Borrowing costs are recognised in the Income Statement in the period in which they are incurred, on the basis of matching with the related revenue and regardless of the time of payment.

Current corporate income tax

Corporate income tax represents the amount of current tax payable.

The current tax payable is calculated based on taxable profit for the year. Taxable profit differs from net profit as presented in the Income Statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carryforwards) and further excludes items that are non-taxable or non-deductible.

Corporate income tax is calculated at the tax rate enacted as at the end of the accounting period of 20% applied to the taxable profit.

However, these regulations are subject to change from time to time, and the final determination of corporate income tax is subject to inspection by the competent tax authority.

Related parties

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered to be related if they are subject to common control or common significant influence.

In considering related party relationships, the substance of the relationship takes precedence over its legal form.

Segment reporting

A segment is a separable component of the Company that is engaged in providing related goods or services (business segment), or in providing goods or services within a particular economic environment (geographical segment). Each of these segments is subject to risks and returns that are different from those of other segments. The Board of General Directors of the Company determines that the enterprise's risks and rates of return are predominantly affected by differences in the types of goods and services provided by the Company. Therefore, the Company's primary segment reporting is by business activity.

5. CASH AND CASH EQUIVALENTS

	Closing balance (VND)	Opening balance (VND)
- Cash	725,491,194	640,622,605
- Demand deposits	28,284,691,980	9,645,213,389
+ *Military Commercial Joint Stock Bank*	*75,007,214*	*9,434,938,455*
+ *Bank for Investment and Development of Vietnam - Dong Da Branch*	*27,996,843,000*	-
+ *Others*	*212,841,766*	*210,274,934*
Total	**29,010,183,174**	**10,285,835,994**

6. PREPAID EXPENSES

6a. Short-term prepaid expenses

	Closing balance (VND)	Opening balance (VND)
Tools and supplies issued for use	45,338,623	19,951,125
Total	**45,338,623**	**19,951,125**

6b. Long-term prepaid expenses

	Closing balance (VND)	Opening balance (VND)
Selling expenses for the Vu Trong Phung project	826,091,370	1,101,183,787
Total	**826,091,370**	**1,101,183,787**

7. FINANCIAL INVESTMENTS

7a. Trading securities

	Closing balance (VND)			Opening balance (VND)		
	Cost	Fair value	Provision	Cost	Fair value	Provision
- Shares of Saigon Thuong Tin Commercial Joint Stock Bank	1,425,325	3,247,200	-	1,425,325	2,552,000	-
Total	**1,425,325**	**3,247,200**	**-**	**1,425,325**	**2,552,000**	**-**

7b. Investments in joint ventures, associates, and other entities

	Closing balance (VND)			Opening balance (VND)		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Investments in Joint Ventures and Associates	**332,635,858,408**	**332,635,858,408**	**-**	**262,731,958,408**	**262,731,958,408**	**-**
Rivera Investment Joint Stock Company	144,000,000,000	144,000,000,000	-	144,000,000,000	144,000,000,000	-
Rivera Homes Property Expoitation and Management Joint Stock Company	9,800,000,000	9,800,000,000	-	9,800,000,000	9,800,000,000	-
Rivera Dong Thap Company Limited	69,903,900,000	69,903,900,000	-	-	-	-
Nghia Do Commercial - Service Joint Stock Company	108,931,958,408	108,931,958,408	-	108,931,958,408	108,931,958,408	-
Investment in other entities	**26,846,596,000**	**-**	**(26,846,596,000)**	**26,846,596,000**	**-**	**(26,846,596,000)**
Long Giang TSQ Joint Stock Company	10,000,000,000	-	(10,000,000,000)	10,000,000,000	-	(10,000,000,000)
Engineering Solution Supplying Joint Stock Company	3,000,000,000	-	(3,000,000,000)	3,000,000,000	-	(3,000,000,000)
Industry Construction Corporation	13,846,596,000	-	(13,846,596,000)	13,846,596,000	-	(13,846,596,000)
Total	**359,482,454,408**	**332,635,858,408**	**(26,846,596,000)**	**289,578,554,408**	**262,731,958,408**	**(26,846,596,000)**

7b. Investments in joint ventures, associates, and other entities (cont'd)

The number of shares and ownership percentage at the entities are as follows:

	Closing balance		Opening balance	
	Number of shares	Ownership percentage	Number of shares	Ownership percentage
	Shares	%	Shares	%
Investments in associates				
Rivera Investment Joint Stock Company	14,400,000	48.00%	14,400,000	48.00%
Nghia Do Commercial - Service Joint Stock Company (*)	1,003,049	49.46%	1,003,049	49.46%
Rivera Homes Property Expoitation and Management Joint Stock Company	980,000	49.00%	980,000	49.00%
Rivera Dong Thap Company Limited	6,990,390	49.50%	-	0.00%
Investments in other entities				
Long Giang TSQ Joint Stock Company	1,000,000	10.00%	1,000,000	10.00%
Engineering Solution Supplying Joint Stock Company	300,000		300,000	
Industry Construction Corporation	525,060	1.47%	525,060	1.47%

During the period, the associates of the Company were operating normally.

(*) The Company used 580,000 shares owned by the Company at Nghia Do Commercial - Services Joint Stock Company (Nghia Do Company) to secure several personal loans at Nghia Do Company (Note 36b).

8. TRADE RECEIVABLES

8a. Short-term trade receivables

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Trade receivables from related parties	**20,349,968,326**	-	**1,731,312,558**	-
+ TVQ Trading Service Joint Stock Company	17,609,731,106	-	-	-
+ Rivera Ha Noi Joint Stock Company	2,740,237,220	-	1,731,312,558	-
Total	**20,349,968,326**	-	**1,731,312,558**	-

8b. Long-term trade receivables

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Trade receivables from related parties	**8,658,409,938**	-	**7,597,285,355**	-
+ Rivera Investment Joint Stock Company	57,846,095	-	57,846,095	-
+ Rivera Homes Property Exploitation and Management Joint Stock Company	8,109,706,152	-	7,048,581,569	-
+ Individuals as related parties – Receivables from apartment purchases	490,857,691	-	490,857,691	-
- Trade receivables from other customers	**140,944,015,325**	**(50,958,550,876)**	**140,944,015,325**	**(50,958,550,876)**
+ Receivables from apartment sales of Thanh Thai project	61,795,091,396	(2,578,911,310)	61,795,091,396	(2,578,911,310)
+ Viet Nam Constructions and Mechanization Electrification Joint Stock Company	21,700,610,682	(21,700,610,682)	21,700,610,682	(21,700,610,682)
+ Bach Viet Group Joint Stock Company	19,242,360,000	(3,851,621,039)	19,242,360,000	(3,851,621,039)
+ Others	38,205,953,247	(22,827,407,845)	38,205,953,247	(22,827,407,845)
Total	**149,602,425,263**	**(50,958,550,876)**	**148,541,300,680**	**(50,958,550,876)**

