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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

BINH DUONG PRODUCING AND TRADING CORPORATION

For the accounting period from January 1, 2026 to Sep 30, 2026

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INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at Sep 30, 2026

ASSET	Code	Note	30/09/2026 VND	01/01/2026 VND
A. CURRENT ASSETS	**100**		**2,879,654,329,918**	**2,108,373,457,872**
I. Cash & Cash equivalents	**110**	**03**	**303,977,573,919**	**391,161,348,598**
1. Cash	111		98,488,354,741	66,044,536,269
2. Cash equivalents	112		205,489,219,178	325,116,812,329
II. Short-term financial investment	**120**	**04**	**1,149,115,856,746**	**746,183,830,401**
1. Short-term held to maturity investment	123		1,210,371,456,025	818,286,531,741
2. Provision for impairment of other short-term investments	126		(61,255,599,279)	(72,102,701,340)
III. Short-term receivables	**130**		**568,965,384,872**	**405,897,631,913**
1. Short-term trade receivables	131	05	275,232,321,280	48,970,913,842
2. Short-term prepayments to suppliers	132	06	24,200,730,442	62,438,810,456
3. Other short-term receivables	135	07	286,814,495,205	308,732,666,705
4. Provision for short-term doubtful debts	136	08	(17,282,162,055)	(14,244,759,090)
IV. Inventories	**140**	**9**	**713,331,111,501**	**526,809,547,813**
1. Inventories	141		752,093,677,773	565,281,632,012
2. Provision for devaluation of inventories	142	9	(38,762,566,272)	(38,472,084,199)
V. Other short-term assets	**160**		**144,264,402,880**	**38,321,099,147**
1. Short-term prepaid expenses	161	14	12,096,562,878	3,781,166,041
2. Deductible VAT	162		112,089,734,931	15,860,401,782
3. Taxes and other receivables from the State budget	163	19	20,078,105,071	18,679,531,324
B. NON-CURRENT ASSETS	**200**		**3,512,736,199,894**	**3,529,095,728,817**
I. Long-term receivables	**210**		**767,513,870,817**	**820,235,378,566**
1. Long-term trade receivables	211	05	60,000,000,000	60,000,000,000
2. Other long-term receivables	215	07	972,570,058,683	972,280,328,857
3. Provision for long-term doubtful debts	216	08	(265,056,187,866)	(212,044,950,291)
II. Fixed assets	**220**		**1,466,605,944,911**	**1,386,086,674,927**
1. Tangible fixed assets	221	11	979,043,238,917	879,227,941,938
- Historical cost	*222*		*2,412,683,199,153*	*1,879,417,740,575*
- Accumulated depreciation	*223*		*(1,433,639,960,236)*	*(1,000,189,798,637)*
2. Intangible fixed assets	227	12	487,562,705,994	506,858,732,989
- Historical cost	*228*		*728,557,069,009*	*719,166,273,668*
- Accumulated depreciation	*229*		*(240,994,363,015)*	*(212,307,540,679)*
III. Investment properties	**240**	**13**	**181,220,928,570**	**183,588,696,252**
- Historical cost	241		201,186,380,934	201,186,380,934
- Accumulated depreciation	242		(19,965,452,364)	(17,597,684,682)
IV. Long-term assets in progress	250		**336,736,209,100**	**165,608,348,984**
1. Construction in progress	252	10	336,736,209,100	165,608,348,984
V. Long-term financial investment	**260**	**04**	**608,899,275,116**	**887,537,250,117**
1. Investment in joint ventures and associates	262		511,787,520,056	865,717,741,637
2. Investment in other entities	263		1,901,732,800	1,901,732,800
3. Long-term held-to-maturity investments	265		95,210,022,260	19,917,775,680
VI. Other long-term assets	**270**		**151,759,971,380**	**86,039,379,971**
1. Long-term prepaid expenses	271	14	138,209,113,127	86,039,379,971
2. Goodwill	275		13,550,858,253	-
TOTAL ASSETS	**280**		**6,392,390,529,812**	**5,637,469,186,689**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at Sep 30, 2026
(continued)

CAPITAL SOURCE	Code	Note	30/09/2026 VND	01/01/2026 VND
C. LIABILITIES	**300**		**2,129,295,797,194**	**1,662,658,999,921**
I. Current liabilities	**310**		**1,846,808,569,333**	**1,380,371,784,746**
1. Short-term trade payables	311	16	119,730,583,816	14,023,161,579
2. Short-term prepayments from customers	312	17	16,915,621,702	47,540,290,643
3. Dividends and profit payable	313		41,304,842,400	40,535,938
4. Short-term taxes and other payables to the State	314	19	43,252,433,841	56,291,874,783
5. Payable to employees	315		115,452,264,297	34,163,550,518
6. Short-term accrued expenses	316	20	540,400,620,322	525,899,517,365
7. Short-term unearned revenue	319	18	7,778,171,507	50,796,869,960
8. Other Short-term payables	320	22	648,357,300,249	623,729,673,030
9. Short-term borrowings and finance lease liabilities	321	15	267,430,734,048	-
10. Bonus and welfare funds	323		46,185,997,151	27,886,310,930
II. Non-current liabilities	**330**		**282,487,227,861**	**282,287,215,175**
1. Long-term unearned revenue	337	18	16,033,814,695	17,114,709,418
2. Other long-term payables	338	22	83,004,409,087	81,398,428,113
3. Deferred income tax liabilities	342	36	183,449,004,079	183,774,077,644
D. EQUITY	**400**		**4,263,094,732,618**	**3,974,810,186,768**
I. Owner's equity	**410**	**23**	**4,263,094,732,618**	**3,974,810,186,768**
1. Owner's contributed capital	411		3,000,000,000,000	3,000,000,000,000
Ordinary shares with voting rights	*411a*		*3,000,000,000,000*	*3,000,000,000,000*
2. Other capital	414		11,949,349,305	11,949,349,305
3. Differences upon asset revaluation	416		(35,469,525,274)	(35,469,525,274)
4. Exchange rate differences	417	24	(152,051,340,259)	(149,012,066,986)
5. Development and investment fund	418		105,860,557,039	88,819,499,871
6. Retained earnings	420		578,961,800,519	601,339,546,781
Retained earnings accumulated to previous years	*420a*		522,797,223,323	*533,042,014,938*
Retained earnings of the current year	*420b*		56,164,577,196	*68,297,531,843*
7. Non-Controlling interests	429		753,843,891,288	457,183,383,071
TOTAL CAPITAL	**440**		**6,392,390,529,812**	**5,637,469,186,689**

Ho Chi Minh City, October 28, 2026

Prepared by	Chief Accountant	General Director
Nguyen Hong Quyen	Nguyen Thi Kim Phuong	Le Trong Nghia

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the accounting period from January 1, 2026 to Sep 30, 2026

ITEMS	Code	Note	This quarter		Cumulative from the beginning of the year to the end of the quarter	
			Year 2026	Year 2025	Year 2026	Year 2025
					VND	VND
1. Revenue from sales of goods and rendering of services	**01**	**26**	**715,003,675,239**	**367,083,182,813**	**1,626,646,531,160**	**735,692,498,031**
2. Revenue deductions	02	27	1,031,231,485	271,237,789	2,965,365,652	1,023,936,541
- Sales discounts			1,031,231,485	271,237,789	2,965,365,652	1,023,936,541
3. Net revenue from sales of goods and rendering of services	**10**		**713,972,443,754**	**366,811,945,024**	**1,623,681,165,508**	**734,668,561,490**
4. Cost of goods sold	**11**	**28**	**596,898,412,125**	**207,693,678,196**	**1,302,010,744,720**	**484,468,809,439**
5. Gross profit from sales of goods and rendering of services	**20**		**117,074,031,629**	**159,118,266,828**	**321,670,420,788**	**250,199,752,051**
6. Gain/loss from disposal of investment property	21					
7. Financial income	22	29	25,232,500,750	13,007,912,160	65,973,453,808	36,500,732,297
8. Financial expenses	23	30	7,470,552,511	2,245,827,147	24,863,780,012	8,499,832,994
In which: Interest expenses	*24*		3,538,899,915	-	*5,473,371,602*	-
9. Selling expenses	25	31	16,582,927,631	12,230,635,782	42,822,504,304	24,481,456,813
10. General and administrative expenses	26	32	93,658,848,569	54,577,069,654	227,360,402,906	170,610,260,074
11. Share of profit/loss from joint ventures and associates	27		(3,484,980,148)	5,195,901,715	20,025,885,293	26,279,616,976
12. Net profit from operating activities	**30**		**21,109,223,520**	**108,268,548,120**	**112,623,072,667**	**109,388,551,443**
13. Other income	31	33	3,705,024,539	791,320,653	32,707,549,594	1,093,118,261
14. Other expenses	32	34	1,394,440,125	234,685,402	1,708,626,213	643,215,142
15. Other profits	**40**		**2,310,584,414**	**556,635,251**	**30,998,923,381**	**449,903,119**
16. Total accounting profit before tax	**50**		**23,419,807,934**	**108,825,183,371**	**143,621,996,048**	**109,838,454,562**
17. Current corporate income tax expenses	51	35	9,802,837,551	21,727,986,795	36,832,752,875	31,792,389,259
18. Deferred corporate income tax expenses	52	36	38,773,582	1,842,826,304	3,239,878,965	(279,462,272)
19. Profit after corporate income tax	**60**		**13,578,196,801**	**85,254,370,272**	**103,549,364,208**	**78,325,527,575**
20. Profit after tax attributable to owners of the parent	**61**		**(6,061,065,387)**	**65,430,985,637**	**56,705,411,568**	**48,923,300,139**
21. Profit after tax attributable of non-controlling interest	**62**		**19,639,262,188**	**19,823,384,635**	**46,843,952,640**	**29,402,227,436**
22. Basic earnings per share	**70**	**37**	**(20)**	**218**	**189**	**163**
23. Diluted earnings per share	**71**		**45**	**284**	**345**	**261**

Ho Chi Minh City, October 28, 2026

Prepared by	Chief Accountant	General Director
Nguyen Hong Quyen	Nguyen Thi Kim Phuong	Le Trong Nghia

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the accounting period from January 1, 2026 to Sep 30, 2026
(Under the Indirect Method)

ITEMS	Code	Note	Year 2026	Year 2025
			VND	VND
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit before tax	***01***		***143,621,996,048***	***109,838,454,562***
2. Adjustments for				
- Depreciation and amortization of fixed assets and investment properties	02		92,374,515,186	68,653,063,051
- Provisions	03		45,169,979,333	61,277,714,633
- Exchange gains, losses from retranslation of monetary items denominated in foreign currency	04		(4,148,838,845)	2,749,398,044
- Loss on investment activities	05		(62,284,375,579)	(60,419,017,634)
- Borrowing costs	06		5,473,371,602	-
3. Operating profit before changes in working capital	***08***		***220,206,647,745***	***182,099,612,656***
- Increase, decrease in receivables	09		(1,933,085,211)	(99,255,552,298)
- Increase, decrease in inventories	10		36,393,431,515	(15,922,525,369)
- Increase, decrease in payables (excluding interest payable and corporate income tax payable)	11		3,007,614,417	28,158,761,105
- Increase, decrease in prepaid expenses	12		33,505,111,625	(4,139,442,369)
- Borrowing costs paid	14		(5,549,925,405)	-
- Corporate income tax paid	15		(66,947,675,280)	(24,656,131,540)
- Other payments on operating activities	17		(40,656,426,618)	(13,667,191,143)
Net cash flow from operating activities	***20***		***178,025,692,788***	***52,617,531,042***
II. CASH FLOW FROM INVESTING ACTIVITIES				
1. Purchase or construction of fixed assets and other long-term assets	21		(132,251,518,612)	(26,428,430,536)
2. Proceeds from disposal of fixed assets and other long-term assets	22		744,540,664	-
3. Purchase of loans and debt instruments of other entities	23		(1,337,564,194,856)	(1,192,607,692)
4. Collections from loans and resale of debt instruments of other entities	24	39	1,039,466,019,220	5,000,000,000
5. Interest and dividends received	27		84,459,896,850	57,480,614,324
Net cash flow from investing activities	***30***		***(345,145,256,734)***	***34,859,576,096***
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from borrowings	33		1,046,478,537,235	-
2. Repayment of principal	34	39	(963,762,229,111)	-
Net cash flow from financing activities	***40***		***82,716,308,124***	-

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the accounting period from January 1, 2026 to Sep 30, 2026
(Under the Indirect Method)

ITEMS	Code	Note	Year 2026	Year 2025
			VND	VND
Net cash flow during the period	**50**		**(84,403,255,822)**	**87,477,107,138**
Cas| Cash and cash equivalents at the beginning of the period	**60**		**391,161,348,598**	**354,991,394,148**
Effect of exchange rate changes on cash and cash equivalents	61		(2,780,518,857)	3,360,033,923
Cash and cash equivalents at the end of the period	**70**	**03**	**303,977,573,919**	**445,828,535,209**

Ho Chi Minh City, October 28, 2026

Prepared by	Chief Accountant	General Director
Nguyen Hong Quyen	Nguyen Thi Kim Phuong	Le Trong Nghia

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period from January 1, 2026 to Sep 30, 2026

1 . GENERAL INFORMATION

Form of capital ownership

The predecessor of Binh Duong Producing and Trading Corporation - One Member LLC is Binh Duong Production - Import - Export Company operating under business registration certificate No. 103728 dated November 26, 1992 issued by the Department of Planning and Investment of Binh Duong Province, registered for the 15th revision certified on November 28, 2006 as a State-owned company operating under the model of Parent Company - Subsidiary Company established under the Decision No. 134/2006/QD-UBND dated May 22, 2006 of the Chairman of Binh Duong Province's People's Committee.

Binh Duong Production - Import - Export Company was converted into Binh Duong Producing and Trading Corporation - One Member LLC according to Decision No. 1805/QD-UBND dated June 24, 2010 of Binh Duong Province's People's Committee. Binh Duong Producing and Trading Corporation officially came into operation under the form of One Member LLC according to the business registration certificate of One Member LLC No. 3700148166 dated November 15, 2010, the third revision certified on October 18, 2017 issued by the Department of Planning and Investment of Binh Duong Province.

The Corporation officially operated under the joint stock company model in accordance with Enterprise Registration Certificate No. 3700148166 dated 1 November 2018, issued by the Department of Planning and Investment of Binh Duong Province, with the 11th amendment registered on 22 July 2026.

The Corporation's head office is located at 77 Binh Duong Boulevard, Lai Thieu Ward, Ho Chi Minh City, Vietnam

The Corporation's charter capital amounts to VND 3,000,000,000,000, equivalent to 300,000,000 shares. The par value per share is VND 10,000.

Business activities

- Financial investments;
- Investment in and development of industrial park infrastructure;
- Golf and resort services;
- Dairy processing;
- Garment manufacturing;
- Logistics;
- Rubber cultivation and processing;
- Healthcare services;
- Wood processing;

Business lines

Principal activities of the Company include:

- Real estate business involving land and land use rights owned, used or leased by the owner/user;
- Intermediation services for real estate activities;
- Other real estate activities on a fee or contract basis, including consultancy and management of residential buildings and land use rights for residential purposes, etc;
- Construction activities (industrial parks);
- Healthcare, residential care and nursing activities;
- Sports, amusement and recreation activities (golf courses);
- Food manufacturing and processing;
- Transportation and storage;
- Manufacture of paper and paper products;
- Manufacture of wearing apparel;
- Forestry and related service activities; processing of wood and products of wood and bamboo; manufacture of beds, cabinets, tables and chairs;
- Wholesale activities;
- Manufacture of chemicals and chemical products;

- Agriculture and related service activities;
- Mining and quarrying; manufacture of other non-metallic mineral products, etc.;
- Generation and distribution of electricity, gas and hot water, etc;
- Accommodation services;
- Advertising and market research;
- Rental and leasing of machinery and equipment, and rental and leasing of personal and household goods, etc.

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The normal operating cycle of the Corporation is 12 months

The Corporation's operating characteristics during the accounting period have an impact on the consolidated financial statements

Profit after tax reported in the consolidated income statement for the first nine months of 2026 amounted to VND 103.5 billion, an increase of VND 25.2 billion, equivalent to 32.20%, compared with the same period of the previous year. The main factors contributing to this change were as follows:

- Net revenue from business activities increased by VND 889.01 billion, equivalent to 121.01%, mainly due to favorable business conditions at the subsidiaries. As a result, gross profit from sales of goods and rendering of services for the current period increased by VND 71.4 billion, equivalent to 28.57%;
- Financial income increased by approximately VND 29.4 billion, mainly attributable to interest income from term deposits, representing an increase of 80.75%;
- Other income increased by VND 31.61 billion, mainly because the subsidiary Vinh Phu Paper Company transferred its land leasehold advantage during the period, resulting in an increase of 2,892.13%.

Binh Duong Producing and Trading Corporationn has subsidiaries whose financial statements are consolidated as of Sep 30, 2026, including:

No	Company name	Place of establishment	Rate of Benefit	Voting rights ratio	Main business activities
1	KP Apparell Manufacturing Co.,Ltd	Kingdom of Cambodia	100.00%	100.00%	Production of yarn, fabric, garment
2	Vinh Phu Paper Co., Ltd	Ho Chi Minh City	100.00%	100.00%	Production and trading of paper products
3	Thuan An General Trading JSC	Ho Chi Minh City	62.68%	62.68%	Commercial business
4	Palm - Song Be Golf Co., Ltd.	Ho Chi Minh City	100.00%	100.00%	Golf course business
5	Protrade International One Member Co., Ltd	Ho Chi Minh City	100.00%	100.00%	Industrial park infrastructure business
6	Dau Tieng Viet Lao Rubber JSC	Ho Chi Minh City	51.00%	51.00%	Growing, exploiting and processing rubber latex
7	Protrade Garment JSC	Ho Chi Minh City	47.71%	50.27%	Garment manufacturing and trading

The information presented in the Statement of Financial Position, the Statement of Profit or Loss, the Statement of Cash Flows and the accompanying Notes for the period ended 30 Sep 2026 is fully comparable with that for the period ended 30 Sep 2025.

Other information in the financial statements in accordance with relevant legal regulations:

Related parties:

Name	Position
Mr. Nguyen An Dinh	Chairman of the BoD
Mr. Tran Hong Khoi	Member of the BoD
Mr. Trần Viet Anh	Member of the BoD
Mr. Nguyen Van Thien	Member of the BoD. Relieved of office on 29 June 2026
Mr Tran Chien Cong	Member of the BoD. Appointed on 29 June 2026
Mr. Mai Huu Tin	Member of the BoD
Mr. Nguyen Van Hien Phuc	Member of the BoD
Mr. Le Trong Nghia	Member of the BoD General Director
Mr. Huynh Huu Hung	Deputy General Director
Mr. Nguyen Ngoc Truong Long	Head of the Board of Supervision. Relieved of office on 29 June 2026
Mrs Tran Anh Ngoc	Head of the Board of Supervision. Appointed on 29 June 2026
Mr. Le Van Minh	Member of the BoS
Mr. Cao Hoang De	Member of the BoS
Mrs. Tran Thi Tuyet Nga	Member of the BoS
Mrs. Nguyen Thi Kim Phuong	Chief Accountant

Legal representative	Position
Mr. Nguyen An Dinh	Full-time Chairman of the BoD
Mr. Le Trong Nghia	General Director

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. The related parties of the Corporation include:
- Entities that directly, or indirectly through one or more intermediaries, control, are controlled by, or are under common control with the Corporation, including the parent company, subsidiaries and associates;
- Individuals who directly or indirectly hold voting power in the Corporation and have significant influence over the Corporation, key management personnel of the Corporation, and close members of the families of these individuals;
- Entities in which the above individuals directly or indirectly hold a substantial portion of the voting power or over which they have significant influence.

Information on joint ventures and associates: Details are presented in Note 04 – Financial investments.

Transactions with related parties are disclosed in Note 43

2 . ACCOUNTING POLICIES AND PRINCIPLES APPLIED AT THE CORPORATION

2.1 . Fiscal year, currency used in accounting

Binh Duong Producing and Trading Corporation's annual fiscal year begins on January 01 and ends on December 31 of each year.

The currency used in accounting records is Vietnamese Dong (VND).

2.2 . Applicable Accounting Standards and Policies

Applicable accounting policies

The Corporation applies the Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance, and Circular No. 202/2014/TT-BTC guiding the preparation and presentation of consolidated financial statements, as amended and supplemented by Circular No. 43/2026/TT-BTC dated 20 April

- Annual financial statements preparation period: The Corporation prepares annual financial statements in accordance with the provisions of the Accounting Law.

- Interim consolidated financial reporting period: Interim consolidated financial statements consist of quarterly financial statements (including Q4) and semi-annual consolidated financial statements (6-month financial statements).

- Other reporting periods:

- The Corporation prepares financial statements for other reporting periods (e.g., monthly financial statements, etc.) as required by law, the parent company, or the owner (if applicable).

- In case of division, consolidation, merger, conversion of business type, dissolution, or bankruptcy, financial statements shall be prepared at the date of such events in accordance with applicable regulations.

Statement on Compliance with Accounting Standards and Accounting Regime

The Company has applied Vietnamese Accounting Standards and documents guiding the Standards issued by the State. The Financial Statements are prepared and presented in accordance with all provisions of each standard, circular guiding the implementation of the Applied Standards and the current Enterprise Accounting Regime.

Changes in accounting policies and disclosures

On 27/10/2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Enterprise Accounting Regime, which replaces Circular No. 200/2014/TT-BTC dated 22/12/2014; and Circular No. 43/2026/TT-BTC dated 20/04/2026.

Accounting policies, accounting estimates and relevant legal regulations applied

The preparation of the Consolidated Financial Statements of the Corporation complies with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime, and relevant legal regulations related to the preparation and presentation of interim consolidated financial statements. In preparing the consolidated financial statements, the Board of General Directors is required to make accounting estimates and judgments that involve material risks, which may result in adjustments to the carrying amounts of assets or liabilities in subsequent accounting periods. These estimates and judgments are required to be disclosed in detail at the end of the accounting period, as well as the figures relating to revenues and expenses throughout the accounting period.

Translation of financial statements prepared in foreign currencies into Vietnam Dong

Principles for translating financial statements prepared in foreign currencies into Vietnam Dong:

Translation of the Statement of Financial Position

Assets and liabilities: Translated at the average transfer buying and selling exchange rates of the commercial bank where the Company regularly conducts transactions at the reporting date.

Equity: Translated using the actual exchange rates at the dates of capital contributions (historical exchange rates).

Asset revaluation surplus (if any): Translated using the exchange rates at the dates of revaluation.

Profit after tax attributable to owners of the parent for the period is translated by applying the average exchange rate to the respective line items of the income statement..

The remaining undistributed post-tax profits (balance) are translated into Vietnam Dong using the book exchange rate of this account.

Translation of the Statement of Income and Statement of Cash Flows

All items are translated using the actual exchange rates at the transaction dates

Exception: If the average exchange rate for the accounting period approximates the actual exchange rates at the dates of the transactions, the entity may use the average exchange rate for the accounting period.

Exchange differences arising from the translation of financial statements prepared in foreign currencies into Vietnamese Dong are recognised under "Foreign exchange differences" within equity in the Statement of Financial Position.