9. ADVANCES TO SUPPLIERS

9a. Short-term advances to suppliers

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Advances to related parties	**57,266,333,192**	-	-	-
+ Rivera Investment Joint Stock Company	55,010,627,995	-	-	-
+ Long Giang Engineering And Construction Joint Stock Company	2,255,705,197	-	-	-
- Advances to other suppliers	**393,128,186**	-	**370,275,944**	-
+ Others	393,128,186	-	370,275,944	-
Total	**57,659,461,378**	-	**370,275,944**	-

9b. Long-term advances to suppliers

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Advances to related parties	**2,000,000,000**	**(200,000,000)**	**2,000,000,000**	**(200,000,000)**
+ Mr. Nguyen Toan Thang	200,000,000	(200,000,000)	200,000,000	(200,000,000)
+ Consultancy Company Limited of University of Civil Engineering	1,800,000,000	-	1,800,000,000	-
- Advances to other suppliers	**4,739,382,561**	**(2,969,641,096)**	**4,352,182,561**	**(2,969,641,096)**
+ Other suppliers	4,739,382,561	(2,969,641,096)	4,352,182,561	(2,969,641,096)
Total	**6,739,382,561**	**(3,169,641,096)**	**6,352,182,561**	**(3,169,641,096)**

10. HELD-TO-MATURITY INVESTMENTS

10a. Short-term held-to-maturity investments

	Closing balance (VND)			Opening balance (VND)		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Short-term	**62,604,175,618**	**62,604,175,618**	-	**2,190,221,016**	**2,190,221,016**	-
Loans to related parties	1,307,689,886	1,307,689,886	-	1,563,128,572	1,563,128,572	-
Engineering And Construction Joint Stock Company	1,307,689,886	1,307,689,886	-	1,563,128,572	1,563,128,572	-
- Principal of loans	*1,001,963,657*	*1,001,963,657*	-	*1,301,963,657*	*1,301,963,657*	-
- Interest receivables from loans	*305,726,229*	*305,726,229*	-	*261,164,915*	*261,164,915*	-
Loans to other organisations and individuals	**61,296,485,732**	**61,296,485,732**	-	**627,092,444**	**627,092,444**	-
TBM Sai Gon - Ha Noi Company Limited (1)	60,497,781,918	60,497,781,918	-	-	-	-
- Principal of loans	*59,460,000,000*	*59,460,000,000*	-	-	-	-
- Interest receivables from loans	*1,037,781,918*	*1,037,781,918*	-	-	-	-
Others	798,703,814	798,703,814	-	627,092,444	627,092,444	-
- Principal of loans	*796,092,444*	*796,092,444*	-	*627,092,444*	*627,092,444*	-
- Interest receivables from loans	*2,611,370*	*2,611,370*	-	-	-	-
Total	**62,604,175,618**	**62,604,175,618**	-	**2,190,221,016**	**2,190,221,016**	-

(1) Loan Agreement No. 1104/2026/HDVT/LGL-TBM dated 11 April 2026, with the loan term until 10 April 2027, at an interest rate of 8% per annum. The loan is secured by assets.

10b. Long-term held-to-maturity investments

	Closing balance (VND)			Opening balance (VND)		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Long-term	**43,796,375,741**	**37,053,627,833**	**(5,371,460,239)**	**49,095,882,154**	**42,599,999,999**	**(5,371,460,239)**
Loans to other organisations and individuals	**43,796,375,741**	**37,053,627,833**	**(5,371,460,239)**	**49,095,882,154**	**42,599,999,999**	**(5,371,460,239)**
Mr. Mai Thanh Phương	2,658,473,610	-	(2,658,473,610)	2,658,473,610	-	(2,658,473,610)
Long Giang Construction Joint Stock Company (1)	1,416,186,629	-	(1,416,186,629)	1,416,186,629	-	(1,416,186,629)
Ms. Tran Thi Cam Nhung (2)	23,382,202,739	23,382,202,739	-	22,924,000,000	22,924,000,000	-
- Principal of loans	*22,000,000,000*	*22,000,000,000*	-	*22,000,000,000*	*22,000,000,000*	-
- Interest receivables from loans	*1,382,202,739*	*1,382,202,739*	-	*924,000,000*	*924,000,000*	-
Ms. Nguyen Thi Minh Ngoc (3)	13,671,425,094	13,671,425,094	-	19,675,999,999	19,675,999,999	-
- Principal of loans	*12,210,000,000*	*12,210,000,000*	-	*18,500,000,000*	*18,500,000,000*	-
- Interest receivables from loans	*1,461,425,094*	*1,461,425,094*	-	*1,175,999,999*	*1,175,999,999*	-
Others	2,668,087,669	-	(1,296,800,000)	2,421,221,916	-	(1,296,800,000)
- Principal of loans	*2,496,800,000*	-	*(1,296,800,000)*	*2,296,800,000*	-	*(1,296,800,000)*
- Interest receivables from loans	*171,287,669*	*171,287,669*	-	*124,421,916*	*124,421,916*	-
Total	**43,796,375,741**	**37,053,627,833**	**(5,371,460,239)**	**49,095,882,154**	**42,599,999,999**	**(5,371,460,239)**

(1) Loan Contract No. 0406/2024/HĐVT/LGL-LGEC dated 04 June 2024 and Appendix No. 03 dated 04 June 2025, the loan has a term until 03 December 2025, an interest rate of 7% per annum, and is unsecured.

(2) Loan Contract No. 3112/2024/HĐVT/LGL-TTCN dated 31 December 2024 and the extension appendix, the loan term is 12 months, the interest rate is 4.2% per annum, and the loan is secured.

(3) Loan Contract No. 3012/2024/HĐVT/LGL-NTMN dated 31 December 2024 and the extension appendix, the loan term is 12 months, the interest rate is 4.2% per annum, and the loan is secured.

11. OTHER RECEIVABLES

11a. Other short-term receivables

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Receivables from related parties	**374,048,545,897**	-	**2,134,825,708**	-
+ Long Giang Investment Group Joint Stock Company	21,157,859,447	-	1,871,984,615	-
+ Nghia Do Commercial - Service Joint Stock Company	1,805,488,200	-	-	-
+ Rivera Investment Joint Stock Company	7,620,000,000	-	262,841,093	-
+ Investment co-operation for the Viet Hung Project	343,465,198,250	-	-	-
- Expenses related to the Project (1)	*225,861,292,120*	-	-	-
- The capital contribution transferred by the Company to the partner but not yet utilized for the Project (2)	*117,603,906,130*	-	-	-
- Receivables from other organisations and individuals	**976,662,673**	-	**470,639,865**	-
+ Advances to individuals	869,765,452	-	163,526,686	-
+ Other short-term receivables	106,897,221	-	307,113,179	-
Total	**375,025,208,570**	-	**2,605,465,573**	-