Foreign currency transactions arising during the accounting period are translated into Vietnamese Dong at the actual exchange rates at the transaction dates. The exchange rates used to record foreign currency transactions in the accounting records are as follows:

- Foreign currency transactions (purchase and sale): The exchange rates specified in the foreign currency purchase and sale contracts between the Company and commercial banks;
- Revenue and other income accounts: In cases where goods are sold, services are rendered or income relates to advance receipts from customers, the portion corresponding to the advance received is translated at the actual exchange rate at the date of receipt (rather than the rate at the date of revenue recognition);
- Operating expenses and other expenses: In cases where prepaid expenses are allocated to operating expenses during the period, such expenses are recorded at the actual exchange rate at the date of prepayment (rather than the rate at the date of allocation);
- Capital contributions and capital receipts: The average transfer buying and selling exchange rates of commercial banks or the agreed exchange rates between the parties (if permitted);
- Asset accounts: In cases where assets are acquired in connection with advance payments to suppliers, the portion corresponding to the advance payment is translated at the actual exchange rate at the date of payment (rather than the rate at the date of asset recognition).

2.3 . Basis for preparing Consolidated Financial Statements

The Corporation's consolidated financial statements are prepared on the basis of consolidating the Corporation's separate financial statements and the financial statements of subsidiaries controlled by the Corporation (the Subsidiaries) for the accounting period from January 1, 2026 to Sep 30, 2026. Control is achieved when the Corporation has the power to govern the financial and operating policies of the investee companies to obtain benefits from their activities

The financial statements of the subsidiaries are prepared using accounting policies that are consistent with those of the Company. Where necessary, adjustments are made to the financial statements of the subsidiaries to ensure consistency of accounting policies used by the Company and its subsidiaries.

Significant balances, income and expenses, including unrealized profits or losses arising from intra-group transactions, are eliminated on consolidation of the Financial Statements.

Non-controlling interest

Non-controlling interests represent the portion of profit or loss and net assets of a subsidiary not held by the Corporation

2.4 . Accounting estimates

The preparation of the consolidated financial statements complies with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime, and other relevant legal regulations regarding the preparation and presentation of consolidated financial statements. It requires the Board of General Directors to make estimates and assumptions that affect the amounts of receivables, assets, and the presentation of potential receivables and assets at the end of the accounting period, as well as the amounts of revenue and expenses throughout the accounting period.

Significant estimates and assumptions in the consolidated financial statements include:

- Provision for doubtful debts ;
- Provision for inventory write-down;
- Provision for liabilities;
- Estimated amortization of prepaid expenses;
- Estimated useful lives of property, plant, and equipment;
- Classification and provision/impairment of financial investments;
- Estimated corporate income tax.

Estimates and assumptions are regularly evaluated based on past experience and other factors, including forward-looking assumptions that have a material impact on the Corporation's consolidated financial statements, and are considered reasonable by the Corporation's Board of General Directors.

2.5 . Financial instruments

Initial notes

Financial assets

The financial assets of Binh Duong Producing and Trading Corporation include cash and cash equivalents, trade and other receivables, and loans. At the time of initial recognition, financial assets are measured at purchase price/issue cost plus other costs directly attributable to the acquisition and issue of such financial assets.

Financial liabilities

Binh Duong Producing and Trading Corporationn's financial liabilities include loans, trade and other payables, and accrued expenses. At the time of initial recognition, financial liabilities are measured at issue price plus costs incurred directly related to the issue of such financial liabilities.

Value after initial recognition

Financial assets and financial liabilities have not been measured at fair value as at the end of the accounting period because the Circular No. 210/2009/TT-BTC and current regulations require the presentation of financial statements and disclosures for financial instruments but do not provide equivalent guidance for the measurement and recognition of fair value of financial assets and financial liabilities.

2.6 . Cash and cash equivalents

Cash includes cash on hand, bank deposits, and cash in transit. Cash and cash equivalents are recognized at their actual amounts received or paid. They are recorded in the functional accounting currency (Vietnamese Dong – VND), except where an entity is permitted to use another currency. Foreign currency cash and deposits are remeasured at the closing exchange rate (the average buying and selling transfer rate of the commercial bank with which the Company regularly transacts) at the reporting date. Exchange differences arising from revaluation are recognized in Financial income (Account 515) or Financial expenses (Account 635) for the period.

Cash equivalents are short-term investments with a maturity of not more than 03 months from the date of investment, which are highly liquid, readily convertible into known amounts of cash, and subject to an insignificant risk of changes in value. They are carried at historical cost, as these instruments have short maturities and low risk; therefore, their fair value is assumed to approximate cost and they are not remeasured at fair value like other financial instruments.

Cash equivalents determined in accordance with the above criteria are fully consistent with the provisions of Vietnamese Accounting Standard No. 24 – Cash Flow Statements (VAS 24).

2.7 . Financial investments

Recognition date: Assets are recognized in the Statement of Financial Position at the settlement date. The carrying amount is measured at fair value, based on quoted bid/ask prices in an active market at the reporting date.

The carrying amount of held-to-maturity investments is determined on an amortized cost basis. Amortized cost is equal to the initial cost (actual purchase price of the investments, including transaction costs), adjusted cumulatively over accounting periods by adding or subtracting the total amortization of the difference between the initial cost and the face value using the effective interest method.

In the consolidated financial statements, investments in associates are accounted for using the equity method. Under the equity method, the investment is initially recognized in the consolidated balance sheet at cost, and then adjusted for changes in Binh Duong Producing and Trading Corporation's share of the net assets of the associate after the acquisition. Goodwill arising from the investment in an associate is included in the carrying amount of the investment. Binh Duong Producing and Trading Corporation does not amortize this goodwill but annually assesses whether the goodwill is impaired.

The financial statements of the associates are prepared for the same reporting period as the consolidated financial statements of Binh Duong Producing and Trading Corporation and using consistent accounting policies with Binh Duong Producing and Trading Corporation. Where necessary, adjustments have been made to ensure consistency with Binh Duong Producing and Trading Corporation's accounting policies.

Investments in equity instruments of other entities include: investments in equity instruments of other entities that do not have control, joint control or significant influence over the investee. The initial book value of these investments is determined at cost. After initial recognition, the value of these investments is determined at cost less provision for investment value reduction.

Provisions for investment depreciation are made at the end of the specific period as follows:

- For trading securities investments, the basis for making provisions is the difference by which the historical cost of investments recorded in the accounting books exceeds their market value at the time of provision.
- For non-current investments (not classified as trading securities) and without significant influence on the investee: provisioning is based on the Financial Statements at the time of provisioning of the investee;
- For investments held to maturity: based on the recoverability, provision for doubtful debts is established according to the provisions of law.

2.8 . Receivables

Receivables are monitored in detail by receivable term, receivable entity, original currency, and other factors according to the management needs of Binh Duong Producing and Trading Corporation. Receivables are classified as current and non-current on the Consolidated Financial Statements based on the remaining term of receivables at the reporting date.

Provision for doubtful debts is made for the following items: overdue receivables recognized in economic contracts, loan agreements, contractual commitments or debt commitments and receivables that are not yet due for payment but are unlikely to be recovered. In particular, the provision for overdue receivables is based on the principal repayment period according to the original sales contract, not taking into account debt extensions between the parties and receivables that are not yet due for payment but the debtor has gone bankrupt or is in the process of dissolution, missing or absconding.

2.9 . Inventories

Inventories are initially recognized at cost, including purchase costs, processing costs and other directly related costs incurred in bringing the inventories to their location and condition at the time of initial recognizing. After initial recognizing, at the time of preparing the Consolidated Financial Statements, if the net realizable value of the inventory is lower than the original cost, the inventory is recognized at net realizable value.

Net realizable value is estimated based on the selling price of inventory less the estimated costs to complete the products and the estimated costs necessary to make the sale.

Inventory value is determined by the weighted average method.

Method for determining the value of unfinished products at the end of the period: Unfinished production and business costs are collected according to actual costs incurred for each type of unfinished product.

- For construction activities: Work-in-progress production costs are accumulated for each unfinished construction project or for projects for which revenue has not yet been recognized, corresponding to the volume of work in progress at the end of the year.
- For manufacturing activities: Work-in-progress production costs are accumulated based on actual incurred costs for each type of unfinished product.

Provision for inventory devaluation is made at the end of the period based on the difference between the original cost of inventory and the net realizable value.

2.10 . Fixed assets

Tangible fixed assets and intangible fixed assets are initially recognized at cost. During use, tangible fixed assets and intangible fixed assets are recognized at cost, accumulated depreciation and residual value.

Carrying amount after initial recognition

If these costs increase the future economic benefits expected to be derived from the use of tangible fixed assets beyond the standard performance as initially assessed, they are capitalized as an additional cost of the tangible fixed asset.

Other costs incurred after the fixed assets have been put into operation, such as repair, maintenance, and overhaul expenses, are recognized in the interim consolidated statement of profit or loss in the period in which they are incurred.

Fixed asset depreciation is provided using the straight-line method with the estimated depreciation period as follows:

- Buildings and Structures	06 - 25 years
- Machines and equipment	06 - 12 years
- Transportation equipment	05 - 10 years
- Office equipment and furniture	03 - 08 years
- Other fixed assets	04 - 07 years
- Land use rights	20 years
- Software	03 years
- Biological assets	Reference to depreciation time frame of other groups of fixed assets under Circular No. 45/2013/TT-BTC

Depreciation of rubber plantation assets is carried out in accordance with Decision No. 221/QĐ-CSVN dated 27 April 2010 of the Vietnam Rubber Industry Group.

Finance lease assets

A finance lease is recognised as an asset and a liability from the inception of the lease, as the lessee assumes substantially all risks and rewards incidental to ownership of the asset.

The cost of a finance leased fixed asset is the initial amount recognised for the leased asset plus any direct initial costs incurred in connection with the leasing arrangement. Depreciation of finance leased fixed assets is charged in accordance with the accounting policies applicable to tangible or intangible fixed assets.

Biological assets

Biological assets are initially recognised at fair value, including purchase price and directly attributable costs necessary to bring the assets to their present location and condition. At the end of the accounting period, if there are indications or evidence that such assets are impaired or that their net realisable value is lower than their carrying amount, an impairment allowance is recognised.

Where fair value cannot be reliably determined, biological assets are measured at cost less accumulated depreciation and accumulated impairment losses. In this case, development costs (e.g. planting and cultivation costs) are capitalised into cost. When the asset reaches a stage ready for harvest or use (e.g. mature perennial plants), it is reclassified as property, plant and equipment and depreciated in accordance with fixed asset accounting principles.

Accounting principles for business cooperation contracts.

The nature of the BCC contract without joint control is accounted for as a lease arrangement, under which periodic fees are recognized. Profit is determined as rental income less depreciation of the related assets and other relevant expenses, if any.

2.11 . Investment properties

For investment properties initially recognized at cost.

Investment real estate held for appreciation is land use rights before January 01, 2015, which are depreciated using the straight-line method similar to other assets. From January 01, 2015, depreciation is un-realized.

For investment real estate for operating lease, it is recognized at original cost, accumulated depreciation and residual value. In which, depreciation is calculated using the straight-line method with the estimated depreciation period as follows:

- Buildings, structures	10 - 20 years
- Land use rights	44 years

2.12 . Construction in progress

Construction in progress represents fixed assets under purchase and construction that have not been completed as at the balance sheet date and is stated at cost. This includes costs for construction, installation of machines and equipment and other direct costs.

2.13 . Operating lease

Operating leases are the leases of fixed assets in which substantially all the risks and rewards of ownership of the asset remain with the lessor. Payments made under operating leases are charged to the Consolidated Statement of Income on a straight-line basis over the lease term.