11b. Other long-term receivables

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
- Receivables from related parties	**203,636,000**	**(35,636,000)**	**550,010,634,250**	**(35,636,000)**
+ Long Giang Investment Group Joint Stock Company	35,636,000	(35,636,000)	35,636,000	(35,636,000)
+ Investment cooperation for Viet Hung Project	-	-	549,806,998,250	-
- Expenses related to the Project (1)	-	-	*225,861,292,120*	-
- The capital contribution transferred by the Company to the partner but not yet utilized for the Project (2)	-	-	*323,945,706,130*	-
+ Rivera Investment Joint Stock Company	168,000,000	-	168,000,000	-
- Receivables from other organisations and individuals	**32,615,340,468**	**(1,591,265,664)**	**22,479,066,885**	**(1,591,265,664)**
+ Advances to individuals	25,229,967,160	-	11,796,470,737	-
+ Deposits and margins	5,215,987,160	-	8,513,210,000	-
+ Other long-term receivables	2,169,386,148	(1,591,265,664)	2,169,386,148	(1,591,265,664)
Total	**32,818,976,468**	**(1,626,901,664)**	**572,489,701,135**	**(1,626,901,664)**

(1) Capital contribution under Business Co-operation Contract No. 0406/20210/HD-HTKD/LGL-LGG dated 04 June 2010 and its annexes between the Company and Long Giang Investment Group Joint Stock Company (LGG) to implement the Viet Hung New Urban Area Project, Long Bien District, Hanoi City. Accordingly, the Company's capital contribution to the project is VND 429,873,785,500 (corresponding to 67.5% of the capital contribution under Business Co-operation Contract No. 04/06/2010/HD-HTKD/LGL-LGG). After the Project is completed, the parties will recover their capital contributions and distribute profits from the Project in proportion to the parties' capital contribution ratios.

On 21 April 2026, the Company's Board of Management approved Resolution of the Board of Management No. 08/2026/NQ-HDQT on approving the policy to transfer all rights and obligations of the Company under the Business Co-operation Contract for the Viet Hung project. Accordingly, the Company's Board of Management approved the policy to transfer all 67.5% of the capital contribution actually utilised in the Project and all rights and obligations under Business Co-operation Contract No. 0406/20210/HD-HTKD/LGL-LGG dated 04 June 2010 and its Contract Annexes regarding co-operation to implement the Viet Hung New Urban Area Project, Long Bien District, Hanoi City. Expected transfer value: Not lower than 2.5 times the value of Long Giang Land's capital contribution actually utilised in the Project (excluding capital contributed but not yet actually utilised in the Project). Implementation timeline: Before 30 August 2026.

On 30 June 2026, the Company signed Deposit Agreement No. 2206/2026/TTDC/LGL-LGG, under which the Company and the partner agreed on the transfer value of the capital contribution actually utilised for the project in the amount of VND 280,000,000,000. As at the date of signing the deposit agreement, the Company received the full deposit amount equivalent to 10% of the transfer value.

(2) The capital contribution portion transferred by the Company to the partner but not yet used for the Project is refunded by the partner to the Company.

12. INVENTORIES

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
Work in progress production and business costs	**127,977,162,794**	-	**114,384,222,035**	-
- Rivera Park Can Tho Project (1)	124,104,592,341	-	110,596,827,302	-
- Other projects	3,872,570,453	-	3,787,394,733	-
Total	**127,977,162,794**	-	**114,384,222,035**	-

(1) The "Rivera Park Can Tho Commercial Centre, Office and Residential Complex" Project has a scale of 6,228 m² for the construction of high-rise residential buildings, commercial and service facilities, offices, villas, adjacent houses and technical infrastructure works. The People's Committee of Can Tho City issued Decision No. 2323/QD-UBND dated 23 October 2024 on the adjustment of the project's investment policy, under which the project implementation schedule is 27 months from the date of land allocation, land lease or permission for land use purpose change for the entire area in accordance with the approved planning. On 27 March 2026, the Company commenced the construction of the Project.

As at the date these financial statements were approved, the Project has commenced the simultaneous implementation of bored piling and diaphragm wall items. This item has completed approximately 30% of the construction volume.

13. LONG-TERM WORK IN PROGRESS

	Closing balance (VND)		Opening balance (VND)	
	Cost	Recoverable	Cost	Recoverable
Work in progress production and business costs	**3,417,896,365**	**3,417,896,365**	**3,417,896,365**	**3,417,896,365**
- Kim Boi, Hoa Binh Project	3,038,941,000	3,038,941,000	3,038,941,000	3,038,941,000
- Other projects	378,955,365	378,955,365	378,955,365	378,955,365
Total	**3,417,896,365**	**3,417,896,365**	**3,417,896,365**	**3,417,896,365**

14. OTHER LONG-TERM ASSETS

	Closing balance (VND)		Opening balance (VND)	
	Cost	Recoverable amount	Cost	Recoverable amount
	290,490,774,996	**290,490,774,996**	**292,190,014,387**	**292,190,014,387**
- Thanh Thai Project (1)	281,613,484,230	281,613,484,230	280,449,440,076	280,449,440,076
+ Lot A	*2,044,268,386*	*2,044,268,386*	*2,044,268,386*	*2,044,268,386*
+ Lot C	*279,569,215,844*	*279,569,215,844*	*278,405,171,690*	*278,405,171,690*
- Vu Trong Phung Project (2)	8,877,290,766	8,877,290,766	11,740,574,311	11,740,574,311
Total	**290,490,774,996**	**290,490,774,996**	**292,190,014,387**	**292,190,014,387**

(1) Thanh Thai Apartment Construction Investment Project under Business Co-operation Contract No. 0104/HTKD/LGL – VIE "Re: Co-operation in executing the Thanh Thai Apartment Construction Investment Project at Plot B29, No. 7/28 Thanh Thai Street, Ward 14, District 10, Ho Chi Minh City" dated 01 April 2014 signed between the Company and Viet Nam Commercial Development Joint Stock Company - Vietradico. On 23 August 2025, the People's Committee of Ho Chi Minh City approved the final settlement value of Block C under Document No. 1309/UBND-ĐT "Regarding the value of the 288-apartment work of Block C, Thanh Thai Apartment Complex, Ward 14, District 10 (now Dien Hong Ward) with the approved final settlement value of VND 289,994,797,053 (inclusive of VAT and exclusive of borrowing costs)". The parties are continuing to co-ordinate to implement the appraisal of incurred values and supplement the final settlement value of Block C, Thanh Thai Apartment Complex. The final settlement value of Block C will be determined on the basis of the final settlement value approved by the People's Committee of Ho Chi Minh City.

(2) Office, Service and Housing Construction Project at 69 Vu Trong Phung under Business Co-operation Contract No. 396A/HTKD "Re: Co-operation in executing the Office, Service and Housing Construction Investment Project at 69 Vu Trong Phung, Thanh Xuan, Ha Noi" dated 15 October 2009 signed between the Company and Central Cultural Equipment and Monument Renovation Joint Stock Company.

15. BAD DEBTS

	Subject	Overdue period	Closing balance (VND)			Opening balance (VND)		
			Original debt amount	Recoverable amount	Provision	Original debt amount	Recoverable amount	Provision
Held-to-maturity investments			**5,371,460,239**	**-**	**(5,371,460,239)**	**4,074,660,239**	**-**	**(4,074,660,239)**
Long-term loans			***5,371,460,239***	***-***	***(5,371,460,239)***	***4,074,660,239***	***-***	***(4,074,660,239)***
- Mai Thanh Phuong – Loan	Overdue receivables	Over 3 years	2,658,473,610	-	(2,658,473,610)	2,658,473,610	-	(2,658,473,610)
- Long Giang Engineering And Construction Joint Stock Company	Overdue receivables	Over 3 years	1,416,186,629	-	(1,416,186,629)	1,416,186,629	-	(1,416,186,629)
- Others	Overdue receivables	Over 3 years	1,296,800,000	-	(1,296,800,000)	1,296,800,000	-	(1,296,800,000)
Long-term trade receivables			**50,958,550,876**	**-**	**(50,958,550,876)**	**27,286,772,514**	**-**	**(27,286,772,514)**
- Vietnam Electrical and Construction Joint Stock Company	Overdue receivables	Over 3 years	21,700,610,682	-	(21,700,610,682)	21,700,610,682	-	(21,700,610,682)
- Vietnam Construction and Engineering Joint Stock Company	Overdue receivables	Over 3 years	5,586,161,832	-	(5,586,161,832)	5,586,161,832	-	(5,586,161,832)
- Receivables from other organisations and individuals	Overdue receivables	Over 3 years	23,671,778,362	-	(23,671,778,362)	23,671,778,362	-	(23,671,778,362)
Other long-term receivables			**1,626,901,664**	**-**	**(1,626,901,664)**	**1,626,901,664**	**-**	**(1,626,901,664)**
Related parties			***35,636,000***	***-***	***(35,636,000)***	***35,636,000***	***-***	***(35,636,000)***
- Long Giang Investment Group Joint Stock Company	Overdue receivables	Over 3 years	35,636,000	-	(35,636,000)	35,636,000	-	(35,636,000)
Other parties			***1,591,265,664***	***-***	***(1,591,265,664)***	***1,591,265,664***	***-***	***(1,591,265,664)***
- East Asia Strategic Development Joint Stock Company	Overdue receivables	Over 3 years	238,670,296	-	(238,670,296)	238,670,296	-	(238,670,296)
- Others	Overdue receivables	Over 3 years	1,352,595,368	-	(1,352,595,368)	1,352,595,368	-	(1,352,595,368)
Long-term advances to suppliers			**3,169,641,096**	**-**	**(3,169,641,096)**	**3,169,641,096**	**-**	**(3,169,641,096)**
Related parties			**200,000,000**	**-**	**(200,000,000)**	**200,000,000**	**-**	**(200,000,000)**
- Mr. Nguyen Toan Thang – Independent Member of the Board of Management			200,000,000	-	(200,000,000)	200,000,000	-	(200,000,000)
Other parties			**2,969,641,096**	**-**	**(2,969,641,096)**	**2,969,641,096**	**-**	**(2,969,641,096)**
- Minh Huong Construction Investment and Trading Company Limited	Overdue receivables	Over 3 years	310,960,000	-	(310,960,000)	310,960,000	-	(310,960,000)
- Others	Overdue receivables	Over 3 years	2,658,681,096	-	(2,658,681,096)	2,658,681,096	-	(2,658,681,096)

16. TANGIBLE FIXED ASSETS

	Vehicles and transmission equipment (VND)	Equipment and tools (VND)	Total (VND)
Cost			
Opening balance	18,611,651,356	7,395,798,055	26,007,449,411
Acquisitions during the period	*1,148,181,818*	*32,851,851*	*1,181,033,669*
Closing balance	19,759,833,174	7,428,649,906	27,188,483,080
Accumulated depreciation			
Opening balance	(17,477,934,199)	(7,361,996,174)	(24,839,930,373)
Depreciation for the period	*(303,839,619)*	*(9,092,283)*	*(312,931,902)*
Closing balance	(17,781,773,818)	(7,371,088,457)	(25,152,862,275)
Carrying amount			
Opening balance	1,133,717,157	33,801,881	1,167,519,038
Closing balance	1,978,059,356	57,561,449	2,035,620,805

The historical cost of fully depreciated tangible fixed assets that are still in use as at 30 June 2026 was VND 23,884,042,889 (as at 01 January 2026: VND 18,841,935,617).

Detailed list of existing tangible fixed assets during the period with historical cost accounting for 10% or more of the total value of tangible fixed assets:

No	Items	Depreciation commencement date	Cost VND	Accumulated depriciation VND	Carrying amount VND	Note
1	Air-conditioning and ventilation equipment system for the 24th floor and rooftop	01/07/2011	6,896,297,141	6,896,297,141	-	In use
2	Landcruiservx 30F-118.35 Car	08/05/2019	2,657,100,000	2,657,100,000	-	(*)
3	Toyota Landcruiser Car	01/01/2023	3,468,000,000	3,468,000,000	-	(*)
4	BMW 4-seater car	01/01/2023	4,801,080,000	4,801,080,000	-	(*)
Total			**17,822,477,141**	**17,822,477,141**	**-**	

(*) These tangible fixed assets are used by the Company to secure payment guarantees for a Related Party (Note 36b).

17. SHORT-TERM ADVANCES FROM CUSTOMERS

	Closing balance (VND)	Opening balance (VND)
- **Advances from related parties**	**4,608,170,094**	**5,548,811,815**
+ Advances from customers for the Thanh Thai Project	2,701,342,291	2,701,342,291
+ Advances from customers for the Vu Trong Phung Project	1,235,885,642	2,176,527,317
+ Other customers	670,942,161	670,942,207
Total	**4,608,170,094**	**5,548,811,815**

18. SHORT-TERM TRADE PAYABLES

		Closing balance (VND)	Opening balance (VND)
-	**Payables to related parties**	**17,114,702,586**	**18,318,447,568**
+	Long Giang Investment Group Joint Stock Company	1,940,286,616	1,607,135,198
+	Rivera Investment Joint Stock Company	3,899,079,189	3,899,079,189
+	Rivera Homes Real Estate Management and Operation Joint Stock Company	111,687,261	111,687,261
+	Xuan Thuy Investment and Trading Services Joint Stock Company	3,940,387,281	3,677,283,681
+	Hung Tri Refrigeration Industry Joint Stock Company	7,223,262,239	9,023,262,239
-	**Payables to other suppliers**	**52,853,982,000**	**60,629,078,020**
+	Meco Real Estate Joint Stock Company	14,906,802,770	14,906,802,770
+	Long Giang Engineering and Construction Joint Stock Company	2,255,705,197	4,792,657,365
	Binh Yen Company Limited	9,018,905,012	9,018,905,012
+	An Cuong Wood Joint Stock Company	1,106,382,808	1,955,399,838
+	Other suppliers	25,566,186,213	29,955,313,035
	Total	**69,968,684,586**	**78,947,525,588**