2.14 . Prepaid expenses

Expenses incurred related to the business performance of many accounting periods are recognized as prepaid expenses to be gradually allocated to the business performance in the following accounting periods.

The calculation and allocation of non-current prepaid expenses into production and business expenses for each accounting period is based on the nature and extent of each type of expense to select a reasonable allocation method and criteria.

Binh Duong Producing and Trading Corporation's prepaid expenses include:

- Prepaid land costs include prepaid land lease payments, including amounts related to leased land for which the Company has obtained land use rights certificates but does not meet the criteria to recognize intangible fixed assets under Circular No. 45/2013/TT-BTC issued by the Ministry of Finance on April 25, 2013, guiding the management, use, and depreciation of fixed assets, as well as other costs incurred to secure the use of leased land. These costs are recognized in the consolidated statement of profit or loss on a straight-line basis over the lease term.
- Tools and supplies include assets held by Binh Duong Producing and Trading Corporation for use in the normal course of business, with an original cost of each asset of less than VND 30 million and therefore not eligible for recognition as fixed assets under current regulations. The original cost of tools and supplies is amortized using the straight-line method over their useful lives;
- Business advantages arising from the equitization of state-owned enterprises are gradually allocated over a maximum of 10 years;
- Other prepaid expenses are stated at cost and are amortized on a straight-line basis over their useful lives.

2.15 . Payables

Payables are monitored by maturity, counterparty, type of foreign currency payable, and other factors as required for the management needs of the Corporation. Payables are classified as current and non-current in the Consolidated Financial Statements based on the remaining maturity of the payables at the reporting date.

2.16 . Dividends and profit payable

Dividends and profit payable are recognised as liabilities only when the Company has a present obligation to make payment, upon the issuance of a resolution/decision by the General Meeting of Shareholders (or the Board of Directors if authorised) approving the dividend distribution. Such payables are typically presented as current liabilities in the Statement of Financial Position. The distribution is made from retained earnings (account 421) of the Corporation.

2.17 . Borrowings and finance lease liabilities

Borrowings are monitored by lender, individual loan agreements, and repayment maturities. Borrowings denominated in foreign currencies are tracked in their original currencies. Foreign currency borrowings are retranslated at the exchange rate prevailing at the reporting date, and any resulting exchange differences are recognized in finance income or finance expenses for the period. Borrowings are initially recognized at cost, being the fair value of the proceeds received, net of any discounts, premiums, or directly attributable transaction costs incurred in connection with the borrowings.

Finance lease liabilities represent obligations to make future lease payments. They are recognized at the present value of the lease payments and are accounted for in a manner similar to secured borrowings.

2.18 . Borrowing Costs

Borrowing costs are recognized as production and operating expenses in the period in which they are incurred, except for borrowing costs that are directly attributable to the acquisition, construction, or production of qualifying assets, which are capitalized as part of the cost of those assets when the recognition criteria set out in Vietnamese Accounting Standard No. 16 – "Borrowing Costs" are met.

For general borrowings used for construction or production of qualifying assets, the amount of borrowing costs eligible for capitalization is determined using the following formula: Capitalized Borrowing Costs = Average Accumulated Expenditures on Qualifying Assets × Capitalization Rate. The capitalization rate is calculated by dividing the total borrowing costs incurred during the period by the weighted average amount of general borrowings outstanding during the period that have not been specifically used for other purposes.

2.19 . Accrued expenses

Amounts payable for goods and services received from suppliers, or provided to customers during the reporting period but not yet paid, together with other payables such as accrued borrowing costs, are recognized as production and business expenses for the reporting period..

Accrued expenses are also recognized to provisionally determine the cost of goods sold for merchandise and completed real estate properties sold, based on the difference between costs calculated using estimated unit costs and the actual aggregated costs incurred.

The recognition of accrued expenses in production and business expenses during the period is made in accordance with the matching principle, whereby revenues are matched with the related expenses incurred in the same period. Such accrued expenses are subsequently settled against actual costs incurred. Any difference between the accrued amount and the actual cost is reversed.

Provisions are recognized only when all of the following conditions are met:

- The Corporation has a present obligation (legal or constructive) as a result of a past event;
- It is probable that an outflow of economic benefits will be required to settle the obligation;
- A reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the expenditure required to settle the present obligation at the end of the accounting period.

Only expenditures directly related to the original provision recognized may be charged against that provision.

Provisions are recognized as production and business expenses in the accounting period. Where the provision recognized in a previous accounting period remains unused and exceeds the provision required for the current period, the excess is reversed and recognized as a reduction of production and business expenses for the period.

2.20 . Unearned revenue

Revenue is recognized in the period in which the Company satisfies its performance obligations by transferring goods or rendering services. When the Company receives consideration from customers for goods or services to be provided in future periods, such amounts are recognized as unearned revenue rather than immediately recognized as operating revenue (Accounts 511/515). Revenue is subsequently recognized as operating revenue (Accounts 511/515) over time as the Company fulfills its obligations to transfer goods or provide services to customers. Unearned revenue is amortized on a straight-line basis, whereby the total deferred revenue is allocated evenly over the relevant periods.

2.21 . Provisions

Provisions are recognised only when all of the following conditions are met: the Company has a present legal or constructive obligation as a result of a past event; it is probable that an outflow of economic benefits will be required to settle the obligation; and a reliable estimate of the obligation can be made. At the end of each accounting period, provisions are reassessed to determine the required balance, and adjustments are made through additional provisions or reversals based on the difference.

2.22 . Deferred corporate income tax

a. Deferred tax assets = (Deductible temporary differences + Tax losses + Unutilised tax incentives) × applicable CIT rate.

The recognition of deferred income tax assets is based on the principle that the enterprise must have convincing evidence (or a high probability) of future taxable profits to utilise deductible temporary differences, tax losses or tax incentives. If such certainty does not exist, deferred tax assets are not recognised. The basis for recognising deferred income tax assets is determined by the total value of the following items multiplied by the prevailing corporate income tax (CIT) rate.

+ Deductible temporary differences: These are differences between the carrying amounts of assets or liabilities in the Statement of Financial Position and their tax bases that will result in a reduction of corporate income tax payable in the future when such differences reverse. For example, provisions recognised as expenses for accounting purposes (such as allowance for doubtful receivables or inventory obsolescence provision) may not be accepted as deductible expenses for tax purposes until they are actually incurred.

+ Tax losses: These are losses determined in accordance with the Corporate Income Tax (CIT) Law in prior years that are allowed to be carried forward to offset against future taxable income. In practice, if the Company incurs a tax loss in the current period, such loss may be carried forward for up to five (5) years. If it is probable that sufficient taxable profits will be generated within this period to fully utilise the loss, a deferred tax asset is recognised based on the amount of the loss carried forward. In subsequent periods, when the Company generates taxable profits, the carried-forward losses are offset against taxable income to determine the CIT payable, and the previously recognised deferred tax asset is correspondingly reversed.

+ Tax incentives: These are corporate income tax (CIT) incentives (such as preferential tax rates, tax exemptions or reductions) that have not been fully utilised in the current period and are allowed to be carried forward to subsequent periods to reduce future tax payable. In cases where the Company is entitled to tax incentives in the current period but does not generate taxable income, the unutilised portion may be carried forward. At that point, the Company recognises a deferred tax asset based on the value of the tax incentives expected to be utilised in future periods. In subsequent periods, when taxable income arises, the carried-forward tax incentives are applied to reduce the CIT payable, and the previously recognised deferred tax asset is accordingly reversed.

b. Deferred corporate income tax liabilities

Deferred tax liabilities arise from taxable temporary differences, being differences between the carrying amounts of assets or liabilities in the Statement of Financial Position and their tax bases, which will result in an increase in corporate income tax payable in future periods when such differences reverse. These liabilities must be recognised immediately to ensure compliance with the principles of prudence and matching between tax expenses and accounting profits in accordance with VAS 17.

Convertible bonds

At the date of issuance, convertible bonds are separated into two components and recognized independently:

Liability component: Recognized at the present value of future cash flows (periodic interest and principal repayments), assuming the instrument is a similar debt instrument without a conversion option.

Equity component: Recognized as the residual amount after deducting the fair value of the liability component from the total proceeds. This component represents the conversion option into ordinary shares and is classified as equity.

Discount rate

Lãi suất được sử dụng để chiết khấu dòng tiền nhằm xác định cấu phần nợ là Lãi suất thị The discount rate used to determine the liability component is the market interest rate applicable to a similar debt instrument without a conversion option.

Subsequent measurement

Liability component: Measured at amortized cost. Any difference between the proceeds allocated to the liability component and the principal amount (discount or premium) is amortized to finance expenses over the term of the bonds using the effective interest method.

Equity component: Maintained within equity and is not remeasured until conversion or maturity.

Settlement upon maturity or conversion

Conversion: The carrying amounts of both the liability and equity components are transferred to share capital and share premium upon conversion.

Maturity: The principal is repaid to bondholders, and the equity component is transferred to retained earnings.

2.23 . Equity

Owner's contributed capital is recognized at the amount actually contributed by the owners. Contributions made in cash are recognized at the actual amount received. Contributions made in non-monetary assets are recognized at the fair value of the assets at the contribution date, as agreed upon by the contributing parties, in accordance with the Company's Charter and applicable laws and regulations.

Share premium represents the excess of the issue price over the par value of the shares issued.

The bond conversion option into shares (the equity component of convertible bonds) arises when the Company issues bonds that are convertible into a predetermined number of shares in accordance with the approved issuance plan. The value of the equity component of convertible bonds is determined as the difference between the total proceeds from the issuance of the convertible bonds and the fair value of the liability component.

Revaluation surplus represents the difference arising from the revaluation of fixed assets, investment property, or other assets in specific circumstances as prescribed by law, such as pursuant to decisions of competent state authorities, equitization, or contributions of assets to joint ventures or associates. Such revaluation differences are recognized in equity (Account 412) and are accounted for in accordance with the prevailing financial regulations applicable to each specific circumstance.

Foreign exchange differences arise from fluctuations in exchange rates affecting foreign currency-denominated monetary items, including cash, bank deposits, receivables, payables, and borrowings. All foreign currency transactions and balances are translated into Vietnam Dong at the exchange rate prevailing at the reporting date for the preparation of the financial statements. This ensures consistency in the presentation currency, and any resulting exchange differences are recognized as finance income or finance costs. In certain circumstances, as permitted under Vietnamese Accounting Standards, foreign exchange differences incurred during the construction or acquisition of qualifying assets may be capitalized as part of the cost of those assets, similar to borrowing costs.

Undistributed earnings after tax reflect the Corporation's operating results after corporate income tax, as well as the appropriation of profits and the treatment of losses. The distribution of profits must be clear, transparent, and in compliance with the prevailing financial mechanisms and applicable laws. Undistributed earnings after tax may be distributed to shareholders in proportion to their ownership interests after approval by the General Meeting of Shareholders and after appropriations to statutory and discretionary funds in accordance with the Corporation's Charter and Vietnamese law.

The Corporation appropriates the following funds from net profit after corporate income tax, based on proposals of the Board of Directors and subject to approval by shareholders at the Annual General Meeting of Shareholders:

- Development and Investment Fund: This fund is established to finance the expansion and further development of the Corporation's operations.
- Bonus and Welfare Fund and Executive Management Bonus Fund: These funds are appropriated from after-tax profits at rates approved by the General Meeting of Shareholders. They are used for employee rewards, material incentives, and welfare benefits, and are presented as liabilities in the Corporation's statement of financial position.

Dividends payable to shareholders are recognized as liabilities in the Corporation's statement of financial position from the date a formal resolution on dividend payment is approved by the competent authority (the General Meeting of Shareholders or the Board of Directors, as authorized under the Charter) and the record date for dividend entitlement is announced by the Vietnam Securities Depository and Clearing Corporation.