19. BONUS AND WELFARE FUND

	Closing balance (VND)	Opening balance (VND)
- Bonus fund	9,942,339,357	10,531,512,357
- Welfare fund	6,219,222,648	6,595,614,946
- Management bonus fund	448,389,094	448,389,094
Total	**16,609,951,099**	**17,575,516,397**

20. TAXES AND OTHER PAYABLES TO/RECEIVABLES FROM AND PAYABLES TO THE STATE BUDGET

	Opening balance (VND)		Movements during the period (VND)		Closing balance (VND)	
	Payables	Receivables	Payable	Paid	Payables	Receivables
- Corporate income tax	31,624,742,552	-	40,130,137	31,664,872,689	-	-
- Personal income tax	3,926,876,579	-	699,911,302	4,566,481,277	60,306,604	-
- Environmental protection tax	45,339,657	-	-	45,339,657	-	-
- Fees, charges and other payables	24,384,500,209	-	2,028,498,159	26,412,998,368	-	-
- Land and housing tax, land rental	-	-	1,239,508	1,239,508	-	-
Total	**59,981,458,997**	**-**	**2,769,779,106**	**62,690,931,499**	**60,306,604**	**-**

Other information:

On 19 June 2026, the Hanoi Tax Department issued Notice No. 30215/TB-HAN-QLDN1 confirming that Long Giang Urban Development and Investment Joint Stock Company (Long Giang Land – Stock code: LGL) had no outstanding tax debt as at 18 June 2026 (outstanding tax debt amount: VND 0). At the same time, the Company terminated the enforcement of invoice usage as a result of fulfilling its tax obligations.

21. LOANS AND FINANCE LEASE OBLIGATIONS

21a. Short-term loans and finance lease obligations

	Closing balance (VND)	Movement during the period (VND)		Opening balance (VND)
		Increases	Decreases	
Loans from individuals and organisations	**245,554,179,446**	**143,091,984,781**	**128,422,098,179**	**230,884,292,844**
- Rivera Investment Joint Stock Company (1)	23,021,873,974	3,250,000,000	4,150,000,000	23,921,873,974
- Rivera Ha Noi Joint Stock Company (2)	12,144,978,318	21,796,482,000	52,151,503,682	42,500,000,000
- Loans from individuals (3)	164,014,116,621	103,529,316,989	57,280,253,362	117,765,052,994
- Others	46,373,210,533	14,516,185,792	14,840,341,135	46,697,365,876
Long-term borrowings due for repayment	**3,000,000,000**	**3,000,000,000**	**62,650,000,000**	**62,650,000,000**
- Loans from individuals (3)	3,000,000,000	3,000,000,000	62,650,000,000	62,650,000,000
	248,554,179,446	**146,091,984,781**	**191,072,098,179**	**293,534,292,844**

21b. Long-term loans and finance lease obligations

	Closing balance (VND)	Movement during the period (VND)		Opening balance (VND)
		Increases	Decreases	
Loans from individuals and credit institutions	**177,704,213,013**	**157,704,213,013**	**37,367,631,318**	**57,367,631,318**
- Rivera Investment Joint Stock Company (1)	20,000,000,000	20,000,000,000	-	-
- Loans from individuals (3)	77,301,700,000	57,301,700,000	37,367,631,318	57,367,631,318
- Military Commercial Joint Stock Bank (4)	80,402,513,013	80,402,513,013	-	-
	177,704,213,013	**157,704,213,013**	**37,367,631,318**	**57,367,631,318**

Detailed information on loans is as follows:

No	Lender	Loan agreement	Purpose	Loan term	Interest rate (%/year)	Collateral
1	Rivera Hanoi Joint Stock Company	Contract No. 2504/2024/HĐVT/LGL-RHN dated 25/04/2024; Contract No. 1506//2024/HĐVT/LGL-RHN dated 15/06/2024; Contract No. 2126/2024/HĐVT/LGL-RHN dated 21/06/2024 Contract No. 1004/2026/HĐVT/LGL-RHN dated 10/04/2026	Capital supplement for the Company's production and business activities	5-6 months	8.8%-13.8%	No collateral
2	Rivera Investment Joint Stock Company	No. 2112/2024/HĐVT/LGL–RI dated 21 December 2024 and its appendices	Capital supplement for the Company's production and business activities	According to each contract appendix	According to each contract appendix	No collateral
3	Individual Loans		Capital supplement for production and business activities	3-12 months	4.7% - 13.5%	No collateral
4	Military Commercial Joint Stock Bank	Credit Facility Agreement No. 357484.25.017.755881.TD dated 19 December 2025 and the accompanying debt acknowledgement agreements	Investment in the "Rivera Park Can Tho Commercial Centre, Office and Residential Complex Project at Tran Quang Khai Street, Cai Khe Ward, Can Tho City", for which the Customer is the investor	60 months from the day following the date of the first disbursement, as detailed in the debt acknowledgement document for each disbursement	According to each debt acknowledgement agreement	Mortgage Agreement No.362118.25.017.755881.BD dated 1 June 2026 Mortgage Agreement No.362100.25.017.755881.BD dated 28 January 2026 Mortgage Agreement No.360742.25.017.755881.BD dated 20 January 2026

22. SHORT-TERM ACCRUED EXPENSES

	Closing balance (VND)	Opening balance (VND)
- **Payables to other organisations and individuals**	**17,044,004**	**889,315,947**
+ Other short-term accrued expenses	17,044,004	889,315,947
Total	**17,044,004**	**889,315,947**

23. OTHER PAYABLES

23a. Other short-term payables

	Closing balance (VND)	Opening balance (VND)
- **Payables to related parties (*)**	**33,250,502,654**	**3,584,542,475**
- **Payables to other organisations and individuals**	**93,136,586,507**	**61,702,788,576**
+ Dividends and profits payable	-	-
+ Project maintenance fund	18,407,223,838	19,340,467,234
+ Project apartment management fees	361,999,735	355,086,235
+ Bach Viet Real Estate Joint Stock Company – Payables for business cooperation in the Vu Trong Phung Project	10,611,518,428	10,611,518,428
+ Interest payable to other organisations and individuals	33,280,458,089	23,503,350,924
+ Fees for borrowing assets from individuals for use as collateral	3,244,022,884	775,326,423
+ Other short-term payables	27,231,363,533	7,117,039,332
Total	**126,387,089,161**	**65,287,331,051**

23b. Other long-term payables

	Closing balance (VND)	Opening balance (VND)
Payables to related parties (*)	**29,134,741,913**	**28,934,091,227**
Payables to other organizations and individuals	**110,759,448,695**	**111,300,070,450**
- Vietnam Trading Development Investment Joint Stock Company – Payables for business cooperation in the Thanh Thai Project (**)	53,666,574,364	53,666,574,364
- Central Cultural Heritage Restoration and Equipment Joint Stock Company (**)	57,092,874,331	57,633,496,086
+ *Provisional business cooperation results of the Vu Trong Phung Project*	37,476,200,000	39,476,200,000
+ *Late payment interest*	19,616,674,331	18,157,296,086
Total	**139,894,190,608**	**140,234,161,677**

(*) Other payables to related parties

	Closing balance (VND)	Opening balance (VND)
Short-term	**33,250,502,654**	**3,584,542,475**
Payables to related parties	33,250,502,654	3,584,542,475
- Long Giang Investment Group Joint Stock Company	28,882,775,345	882,775,345
+ Deposit for the transfer of contributed capital under the Business Cooperation Contract for the Viet Hung Project	*28,000,000,000*	-
+ Other payables	*882,775,345*	*882,775,345*
- Nghia Do Commercial - Service Joint Stock Company	544,351,651	376,698,507
- Rivera Investment Joint Stock Company	2,366,282,999	1,082,005,786
- Rivera Homes Property Expoitation and Management Joint Stock Company	15,770,039	15,770,039
- Remuneration of the Board of Management and the Board of Supervisors	1,208,888,889	1,208,888,889
- Mr. Le Long Giang – Interest expense	135,201,099	-
- Mr. Nguyen Manh Ha – Fee for borrowing assets	97,232,632	18,403,909
Long-term	**29,134,741,913**	**28,934,091,227**
Payables to related parties	**29,134,741,913**	**28,934,091,227**
- Rivera Investment Joint Stock Company - Business cooperation in the Can Tho Project	6,600,000,000	6,600,000,000
- Xuan Thuy Trade and Services Joint Stock Company	22,534,741,913	22,334,091,227
+ *Provisional business cooperation results of the Vu Trong Phung Project*	*11,547,673,158*	*11,347,022,472*
+ *Interest payable on loans*	*10,987,068,755*	*10,987,068,755*

(**) The Company worked with partners to extend the payables relating to profits from business cooperation contracts and the corresponding interest incurred. Accordingly, the payables were requested to be further extended by the partners for 24 months.

24. OWNER'S EQUITY

24a. Reconciliation of changes in equity

	Owner's contributed capital (VND)	Share premium (VND)	Development investment fund (VND)	Other equity funds (VND)	Treasury shares (VND)	Retained earnings (VND)	Total (VND)
Opening balance of the prior year	**515,000,000,000**	**1,425,992,965**	**42,696,514,304**	**20,954,525,811**	**(43,500,000)**	**97,026,164,476**	**677,059,697,556**
Profit for the year	-	-	-	-	-	20,463,408,155	20,463,408,155
Opening balance of the current period	515,000,000,000	1,425,992,965	42,696,514,304	20,954,525,811	(43,500,000)	117,489,572,631	697,523,105,711
Profit for the period	-	-	-	-	-	3,137,130,876	3,137,130,876
Appropriation for bonuses to the Board of Directors and Supervisory Board	-	-	-	-	-	(1,000,000,000)	(1,000,000,000)
Closing balance	**515,000,000,000**	**1,425,992,965**	**42,696,514,304**	**20,954,525,811**	**(43,500,000)**	**119,626,703,507**	**699,660,236,587**

According to the Minutes of the 2026 Annual General Meeting of Shareholders No. 01/2026/BB-ĐHĐCĐTN dated 25 April 2026, the dividend payment plan at a rate of 12% on the current charter capital of VND 515,000,000,000 was approved and the Board of Management was authorised to perform the necessary procedures to complete the dividend payment in accordance with legal regulations. As at the present time, the Board of Management has not yet had a plan to finalise the timeline for the dividend payment execution.

24b. Details of the share capital

	Closing balance (VND)	Opening balance (VND)
- Long Giang Group Joint Stock Company (*)	124,095,830,000	-
- Long Giang Investment Group Joint Stock Company (*)	-	124,095,830,000
- Mr. Le Ha Giang	106,853,690,000	106,853,690,000
- Other shareholders	284,050,480,000	284,050,480,000
Total	**515,000,000,000**	**515,000,000,000**

(*) On 8 April 2026, Long Giang Investment Group Joint Stock Company completed the transfer of the entire number of shares held in the Company, amounting to 12,409,583 shares, to Rivera Hanoi Joint Stock Company. Rivera Hanoi Joint Stock Company changed its name to Long Giang Group Joint Stock Company from 14 April 2026.

24c. Capital transactions with owners and dividend distribution, profit distribution

	Current period (VND)	Prior period (VND)
- **Contributed capital**	**515,000,000,000**	**515,000,000,000**
Opening balance	515,000,000,000	515,000,000,000
Clossing balance	515,000,000,000	515,000,000,000

24d. Shares

	Closing balance	Opening balance
- Number of shares authorised for issuance	51,500,000	51,500,000
- Number of shares issued to the public	51,500,000	51,500,000
+ *Ordinary shares*	*51,500,000*	*51,500,000*
- Number of shares repurchased (treasury shares, the Company's own shares purchased)	2,900	2,900
+ *Ordinary shares*	*2,900*	*2,900*
- Number of shares outstanding	51,497,100	51,497,100
+ Ordinary shares	51,497,100	51,497,100
* *Par value per share (VND/share):*	10,000	10,000

25. REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	Current period (VND)	Prior period (VND)
- Revenue from sales of goods	16,008,846,460	31,514,240,348
- Revenue from rendering of services	7,063,676,053	8,265,788,413
- Revenue from investment property business	3,337,830,202	-
Total	**26,410,352,715**	**39,780,028,761**

Revenue from related parties *(Details are disclosed in Note 36b)*

26. COST OF GOODS SOLD

	Current period (VND)	Prior period (VND)
- Cost of goods sold	16,004,040,850	31,565,404,560
- Cost of services rendered	6,977,322,426	7,759,554,824
- Cost of real estate sold	3,208,066,014	-
Total	**26,189,429,290**	**39,324,959,384**

27. FINANCIAL INCOME

	Current period (VND)	Prior period (VND)
- Interest income from loans and bond investments	1,875,448,189	1,173,509,720
- Interest income on demand deposits	11,466,965	719,213
- Dividends and profit distributions	10,445,488,200	17,280,000,000
- Interest income on contributed capital not yet used for the Project at the Viet Hung Project	19,301,232,650	-
Total	**31,633,636,004**	**18,454,228,933**

28. FINANCIAL EXPENSES

	Current period (VND)	Prior period (VND)
- Interest expenses on loans, borrowing of collateral assets, and interest on performance guarantees	17,886,703,401	13,605,595,116
- Business cooperation expenses	240,780,823	299,969,755
- Other finance expenses	55,000	-
Total	**18,127,539,224**	**13,905,564,871**

29. SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES

	Current period (VND)	Prior period (VND)
- Labour expenses	5,189,797,460	3,816,783,393
- Office supplies expenses	19,447,799	4,631,820
- Depreciation of fixed assets	312,931,902	404,405,553
- Taxes, fees and charges	7,384,064	33,699,825
- Provision for doubtful receivables	-	(9,219,253,393)
- Outsourcing expenses	3,326,938,652	2,969,076,980
- Other expenses	2,500,000	-
Total	**8,858,999,877**	**(1,990,655,822)**