Other equity represents business capital formed through appropriations from operating results, donations, grants, or asset revaluations (where permitted to be recognized as adjustments to owners' contributed capital).

2.24 . Revenue

Revenue is recognized when it is probable that the Corporation will obtain economic benefits and the amount of revenue can be measured reliably. Revenue is measured at the fair value of the consideration received or receivable, net of trade discounts. The following specific recognition criteria must also be satisfied before revenue is recognized:

Revenue from sales of goods

- The significant risks and rewards of ownership of the products or goods have been transferred to the buyer;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company
- The costs incurred or to be incurred in respect of the sales transaction can be measured reliably.

Revenue from rendering of services

- The stage of completion of the transaction can be measured reliably at the date of the consolidated statement of financial position.

Revenue from the rendering of services is recognized when all of the following conditions are satisfied:

- Where the outcome of the transaction can be estimated reliably, revenue is recognized by reference to the percentage of completion of the transaction at the reporting date. Where the outcome of the transaction cannot be estimated reliably, revenue is recognized only to the extent of the expenses incurred that are expected to be recoverable;

- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion of the transaction at the reporting date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Construction contract revenue

Revenue from construction contracts is recognized using the percentage-of-completion method only when both the outcome of the contract can be estimated reliably and it is probable that the economic benefits associated with the contract will flow to the Company. The following conditions must all be satisfied:

- Total contract revenue can be measured reliably;
- The stage of completion of the contract at the reporting date can be measured reliably;
- The total costs to complete the contract can be measured reliably;
- Contract costs attributable to the contract for the reporting period and prior periods can be clearly identified and measured reliably;
- It is probable that the economic benefits associated with the contract will flow to the Company.

Revenue from sale of investment property

Revenue from the sale of investment property is recognized when all of the following conditions are satisfied:

- The investment property has been fully completed and delivered to the purchaser, and the Company has transferred substantially all the risks and rewards of ownership to the purchaser;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the investment property sold;
- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred or to be incurred in respect of the sale transaction can be measured reliably.

Revenue from sale of real estate, including condotels, officetels and similar properties:

Revenue is recognized only when all of the following conditions have been satisfied:

Construction has been completed and the property has been delivered to the purchaser (typically upon execution of the handover and acceptance minutes and delivery of the keys), and substantially all risks and rewards of ownership have been transferred to the purchaser;

The developer no longer retains control over the property, except in cases where operation and management are entrusted under a separate arrangement;

Collection of the full sales consideration is reasonably assured;

The costs attributable to the property, including construction and land costs, can be measured reliably;

The sales value under the contract has been determined reliably.

Revenue from leasing land with completed infrastructure

Revenue from leasing land with completed infrastructure is generated by Protrade International One Member Limited Liability Company, a subsidiary.

Where the lease term covers 90% or more of the useful life of the asset, the Corporation recognizes the entire amount of prepaid lease revenue at the commencement date, provided that all of the following conditions are met:

- The lessee does not have the right to unilaterally terminate the lease contract, and the lessor is under no obligation to refund any prepaid lease amount under any circumstances or in any form;
- The upfront lease payment is not less than 90% of the total lease consideration expected to be received under the contract over the entire lease term, and the lessee is required to settle the full lease amount within 12 months from the lease commencement date;
- Substantially all the risks and rewards incidental to ownership of the leased asset have been transferred to the lessee;
- The lessor is able to estimate reliably the cost associated with the lease transaction.

Finance income

Income arising from interest, dividends, profit distributions and other financial activities is recognized when both of the following conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The amount of income can be measured reliably.

Dividends and profit distributions are recognized when the Company's right to receive payment is established, based on the investee's resolution approving the distribution of dividends or profits.

Revenue from the sale of securities and other financial investments is recognized when:

The sale transaction has been completed;

The Company has transferred ownership of the securities or capital contribution to the purchaser;

The resulting gain or loss is determined by comparing the selling price (sales proceeds) with the carrying amount of the investment.

Principles for recognition of other income

Other income is recognized when both of the following conditions are satisfied:

It is probable that the economic benefits associated with the transaction will flow to the Company;

The amount of income can be measured reliably.

2.25 . Revenue deductions

Revenue deductions arising during the period from the sale of goods and the rendering of services consist of trade discounts.

Trade discounts granted in the same period in which the related goods or services are sold are recognized as a reduction of revenue in that period. Where the goods or services were sold in prior periods and the related revenue deductions arise in a subsequent period, the Corporation recognizes the reduction in revenue as follows: if the deduction arises before the issuance date of the consolidated financial statements, revenue is adjusted in the financial statements for the reporting period to which the sale relates; if the deduction arises after the issuance date of the consolidated financial statements, revenue is reduced in the period in which the deduction arises.

Events after the end of the annual accounting period: As a general principle, adjustments to revenue and other items in the financial statements must comply with Vietnamese Accounting Standard No. 23 ("VAS 23")

Adjusting events: The Company adjusts amounts recognized in the financial statements before the date of issuance to reflect events occurring after the reporting date that provide evidence of conditions existing at the end of the reporting period.

Non-adjusting events: The Company does not adjust amounts recognized in the financial statements for events occurring after the reporting date that are indicative of conditions arising after the reporting period. However, if such events are material, they are disclosed in the notes to the financial statements.

2.26 . Cost of sales and services rendered

Cost of sales and services rendered comprises the total costs incurred for finished goods, merchandise, materials sold, and services provided to customers during the period. Such costs are recognized in accordance with the matching principle, consistent with the related revenue recognized during the year, and in compliance with the prudence principle. Losses of materials and goods in excess of normal levels, abnormal production costs, direct labor costs, and fixed manufacturing overheads not allocated to the cost of inventories, provisions for inventory write-downs, and losses of inventories after deducting compensation recoverable from the relevant organizations or individuals, are recognized fully and promptly in cost of sales for the period, regardless of whether the related products or goods have been sold.

A provision for decline in the value of inventories is recognized only when there is reliable evidence that the net realizable value of inventories is lower than their carrying amount. Such provision is made at the end of the accounting period upon preparation of the financial statements.

The accrual of costs for the provisional determination of the cost of real estate sold is made in accordance with the following principles:

- Costs are accrued only for items included in the approved budget that have been actually incurred but for which sufficient supporting documents and acceptance records are not yet available;
- Costs are accrued solely for the purpose of provisionally determining the cost of sales of real estate units completed, sold during the period, and eligible for revenue recognition;
- The accrued costs and the actual costs recognized in cost of sales must correspond to the standard cost calculated based on the total estimated cost attributable to the real estate units sold, determined on the basis of the relevant saleable area.

2.27 . Financial expenses

Financial expenses include:

- Borrowing costs, including interest on loans from banks, organizations, and individuals, determined at actual interest rates, and finance lease charges (excluding amounts capitalized to construction in progress);
- Interest expense arising from deferred payment and installment purchase arrangements;
- Costs related to the purchase and sale of trading securities;
- Allowances for diminution in the value of trading securities, impairment losses on investments in other entities, and losses or write-downs on other financial investments;
- Realized foreign exchange losses arising from the settlement of foreign currency-denominated monetary items;
- Unrealized foreign exchange losses arising from the retranslation of foreign currency-denominated monetary items at the reporting date;
- Other financial expenses, including expenses related to investments in joint ventures and associates, financial investment activities, and finance lease transactions.

These expenses are recognized at the gross amounts incurred during the period and are not offset against financial

2.28 . Selling expenses and general and administrative expenses

Selling expenses and general and administrative expenses are recognized on an accrual basis, meaning that:

- Expenses are recognized when the related transactions occur or when it is reasonably certain that they will be incurred, regardless of whether payment has been made.

- These expenses are treated as period costs and are generally recognized in the accounting period in which they are incurred for the purpose of determining operating results for that period.

Reductions in selling expenses include reimbursements, subsidies received, reversals of prepaid expenses, reversals of warranty provisions, and proceeds from the recovery of scrap arising from selling and warranty activities.

Reductions in general and administrative expenses include reimbursements, subsidies received, reversals of allowances for doubtful accounts, and reversals of prepaid expenses or other adjustments reducing administrative expenses.

A restructuring provision is recognized as a provision when the general recognition criteria for provisions under Vietnamese Accounting Standard No. 18 ("VAS 18") are met.

An allowance for doubtful accounts is established to cover potential losses arising from customers' inability to settle their debts.

A warranty provision for products, goods, and construction works is recognized as a provision to estimate the costs of repairing or fulfilling warranty obligations for products and goods sold, or construction works completed and delivered to customers.

2.29 . Accounting for disposals and liquidations of property, plant and equipment and investment property

Accounting for disposals and liquidations of

The entire proceeds from the disposal or liquidation of property, plant and equipment (including proceeds from the sale of recovered scrap, if any) shall be recognized as other income (Account 711). Such income is recognized when the disposal or liquidation procedures have been completed and ownership has been transferred to the purchaser. All expenses incurred in connection with the disposal or liquidation shall be recognized as other expenses (Account 811).

Accounting for disposals and liquidations of property, plant and equipment and investment property

Investment property is property held to earn rentals or for capital appreciation, rather than for use in the ordinary course of business. The accounting treatment for the disposal of investment property is similar to that for property, plant and equipment; however, the related income and expense accounts used are different.

Revenue/income: Proceeds from the disposal or liquidation of investment property (excluding value-added tax) are recognized as revenue from operating activities if such transactions occur regularly, or as other income if they are non-recurring. The carrying amount of the investment property disposed of is recognized as cost of sales, and other costs directly attributable to the disposal (such as brokerage fees, taxes, and related charges) are also recognized as cost of sales.

As investment property is considered an asset held to generate investment income, gains or losses arising from its disposal are presented as part of operating results rather than as other income or other expenses.

2.30 . Current income tax expense and deferred income tax expense

a) Deferred income tax liabilities

Deferred income tax liabilities are recognized based on taxable temporary differences.

Deferred income tax liabilities are measured using the current corporate income tax rates, based on tax rates and tax laws that have been enacted or substantively enacted as at the end of the accounting period.

b) Current income tax expense and deferred income tax expense

Current income tax expense is determined based on taxable income for the period and the corporate income tax rate applicable in the current accounting period.

Deferred income tax expense is determined based on deductible temporary differences, taxable temporary differences, and the applicable corporate income tax rate.

Current income tax expense is not offset against deferred income tax expense.

c) Tax incentives

At Protrade International One Member Limited Liability Company, income derived from land lease activities is subject to a preferential tax rate of 5% until the end of 2026, 10% until the end of 2027, and 20% for the remaining incentive period thereafter.

d) Applicable corporate income tax rate

During the accounting period from 1 January 2026 to 30 Sep 2026, the Corporation applied a corporate income tax rate of 20% to income from business activities subject to corporate income tax.

2.31 . Earnings per share

Basic earnings per share is calculated by dividing the profit or loss after tax attributable to ordinary shareholders of the Corporation (after adjusting for the appropriation to the bonus and welfare fund and the management bonus fund) by the weighted average number of ordinary shares outstanding during the period.

2.32 . Segment information

A segment is a separately identifiable component of the Corporation that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and earns returns that are different from those of other segments.

Segment information is prepared and presented in accordance with the accounting policies adopted for the preparation and presentation of the Corporation's consolidated financial statements, in order to assist users of the consolidated financial statements in understanding and evaluating the Corporation's operating performance comprehensively.

SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

3 . CASH AND CASH EQUIVALENTS

	30/09/2026	01/01/2026
	VND	VND
Cash	7,325,479,187	3,296,214,637
Demand deposits	91,100,824,762	62,724,156,066
Cash in transit	62,050,792	24,165,566
Cash equivalents (*)	205,186,000,000	325,116,812,329
Interest income from cash equivalents	303,219,178	-
	303,977,573,919	**391,161,348,598**

(*) As at September 30, 2026, cash equivalents comprised term deposits with terms ranging from one to three months placed with joint-stock commercial banks at an interest rate of 4.75% per annum.

4 . FINANCIAL INVESTMENTS

	30/09/2026			01/01/2026		
	Original cost	Amount repayable	Provision	Original cost	Amount repayable	Provision
a.1) Short-term						
Term Deposit	**1,071,841,883,796**			**668,909,857,448**	**668,909,857,448**	
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	816,960,000,000			548,700,000,000	548,700,000,000	
- Saigon – Hanoi Commercial One Member Limited Liability Bank (SHB Laos) – Champasak Branch	102,223,449,900			54,895,127,625	54,895,127,625	
- Other banks and institutions	120,802,570,559			46,141,082,733	46,141,082,733	
- *Accrued interest income*	*31,855,863,337*			*19,173,647,090*	*19,173,647,090*	
Loans to related parties	**138,529,572,229**	**77,273,972,953**	**(61,255,599,276)**	**149,376,674,290**	**77,273,972,953**	**(72,102,701,337)**
Tan Thanh Investment and Development JSC (1)	138,529,572,229	77,273,972,953	(61,255,599,276)	149,376,674,290	77,273,972,953	(72,102,701,337)
+ Loan principal	81,500,000,000	77,273,972,953	(4,226,027,047)	92,347,102,061	77,273,972,953	(15,073,129,108)
+ Loan interest	57,029,572,229		(57,029,572,229)	57,029,572,229		(57,029,572,229)
a.2) Long-term						
Term Deposit	**85,313,972,608**			**10,021,726,028**	**10,021,726,028**	
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	80,000,000,000			10,000,000,000	10,000,000,000	
- Saigon – Hanoi Commercial One Member Limited Liability Bank (SHB Laos) – Champasak Branch	3,000,000,000					
- Accrued interest income	2,313,972,608			21,726,028	21,726,028	
Loan to D&M Tourism Co., Ltd [(2)]	**9,896,049,652**	**9,896,049,652**		**9,896,049,652**	**9,896,049,652**	

4 . FINANCIAL INVESTMENTS (continued)

Details of held-to-maturity investments as at September 30, 2026:

Term Deposit	Currency	Term	Interest rate	Principal amount	Interest income	Total
Short-term				**1,039,986,020,459**	**31,855,863,337**	**1,071,841,883,796**
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	VND	06–12 months	4.50%–8.00% per annum	816,960,000,000	25,343,209,746	842,303,209,746
- Saigon – Hanoi Commercial One Member Limited Liability Bank (SHB Laos) – Champasak Branch	USD	12 months	3,50% - 3,75% per annum	102,223,449,900	2,301,726,663	104,525,176,563
- Other banks and institutions	LAK, USD and VND	09–12 months	3,70% - 9,2% per annum	120,802,570,559	4,210,926,928	125,013,497,487
Long-term				**83,000,000,000**	**2,313,972,608**	**85,313,972,608**
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	VND	over 12 months	8,00% per annum	80,000,000,000	2,253,315,074	82,253,315,074
- Bank for Foreign Trade of Vietnam (Vietcombank) – Binh Duong Branch	VND	18 months	4,5% per annum	3,000,000,000	60,657,534	3,060,657,534

Details of short-term loans as at September 30, 2026, are as follows:

(1) Tan Thanh Investment and Development JSC

Loan Agreement	Loan purpose	Annual interest rate	Loan Term	Form of guarantee	30/09/2026	01/01/2026
					VND	VND
- Loan agreement dated January 8, 2016 and contract addendum dated December 31, 2019	Supplement working capital	8%/year	36 months from January 1, 2020	Unsecured		10,847,102,061
- Loan Agreement No. 2017/HDVV dated November 30, 2017, and its Addendum dated December 31, 2019	Supplement working capital	8%/year	36 months from January 1, 2020	Unsecured	81,500,000,000	81,500,000,000
					81,500,000,000	**92,347,102,061**

In addition, interest receivable on short-term loan agreements accrued up to September 30, 2026 amounted to VND 57,029,572,232. This amount excludes late-payment penalty interest accrued as at September 30, 2026, amounting to VND 49,724,653,171. The late-payment penalty interest arose from the following loan agreements: (1) The loan agreement dated January 8, 2016, and its addendum dated December 31, 2019; (2) Loan Agreement No. 2017/HDVV dated November 30, 2017, and its addendum dated December 31, 2019. The total late-payment penalty interest arising from the above loan agreements with Tan Thanh Investment and Development Joint Stock Company from 2023 to date amounted to VND 36,888,639,474; and (3) Late-payment penalty interest arising from Loan Agreement No. 01/2021/HĐVV dated November 2, 2021. Although Tan Thanh Investment and Development Joint Stock Company fully repaid the outstanding loan principal in 2023, the Company has not yet paid the related late-payment penalty interest, which amounted to VND 12,836,013,697. As at the date of issuance of this report, the Corporation has not recognized the above-mentioned loan interest in its profit or loss because the recoverability of these amounts has not yet been assessed. Furthermore, Tan Thanh Investment and Development Joint Stock Company has not yet settled these interest amounts payable to the Corporation.

Details of long-term loans are as follows:

(2) The receivable from D&M Tourism Company Limited relates to a loan granted to finance the initial procedures for the Mui Ne tourism project in Mui Ne Ward, Lam Dong Province (formerly Mui Ne, Binh Thuan Province), for which D&M Tourism Company Limited serves as the project owner. The loan bears an interest rate of 0% per annum and is unsecured. Pursuant to Handover Minutes No. 02/BBBG-TCTY dated 29 June 2021 regarding the transfer of the Corporation's ownership representative rights in D&M Tourism Company Limited to Binh Duong Investment and Project Management One Member Limited Liability Company ("IMPCo"), IMPCo is responsible for repaying the loan owed by D&M Tourism Company Limited to the Corporation within six months from the date of approval by the Binh Duong Provincial Party Committee. As of the date of issuance of these financial statements, the Binh Duong Provincial Party Committee (now under the Ho Chi Minh City Party Committee) has not yet issued written approval for the aforementioned matter.

4 . FINANCIAL INVESTMENTS (continued)

b) Investment in associates

	Stock code	Address	30/09/2026			01/01/2026		
			Beneficial interest	Voting rights ratio	Book value under equity method	Beneficial interest	Voting rights ratio	Book value under equity method
					VND			VND
- Phu My Development JSC		Ho Chi Minh City	35.00%	35.00%	5,029,388,349	35.00%	35.00%	15,529,388,559
- FrieslandCampina Vietnam Co., Ltd.		Ho Chi Minh City	30.00%	30.00%	93,525,165,733	30.00%	30.00%	83,517,165,457
- Hanh Phuc International Multi-Specialty Hospital JSC		Ho Chi Minh City	24.00%	24.00%	169,098,625,879	24.00%	24.00%	167,598,915,154
- Prosper JSC		Ho Chi Minh City	35.96%	35.96%	36,908,303,346	35.96%	35.96%	36,398,185,604
- YCH-PROTRADE Co., Ltd		Ho Chi Minh City	30.00%	30.00%	118,276,405,469	30.00%	30.00%	104,987,768,520
- Tan Thanh Investment and Development JSC		Ho Chi Minh City	41.74%	30.00%	88,949,631,280	41.74%	30.00%	91,380,945,206
- Protrade Garment JSC (*)	BDG	Ho Chi Minh City				49.46%	49.46%	366,305,373,137
					511,787,520,056			**865,717,741,637**

(*) From January 1, 2026 to Sep 30, 2026, Protrade International One Member Co., Ltd, a subsidiary of the Corporation, acquired an additional 0.81% of the shares of Protrade Garment Joint Stock Company, increasing the Corporation's ownership and voting interests from 49.46% to 50.27%. Accordingly, Protrade Garment Joint Stock Company became a subsidiary of the Corporation on April 13, 2026.

4 . FINANCIAL INVESTMENTS (continued)

c) Investment in other entities

	30/09/2026			01/01/2026		
	Original cost	Fair value	Provision	Original cost	Fair value	Provision
	VND	VND	VND	VND	VND	VND
- Dautieng Rubber Mechanical -Transport JSC	1,901,732,800		-	1,901,732,800		-
	1,901,732,800		**-**	**1,901,732,800**		**-**

The Corporation has not determined the fair value of these financial investments as the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System have not yet provided specific guidance on the determination of fair value.

5 . TRADE RECEIVABLES

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Short-term				
Related parties	***733,139,602***	-	***333,017,570***	-
- Phu My Development JSC	373,220,000	-	192,121,200	-
- Protrade Garment JSC	-	-	31,567,800	-
- Prosper JSC	20,181,930	-	109,328,570	-
- Tan Thanh Investment and Development JSC	86,838,000	-	-	-
- YCH-PROTRADE Co., Ltd	252,899,672			
Other side	***274,499,181,678***	***(7,366,962,055)***	***48,637,896,272***	***(4,212,059,090)***
- Camel Rubber (Vietnam) Co.,Ltd	-	-	11,856,390,094	-
- Danang Rubber Joint Stock Company	-	-	4,959,710,949	-
- Victory 2020, LLC (DBA Miss Me)	78,803,232,004	-	-	-
- Rcrv Inc Dba Rock Revival	48,946,649,274	-	-	-
- An Khai Nguyen Co.,Ltd	20,753,280,975	-	-	-
- Olymp Bezner Kg Hopfighemer	55,784,427,245	-	-	-
- Fashion Development JSC	737,523,276	-	-	-
- Ching Feng Vietnam Company Limited	528,253,612	-	7,661,926,121	-
- Other customers	68,945,815,292	(7,366,962,055)	24,159,869,108	(4,212,059,090)
	275,232,321,280	**(7,366,962,055)**	**48,970,913,842**	**(4,212,059,090)**
b) Long-term				
Other side	***60,000,000,000***	-	***60,000,000,000***	-
- An Binh Joint Stock Company (*)	60,000,000,000	-	60,000,000,000	-
	60,000,000,000	-	**60,000,000,000**	-

(*) In 2016, Binh Duong Producing and Trading Corporation One Member Company Limitedd signed a contract on compensation for investment costs for land and land transfer on August 15, 2016 with An Binh Joint Stock Company ("An Binh"). On August 25, 2016, Binh Duong Province's Party Committee issued the Official Letter No. 457-CV/TU on agreeing in principle to allow Binh Duong Producing and Trading Corporation to transfer 15 hectares of land in Phu Loi Ward, Thu Dau Mot City, Binh Duong Province to An Binh for warehouse services for production and business

On December 22, 2016, the People's Committee of Binh Duong province issued the Decision No. 3536/QD-UBND on the recovery of land managed by Binh Duong Producing and Trading Corporation One Member Company Limitedd to lease land to An Binh Joint Stock Company with lump sum payment for the entire lease term in Phu Loi ward, Thu Dau Mot city. Binh Duong Producing and Trading Corporation has recognized economic transactions arising related to this transaction in the period before equitization.

On November 14, 2019, the People's Committee of Binh Duong province, however, issued the Decision No. 3379/QD-UBND on revoking the Decision No. 3536/QD-UBND dated December 22, 2016 of the People's Committee of Binh Duong province mentioned above. Currently, the case is awaiting implementation instructions from the appropriate authorities and will be considered and handled according to the decisions of the appropriate authorities.

6 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Other side				
- Mr. Bui Thanh Hai [(1)]	9,915,200,000	(9,915,200,000)	10,032,700,000	(10,032,700,000)
- Bach Phuong Engineering Solution Co. Ltd [(2)]	-	-	49,771,947,065	-
- Hung Nguyen Lao Viet Trading and Service Co. Ltd	1,708,646,015	-	-	-
- Others	12,576,884,427	-	2,634,163,391	-
	24,200,730,442	**(9,915,200,000)**	**62,438,810,456**	**(10,032,700,000)**

[(1)] Pursuant to the contract dated 01 August 2017 between the Corporation and Mr. Bui Thanh Hai regarding the supply of ornamental plants, under Article 1 of the contract, the Corporation advanced the full contract value to Mr. Hai. Mr. Hai was responsible for supplying plants that meet the required standards (healthy and complete at the time of acceptance) and for maintaining the plants throughout the implementation period, with a commitment term of five (05) years from the contract date.

However, during implementation, due to adverse weather conditions and unfavorable soil characteristics at the planting site (located near an industrial zone with polluted water sources), the plant maintenance did not achieve the quality initially committed. Based on this situation, the Corporation assessed that continuing to take delivery of these plants would involve significant risks.

As at 31 July 2023, both parties agreed to liquidate the contract, with a liquidation value of VND 11,207,700,000. Under the agreement, Mr. Bui Thanh Hai is responsible for finding buyers to dispose of the remaining ornamental plants and using the proceeds to repay the advance to the Corporation.

However, in the context of economic difficulties and the impact of global economic slowdown, demand for ornamental plants has declined significantly, making it difficult to find buyers for the large inventory. Considering the actual situation, the Corporation agreed to extend the repayment deadline for Mr. Bui Thanh Hai until 31 December 2026.
Nevertheless, to comply with the prudence principle in financial and accounting management and current regulations on provisioning for doubtful debts, the Corporation has made a provision for this receivable based on its overdue status.As at 30 September 2026, the outstanding receivable from Mr. Bui Thanh Hai amounted to VND 9,915,200,000 and has been fully provided for (100%).

7 . OTHER RECEIVABLES

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Short-term				
a.1) Details by content				
- Receivables from Tan Thanh Investment and Development JSC	115,884,180,822	-	115,884,180,822	-
+ *Supplementary interest as agreed* [1]	*115,884,180,822*	-	*115,884,180,822*	-
- Receivables on advances [2]	14,177,524,336	-	13,756,914,423	-
- Mortgages, deposits	241,729,085	-	436,814,838	-
- Dividends and profits receivable	-	-	26,100,000,000	-
- Receivable from Binh Duong Tax Department for tax refund due to contract cancellation [3]	61,014,602,231	-	61,014,602,231	-
- Receivable for payments made on behalf	838,479,795	-	-	-
- Receivables from Tan Phu Investment - Construction Company Limited for the difference in transfer price of 43 ha land lot [4]	87,986,422,597	-	87,986,422,597	-
- Other receivables	6,671,556,339	-	3,553,731,794	-
	286,814,495,205	-	**308,732,666,705**	-
a.2) Details by object				
Related parties	***116,722,660,617***	-	***142,387,311,495***	-
- Binh Duong Project Investment Management Co.,Ltd	838,479,795	-	403,130,673	-
- YCH-PROTRADE Co., Ltd	-	-	26,100,000,000	-
- Tan Thanh Investment and Development JSC	115,884,180,822	-	115,884,180,822	-
Other parties	***170,091,834,588***	-	***166,345,355,210***	-
- Tan Phu Investment - Construction Company	87,986,422,597	-	87,986,422,597	-
- Binh Duong Tax Department	61,014,602,231	-	61,014,602,231	-
- Other objects	21,090,809,760	-	17,344,330,382	-
	286,814,495,205	-	**308,732,666,705**	-
b) Long-term				
b.1) Details by content				
- Deposits	331,729,826	-	42,000,000	-
- Receivables from provisional payments pending equitization finalization [5]	972,238,328,857	(247,385,775,339)	972,238,328,857	(212,044,950,291)
	972,570,058,683	**(247,385,775,339)**	**972,280,328,857**	**(212,044,950,291)**

(1) As at September 30, 2026, interest receivable represented interest on a loan granted to Tan Thanh Investment and Development Joint Stock Company under Credit Agreement No. 05/2011/HĐTDHM dated May 24, 2011, with a principal amount of VND 144,000,000,000. Interest accrued from May 24, 2011 to September 20, 2018 amounted to VND 115,884,180,822. As this receivable arose before the equitization of the Corporation, the joint stock company is responsible for collecting the amount on behalf of the owner of the Corporation during its former period as a limited liability company and remitting it to the owner. Tan Thanh Investment and Development Joint Stock Company is obligated to pay the above-mentioned interest in full to the Corporation no later than December 31, 2022.

(2) The advance balance as of Sep 30, 2026 includes the advance of employee Nguyen Thi Ngoc Loan for business trip expenses, office fees and project expenses in the amount of VND 12,269,445,473 (the balance as of December 31, 2025 is VND 12,269,445,473)

(3) Recognize the provisional collection from Binh Duong Province's Tax Department due to the cancellation of land transfer contract No. 01/2016/PROTRADE-U&I dated October 14, 2016 with U&I Real Estate JSC under the cancellation contract dated July 21, 2022. This receivable includes VAT paid of: VND 21,583,020,756 and CIT paid of: VND 39,431,581,475. These two amounts will be settled by Binh Duong Producing and Trading Corporation with the Tax Authority and is responsible for settling with the Office of Binh Duong Province's Party Committee.

(4) Recognize the receivable from Tan Phu Investment and Construction Company Limited, arising from the temporary payment to correct the land price transfer of the 430,000.03m2 land lot according to the price issued by Binh Duong Province's People's Committee according to the working minutes with Binh Duong Province's Inspectorate on July 20, 2019, this temporary payment of VND 87,986,422,597 corresponds to 70% of the temporary payment value to the blocked account of Binh Duong Province's Party Committee Office on November 18, 2019. This temporary payment has been transferred to the account of Hanoi City Civil Judgment Enforcement Department. Based on the receipt No. AA/2020/0046010 of the State budget payment collection dated March 16, 2023 of Hanoi City Civil Judgment Enforcement Department, the amount of temporary payment of land price difference has been deducted to ensure Binh Duong Producing and Trading Corporation's obligation to pay additional land use fees to the State according to the content of Judgment No. 327/2022/HSST dated August 30, 2022 of Hanoi City People's Court, Judgment No. 912/2022/HSPT dated December 28, 2022 of the High People's Court in Hanoi, and Judgment Enforcement Decision No. 681/QD-CTHADS dated February 20, 2023 of the Director of Hanoi City Civil Judgment Enforcement Department with the amount of VND 127,244,889,425, including the amount of money 87,986,422,597 VND. However, because the appropriate authority has not yet clearly identified the subject related to the land use fee payable according to the judgment. As of Sep 30, 2026, Binh Duong Producing and Trading Corporation still accounts for this receivable amount temporarily collected from Tan Phu Investment and Construction Company Limited. This content is also being included in the equitization settlement to hand over to the Joint Stock Company. Immediately after the appropriate authority approves the settlement and clearly identifies the responsibility of the subject to pay, Binh Duong Producing and Trading Corporation will proceed to adjust this receivable amount to the correct subject in accordance with the approval.

(5) Pursuant to Judgment No. 912/2022/HSPT dated December 28, 2022 of the High People's Court in Hanoi, Judgment Execution Decision No. 681/QD-CTHADS dated February 20, 2023 of the Director of Hanoi City Civil Judgment Execution Department and the recommendation of the State Audit Office of Region 4, the total additional land use fee to be paid by Binh Duong Producing and Trading Corporation is: VND 1,060,224,751,454. On June 30, 2023, according to the Resolution No. 72/NQ-DHDCD in 2023, it is unanimously approved to allow Binh Duong Producing and Trading Corporation to make a provision, as at Sep 30, 2026, the provision balance amounted to VND 265,056,187,866. In case the equitization settlement is approved and the total additional land use fee payable and late payment fees are approved by the Owner and the appropriate authorities to be recognized for Binh Duong Producing and Trading Corporation One Member Limited (pre-equitization period), Binh Duong Producing and Trading Corporation will refund the expenses that have been set aside for provision.

8 . DOUBTFUL DEBT

	30/09/2026		01/01/2026	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Total value of receivables, loans that are overdue or not overdue but unlikely to be recovered				
Trade receivables				
+ Other customers	2,238,793,650	(2,238,793,650)	2,273,793,650	(2,273,793,650)
Advances from customers				
+ Mr. Bui Thanh Hai	9,915,200,000	(9,915,200,000)	10,032,700,000	(10,032,700,000)

Loan receivables				
+ Tan Thanh Investment and Development JSC	84,347,102,061	(4,226,027,053)	92,345,102,061	(15,073,129,105)
Other receivables				
+ Tan Thanh Investment and Development JSC (*)	172,913,753,054	(57,029,572,226)	172,913,753,054	(57,029,572,226)
+ Receivables from provisional payments pending settlement of equitization finalization	972,238,328,857	(265,056,187,866)	972,238,328,857	(212,044,950,300)
+ Other objects	8,132,251,682	(5,128,168,405)	7,767,004,236	(1,938,265,440)
	1,249,785,429,304	**(343,593,949,200)**	**1,257,570,681,858**	**(298,392,410,721)**

(*) In addition, fines, interest on overdue payments, and similar amounts arising from past-due receivables are included; these are not recognized as revenue, as their recoverability cannot be reliably estimated:

+ Tan Thanh Investment and Development JSC (*)	**49,724,643,171**	**43,876,317,346**

9 . INVENTORIES

	30/09/2026		01/01/2026	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Raw materials	122,472,897,276	-	11,691,644,557	-
Tools, instruments	3,642,220,146	-	79,272,378	-
Work in progress	419,833,918,616	-	341,855,550,289	-
- *Protrade International Industrial Park Project (*)*	*315,386,909,249*	-	*318,107,945,677*	-
- *Production and business costs at Dau Tieng Viet Lao Rubber JSC*	*20,177,478,328*	-	*23,747,604,612*	-
- *Production and business costs at Protrade Garment Joint Stock Company*	*84,269,531,039*	-	-	-
Finished product	36,073,710,164	-	47,019,645,504	-
Goods (**)	170,070,931,571	(38,762,566,272)	164,635,519,284	(38,472,084,199)
	752,093,677,773	**(38,762,566,272)**	**565,281,632,012**	**(38,472,084,199)**

(*) Construction in progress includes real estate development costs held for sale at Protrade International One Member Limited Liability Company, as follows:

	30/09/2026	01/01/2026
	VND	VND
- Land use rights and related costs	104,516,255,325	105,909,972,867
- Construction costs	161,691,318,252	162,709,079,313
- Design and infrastructure development costs	41,199,357,505	41,458,685,601
- Capitalized borrowing costs	5,083,899,278	5,115,899,727
- Project management costs	2,896,078,889	2,914,308,169
	315,386,909,249	**318,107,945,677**

(**) Inventories mainly consist of ornamental plants for trading at the Parent Company – the Corporation, and essential goods and petroleum products at Thuan An General Trading Joint Stock Company.