30. PRODUCTION AND BUSINESS EXPENSES BY NATURE

	Current period (VND)	Prior period (VND)
- Labour expenses	5,189,797,460	3,816,783,393
- Depreciation of fixed assets	312,931,902	404,405,553
- Provision/(reversal of provision) for doubtful	-	(9,219,253,393)
- Outsourcing expenses	13,541,658,955	10,766,963,449
Total	**19,044,388,317**	**5,768,899,002**

31. OTHER INCOME

	Current period (VND)	Prior period (VND)
- Other income	349,006,121	-
Total	**349,006,121**	**-**

32. OTHER EXPENSES

	Current period (VND)	Prior period (VND)
- Penalties for breach of contracts	50,982,970	181,302,427
- Late payment interest on taxes	2,028,498,159	630,788,165
- Other expenses	414,444	4,086,436
Total	**2,079,895,573**	**816,177,028**

33. CURRENT CORPORATE INCOME TAX EXPENSE

	Current period (VND)	Prior period (VND)
Accounting profit before tax	**3,137,130,876**	**6,178,212,233**
Of which:		
Profit from business operations	3,137,130,876	6,178,212,233
Add:	**2,087,225,937**	**7,175,920,263**
Late payment interest on taxes and social insurance	2,028,498,159	630,788,165
Depreciation expenses for cars exceeding VND 1.6 billion	58,727,778	58,727,778
Non-deductible interest expenses	-	6,482,317,884
Other non-deductible expenses	-	4,086,436
Less:	**(10,445,488,200)**	**(17,280,000,000)**
Tax-exempt income (dividends received)	(10,445,488,200)	(17,280,000,000)
Taxable income	**(5,221,131,387)**	**(3,925,867,504)**
Of which:		
Profit from business operations	(5,221,131,387)	(3,925,867,504)
Assessable income	**(5,221,131,387)**	**(3,925,867,504)**
Tax rate	20%	20%
Current corporate income tax expense	-	-

34. BASIC/DILUTED EARNINGS PER SHARE

	Current period (VND)	Prior period (VND)
- Profit attributable to ordinary shareholders	3,137,130,876	6,178,212,233
- Weighted average number of ordinary shares outstanding during the period	51,500,000	51,497,100
Basic earnings per shares	**61**	**120**
Diluted earnings per share	**61**	**120**

35. SEGMENT REPORTING

The Company's segment information on business activities is as follows:

Business segment

For management purposes, the Company's organisational structure is divided into business sectors including commercial services, financial investment, and other services. The Company prepares reports according to these business segments:

Current period	**Commercial services**	**Other services**	**Real estate trading**	**Total**
	VND	**VND**	**VND**	**VND**
Net revenue from sales and service provision to external customers	16,008,846,460	7,063,676,053	3,337,830,202	26,410,352,715
Total accounting profit before tax	**1,901,596,963**	**839,052,643**	**396,481,270**	**3,137,130,876**
ASSETS				
Assets not allocated				1,484,831,943,362
Total assets				**1,484,831,943,362**
LIABILITIES				
Assets not allocated				785,171,706,775
Total liabilities				785,171,706,775
Total cost of purchases of fixed assets				**1,181,033,669**
Total depreciation expenses of fixed assets and amortisation of long-term prepaid expenses				**588,024,319**

Prior period	**Commercial services**	**Other services**	**Real estate trading**	**Total**
	VND	**VND**	**VND**	**VND**
Net revenue from sales and service provision to external customers	31,514,240,348	8,265,788,413	-	39,780,028,761
Total accounting profit before tax	**4,894,457,629**	**1,283,754,604**	-	**6,178,212,233**
ASSETS				
Assets not allocated				1,395,049,894,297
Total assets				**1,395,049,894,297**
LIABILITIES				
Liabilities not allocated				711,811,984,508
Total liabilities				**711,811,984,508**
Total cost of purchases of fixed assets				-
Total depreciation expenses of fixed assets and amortisation of long-term prepaid expenses				**287,811,237**

36. RELATED PARTY DISCLOSURES

36a. Related parties

List of individual related parties

In the first 6 months of 2026, members of the Board of Management, the Board of General Directors, the Board of Supervisors, the Chief Accountant, the Person in charge of information disclosure, and close family members of key management personnel are identified as related parties of the Company.

List of corporate related parties

No	Related parties	Relationship
1	Long Giang Group Joint Stock Company	A major shareholder on 8 April 2026
2	Nghia Do Commercial - Service Joint Stock Company	Associate Company
3	Rivera Investment Joint Stock Company	Associate Company
4	Rivera Homes Property Exploitation and Management Joint Stock Company	Associate Company
5	Rivera Dong Thap Company Limited	Associate Company
6	Long Giang Investment Group Joint Stock Company	Related party of the Chairman of the Board of Management
7	Xuan Thuy Trading and Services Investment Joint Stock Company	Related party of the Chairman of the Board of Management
8	LG Trading and Services Investment Co., Ltd	Related party of the Chairman of the Board of Management
9	Phong Cach A Construction and Interior Decoration Joint Stock Company	Related party of the Chairman of the Board of Management
10	BDC Asia Design Company Limited	Related party of the Chairman of the Board of Management
11	Rivera Sa Dec Investment Joint Stock Company	Related party of the Chairman of the Board of Management
12	Viet Hung Garment Embroidery - Real Estate Investment Joint Stock Company	Related party of a Member of the Supervisory Board

Income of the Board of Management, the Board of Supervisors, the Board of General Directors, and the Chief Accountant

	Current period (VND)	Prior period (VND)
Mr. Nguyen Manh Ha – Vice Chairman	344,157,458	374,660,000
Ms. Phung Thi Thanh Giang – Vice Chairwoman of the Board of Management	263,661,814	275,636,000
Mr. Nguyen Trong Khoa – Deputy General Director	286,289,812	255,500,000
Mr. Le Van Ky – Assistant to the Chairman of the Board of Board of Management	54,000,000	90,000,000
Ms. Dang Thi Loan – Chief Accountant	250,349,100	175,315,569
	1,198,458,184	**1,171,111,569**

In the first 6 months of 2026, except for the members mentioned above, other members of the Board of Management and the Board of Supervisors did not receive salaries or remuneration at the Company.

36b. Related party transactions

	Current period (VND)	Prior period (VND)
Mr. Nguyen Manh Ha – General Director		
- Fees for borrowing assets and interest incurred	97,232,632	57,578,524
Mr. Le Long Giang – Deputy General Director		
- Interest expense	135,201,099	-
Nghia Do Commercial - Service Joint Stock Company		
- Interest expense payable	167,653,144	81,542,733
Rivera Homes Property Exploitation and Management		
- Electricity and water revenue	4,255,218,929	5,844,497,547
Rivera Investment Joint Stock Company		
- Dividends and profits received	8,640,000,000	16,800,000,000
- Capital contribution to business cooperation	-	6,600,000,000
- Advances for project execution	55,400,000,000	-
Long Giang Investment Group Joint Stock Company		
- Capital contribution for business cooperation	-	101,397,618,000
- Receipt of capital contribution refund for business cooperation	206,341,800,000	-
- Payables for purchase of goods/provision of services	818,181,818	1,996,620,355
- Accrued office expenses	403,158,206	725,112,274
- Interest from contributed capital not yet used for the Project at Viet Hung Project	19,301,232,650	-
- Receipt of deposits	28,000,000,000	-
Rivera Dong Thap Company Limited		
- Capital contribution to an associate	69,903,900,000	-
Xuan Thuy Commercial Service Investment Joint Stock Company		
- Premises rental expenses	131,551,800	-
- Electricity expenses	31,952,951	-
- Provisional business cooperation results attributable to the parties in the Vu Trong Phung Project	-	250,154,111

Guarantee commitments

Based on the Resolutions of the Board of Management in 2021, 2023, 2024, and 2025, the Company approved the provision of guarantees for related parties, including:

- Guarantee for payment obligations of Rivera Homes Real Estate Management and Exploitation Joint Stock Company relating to the credit contract at Joint Stock Commercial Bank for Investment and Development of Vietnam – Dong Da Branch to serve business and production activities. The guarantee is secured by a 4-seater BMW car and 2 Toyota Land Cruiser cars legally owned by the Company.
- Guarantee for payment obligations of individuals Mr Mai Hoang Anh, Ms Nguyen Thi Thu Huong, and Ms Do Thi Quynh Tho using 580,000 shares of Nghia Do Trading and Services Joint Stock Company owned by the Company for individual loans at Nghia Do Trading and Services Joint Stock Company.

37. GOING CONCERN INFORMATION

There are no events that cause doubt about the Company's ability to continue as a going concern, and the Company has no intention or compulsion to cease operations or significantly curtail the scale of its operations.

38. OTHER INFORMATION

38a. Increase in charter capital

According to the Annual General Meeting of Shareholders Resolution No. 01/2026/NQ-DHĐCDTN dated 25 April 2026, the policy to increase charter capital through the issuance of shares to existing shareholders was approved.

The purpose of the issuance is to raise capital to develop the Commercial, Office, and Residential Complex Project - Rivera Park Can Tho in Cai Khe Ward, Ninh Kieu District, Can Tho City and to acquire a 100% equity interest in DP Investment One Member Limited Liability Company; at the same time, to supplement capital for investment activities, business operations, and other activities of the Company in accordance with legal regulations.

According to the proposed plan, the rights execution ratio is 1:1, under which each share is entitled to one right to purchase, and each right to purchase allows the purchase of one additional new share. The expected offering price is not lower than VND 10,000/share. The expected charter capital after completion of the issuance is VND 1,030,000,000,000. Target subscribers are existing shareholders named in the list of shareholders as at the record date for exercising share purchase rights.

The General Meeting of Shareholders authorised the Board of Management to implement and perform relevant procedures for the share issuance in accordance with regulations. As at the date of issuance of this Report, the Board of Management has not yet issued a Resolution regarding the implementation of this capital increase.

38b. Investment in associate

On 30 June 2026, the Board of Management of the Company issued Resolution No. 12/2026/NQ-HĐQT approving the policy to acquire shares in Heritage Conservation and Tourism Development Joint Stock Company, equivalent to 49% of the charter capital of Heritage Conservation and Tourism Development Joint Stock Company. As at 30 June 2026, the share purchase transaction had not been completed and the Company was carrying out necessary procedures to execute in accordance with the policy approved by the Board of Management.

39. EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

There were no events arising after the end of the accounting period that require adjustments to figures or disclosures in these financial statements.

40. COMPARATIVE FIGURES

Comparative figures are the figures on the audited financial statements for the financial year ended 31 December 2025 and the reviewed financial statements for the period from 01 January 2025 to 30 June 2025 of the Company. Effective from 01 January 2026, the Company has applied Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance providing guidance on the Vietnamese Corporate Accounting System (replacing Circular No. 200/2014/TT-BTC). Accordingly, the Company has represented and reclassified comparative figures to conform with the new presentation under the provisions of Circular 99/2025/TT-BTC of the Ministry of Finance dated 27 October 2025 (effective from 01 January 2026) for certain items on the Statement of Financial Position, with details of the reclassification of comparative figures as follows:

Figures according to the Financial Statements for the financial year ended 31/12/2025 under Circular 99			Figures according to the Financial Statements for the financial year ended 31/12/2025			Difference (*)
Items	**Code**	**Amount**	**Items**	**Code**	**Amount**	**Difference (*)**
A. STATEMENT OF FINANCIAL POSITION			**A. BALANCE SHEET**			
Short-term held-to-maturity investments	123	2,190,221,016	Short-term loan receivables	135	48,800,516,340	(46,610,295,324)
Long-term held-to-maturity investments	265	49,095,882,154	Long-term held-to-maturity investments	265	-	49,095,882,154
Other short-term receivables	135	2,605,465,573	Other short-term receivables	136	19,260,545,288	(16,655,079,715)
Other long-term receivables	215	572,489,701,135	Other long-term receivables	216	558,320,208,250	14,169,492,885
Short-term trade receivables	131	1,731,312,558	Short-term trade receivables	131	150,272,613,238	(148,541,300,680)
Long-term trade receivables	211	148,541,300,680	Long-term trade receivables	211	-	148,541,300,680
Short-term advances to suppliers	132	370,275,944	Short-term advances to suppliers	132	6,722,458,505	(6,352,182,561)
Long-term advances to suppliers	212	6,352,182,561	Long-term advances to suppliers	212	-	6,352,182,561
Provision for doubtful short-term receivables	136	-	Provision for doubtful short-term receivables	137	(61,126,553,875)	61,126,553,875
Provision for doubtful long-term receivables	216	(61,126,553,875)	Provision for doubtful long-term receivables	216	-	(61,126,553,875)
Inventories	141	114,384,222,035	Inventories	141	409,992,132,787	(295,607,910,752)
Other non-current assets	274	292,190,014,387	Other non-current assets	274	-	292,190,014,387
Long-term work in progress	251	3,417,896,365	Long-term work in progress	241	-	3,417,896,365

(*) The opening figures have been restated to conform with the provisions on classification of assets and liabilities in Article 20 of Circular No. 99/2025/TT-BTC. Consequently, certain line items on the opening Statement of Financial Position differ from the closing figures presented in the prior period's financial statements. The restatement does not alter the Company's total assets, total liabilities, and total equity.

Approved, 14 August 2026

M.S.D.N: 0101184201
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐÔ THỊ LONG GIANG
Q. CẦU GIẤY - T.P HÀ NỘI

Nguyen Thi Huyen	Dang Thi Loan	Nguyen Manh Ha
Preparer	Chief Accountant	General Director