10 . CONSTRUCTION IN PROGRESS

	30/09/2026	01/01/2026
	VND	VND
- Rubber plantation under basic construction	3,362,446,133	2,878,418,948
- Resettlement area at An Tay Industrial and Service Park [1]	66,727,329,629	66,727,329,629
- Song Be Golf Course Upgrade Project	3,230,794,868	-
- An Dien Industrial Cluster [2]	3,240,218,299	3,240,218,299
- Purchase of land in Vinh Phu, Binh Duong Province [3]	8,474,786,210	8,474,786,210
- Go Chai Planning Area [4]	40,038,834,627	40,038,834,627
- Plant Nursery Construction Project	1,565,353,775	-
- Renovation and conversion of villas into the Corporation's office [5]	583,229,853	2,460,143,684
- PITP Ready-Built Factory Project – Phase 2	196,810,088,943	-
- Other projects	12,703,126,763	41,788,617,587
	336,736,209,100	**165,608,348,984**

[1] Project name: Resettlement area at An Tay Industrial and Service Park
- Investor: Binh Duong Producing and Trading Corporation - Joint Stock Company;
- Location: An Dien Commune, Ben Cat Town, Binh Duong Province (now Long Nguyen Ward, Ho Chi Minh City);
- Objective: Investment in resettlement areas;
- Tổng vốn đầu tư: ;
- Scale: 8.8 ha;

[2] Project name: Investment in construction of An Dien Industrial Cluster
- Investor: Binh Duong Producing and Trading Corporation - Joint Stock Company;
- Location: An Dien Commune, Ben Cat Town, Binh Duong Province (now Long Nguyen Ward, Ho Chi Minh City);
- Objective: Investing in construction of technical infrastructure items of An Dien Industrial Cluster;
- Total investment capital: 194,330,575,584 VND;
- Scale: 7.9 ha;
- Project status as at Sep 30, 2026: The project is currently on hold pending consideration by the People's Committee of Binh Duong Province (now the People's Committee of Ho Chi Minh City) regarding the land swap proposal for implementation of the project.

[3] Project name: Purchase of land in Vinh Phu commune, Binh Duong province
- Investor: Binh Duong Producing and Trading Corporation - Joint Stock Company;
- Location: Vinh Phu Commune, Binh Duong Province (now Binh Hoa Ward, Ho Chi Minh City);
- Purpose: Held for capital appreciation;
- Scale: 564 m2;
- Project status as of Sep 30, 2026: Pursuant to the Decision No. 2569/QD-UBND dated October 02, 2023 of the People's Committee of Binh Duong province, Binh Duong Producing and Trading Corporation has transferred 02 land use right certificates of 02 land lots with an area of 564m2 in Vinh Phu ward, Thuan An city, Binh Duong province to Binh Duong Province's Land Fund Development Center. Regarding the handling of land investment costs, the Department of Finance is establishing a council to determine and submit to the Provincial People's Committee for consideration and approval.

[4] Project name: Construction costs of Go Chai Planned Area

In 2016, Binh Duong Province's Party Committee issued the Notice No. 45-TB/TU dated March 04, 2016 on the policy of allowing Binh Duong Producing and Trading Corporation One Member Limited to transfer land area in Go Chai Planning Area project. This is a project assigned by Binh Duong Province's People's Committee to Binh Duong Producing and Trading Corporation as the investor according to the Official Letter No. 5653/UBND-SX dated December 24, 2007.

Binh Duong Producing and Trading Corporation (Party A) has signed the land transfer contract No. 01/2016HDCG/PROTRADE-U&I dated October 14, 2016 with U&I Real Estate Joint Stock Company (Party B). Accordingly, Party A will transfer to Party B the entire land area that Party A has compensated for households in Go Chai Planning Area project in Binh Hoa ward, Thuan An town, Binh Duong province with an area of 236,403.18 m2 and Party B will refund Party A the compensation costs. For the area that Party A will transfer to Party B as mentioned above, Party B will fulfill its financial obligations to the State according to the land use purpose of the project. Regarding the land transfer, Binh Duong Producing and Trading Corporation will hand over the site to Party B upon receiving the full transfer amount. The two parties, however, later signed the contract appendix No. 02/2018/PLHĐCGD in April 2018 on the handover of land in the field according to the compensation records and cadastral maps of theappropriate authority and provided full legal records to Party B, the payment terms will be agreed upon by the parties later. Binh Duong Producing and Trading Corporation has recognized profits from the transfer of land in the pre-equitization period.

According to Resolution No. 27/NQ-HĐQT dated May 5, 2020, the Board of Directors of Binh Duong Producing and Trading Corporation has approved the policy to cancel the land transfer contract with U&I Real Estate Joint Stock Company and refund the money that U&I Company has paid. Binh Duong Producing and Trading Corporation will reduce the real estate transfer revenue recognized in the pre-equitization period and re-settle the amount that Binh Duong Producing and Trading Corporation must pay to the Binh Duong Province's Party Committee. On July 22, 2020, Binh Duong Producing and Trading Corporation and U&I Real Estate Joint Stock Company had a record of agreement on the plan to cancel contract No. 01/2016-HDCG/PROTRADE-U&I on the transfer of 236,403.18 m2 of land after approval from competent authorities.

According to the working minutes dated June 16, 2022 on the implementation of Conclusion Notice No. 265-TB-TU dated November 11, 2021 of Binh Duong Province's Party Committee on Go Chai planning area with an area of 40.6864 ha in Binh Hoa Ward, Thuan An City, Binh Duong Province. Binh Duong Producing and Trading Corporation will proceed to sign an agreement to cancel the land transfer contract No. 01/2016HDCG/PROTRADE-U&I dated October 14, 2016 between Binh Duong Producing and Trading Corporation and U&I Company based on the spirit of Conclusion Notice No. 265-TB/TU dated November 11, 2021.

On June 20, 2022, Binh Duong Producing and Trading Corporation and U&I Company held a meeting to agree to cancel the land transfer contract No. 01/2016/HDCG/PROTRADE-U&I dated October 14, 2016.

On July 21, 2022, Binh Duong Producing and Trading Corporation and U&I Company signed a contract to cancel the land transfer contract, the parties agreed to cancel the land transfer contract No. 01/2016-HDCG/PROTRADE-U&I dated October 14, 2016, accordingly, Binh Duong Producing and Trading Corporation is responsible for refunding the entire amount that U&I Company has paid, and U&I Company is responsible for returning all documents related to the entire land area that U&I Company has received from Binh Duong Producing and Trading Corporation.

On August 1, 2022, Binh Duong Producing and Trading Corporation refunded the entire amount of VND 53,473,519,613 under the contract to cancel the land transfer contract No. 01/2016-HDCG/PROTRADE-U&I dated October 14, 2016. All transactions arising during the period of state-owned enterprises were handled by Binh Duong Producing and Trading Corporation as follows:

- A decrease in accounts receivable from U&I Real Estate Joint Stock Company was recognized, amounting to VND 204,512,681,143;
- Recognize the accumulated value of land investment costs on the indicator Construction in progress costs is VND 39,245,272,627 ;
- Recognized the amount of VAT refund and corporate income tax paid of VND 61,014,602,231, including VAT of VND 21,583,020,756 and corporate income tax of VND 39,431,581,475. Binh Duong Producing and Trading Corporation has sent an official dispatch requesting the Binh Duong Province's Tax Department to guide the adjustment. However, at the time of publishing this report, the Binh Duong Province's Tax Department has not yet issued an official response.

Currently, the cancellation of the above contract has been approved by theappropriate authority for implementation, related obligations will be handled when settling equitization.

(5) Renovation and conversion of villas into the Corporation's office

- Investor: Binh Duong Producing and Trading Corporation - Joint Stock Company;
- Location: 77 Binh Duong Boulevard, Lai Thieu Ward, Ho Chi Minh City
- As the Corporation is currently preparing to return its premises to Binh Duong Project Investment and Management Co., Ltd., in order to meet the workspace requirements for its officers and employees, the Corporation has leased villas at Song Be Golf Resort and undertaken renovation works to convert them into office premises;
- Total estimated project value: VND 17,212,441,658;
- Estimated implementation period: From Q3/2025 to Q4/2026.

- As at September 30, 2026, the value of completed construction works amounting to VND 9,360,262,930 was recognized as an increase in deferred expenses, while the remaining amount of VND 583,229,853 related to construction work in progress.

11 . TANGIBLE FIXED ASSETS

	Houses, buildings	Machines and equipment	Means of transport, transmission	Management equipment	Other fixed assets	Perennial plantations	Total
	VND	VND	VND	VND	VND	VND	VND
Historical cost							
Opening balance	886,910,603,216	108,387,598,905	109,119,095,257	5,622,173,975	38,769,180,294	730,609,088,928	1,879,417,740,575
- Purchases during the period	1,629,273,775	-	437,676,134	1,417,254,376	-	-	3,484,204,285
- Completed construction investment	997,602,870	7,269,544,966	-	-	-	-	8,267,147,836
- Other increase	-	-	-	-	(67,515,234)	67,515,234	-
- Exchange differences on translation of financial statements	(1,780,769,794)	(354,328,666)	(445,590,471)	(980,155)	88,124,135	(7,620,619,051)	(10,114,164,002)
- Liquidation, disposal	(978,483,458)	(118,137,169)	(3,079,328,636)	-	-	-	(4,175,949,263)
- Other decrease	-	(25,457,733,325)	-	(127,226,546)	-	-	(25,584,959,871)
- Increase arising from business	133,970,315,506	355,600,189,702	48,460,773,885	13,581,976,245	9,775,924,255	-	561,389,179,593
Closing balance	**1,020,748,542,115**	**445,327,134,413**	**154,492,626,169**	**20,493,197,895**	**48,565,713,450**	**723,055,985,111**	**2,412,683,199,153**
Accumulated depreciation							
Opening balance	561,202,471,916	86,170,799,167	80,132,110,116	5,020,262,370	23,731,580,411	243,932,574,657	1,000,189,798,637
- Depreciation during the period	21,673,326,161	21,356,730,497	6,679,162,544	534,870,404	3,124,529,403	17,655,101,530	71,023,720,539
- Exchange differences on translation of financial statements	(892,604,800)	(269,790,251)	(395,769,105)	3,699,621	92,423,548	(3,360,687,327)	(4,822,728,314)
- Liquidation, disposal	(722,989,450)	(3,041,664,572)	-	(127,226,546)	-	-	(3,891,880,568)
- Other decrease	-	(22,871,329,010)	-	-	3,739,071	-	(22,867,589,939)
- Realized asset revaluation difference during the period	1,625,355,604	284,639,285	630,913,400	-	-	13,363,645,625	15,904,553,914
- Increase arising from business combinations	78,554,219,268	251,446,948,972	31,978,930,068	12,462,962,488	3,661,025,171	-	378,104,085,967
Closing Balance	**661,439,778,699**	**333,076,334,088**	**119,025,347,023**	**17,894,568,337**	**30,613,297,604**	**271,590,634,485**	**1,433,639,960,236**
Carrying amount							
Opening balance	325,708,131,300	22,216,799,738	28,986,985,141	601,911,605	15,037,599,883	486,676,514,271	879,227,941,938
Closing balance	**359,308,763,416**	**112,250,800,325**	**35,467,279,146**	**2,598,629,558**	**17,952,415,846**	**451,465,350,626**	**979,043,238,917**

In which:

- Original cost of fixed assets at the end of the period fully depreciated but still in u 408,210,341,079 VND

12 . INTANGIBLE FIXED ASSETS

	Land use rights	Software	Other intangible fixed assets	Total
	VND	VND	VND	VND
Historical cost				
Beginning balance	714,238,633,361	4,840,640,307	87,000,000	719,166,273,668
- Exchange differences on translation of financial statements	(12,947,000)	(10,971,770)	-	(23,918,770)
- Increase arising from business combinations	530,000,000	8,884,714,111	-	9,414,714,111
Closing balance	**714,755,686,361**	**13,714,382,648**	**87,000,000**	**728,557,069,009**
Accumulated amortization				
Beginning balance	207,953,495,942	4,288,747,963	65,296,774	212,307,540,679
- Amortization during the period	17,547,129,819	404,483,378	-	17,951,613,197
- Exchange differences on translation of financial statements	(12,947,000)	(7,104,988)	-	(20,051,988)
- Realized asset revaluation difference during the period	1,971,625,080	-	-	1,971,625,080
- Increase arising from business combinations	530,000,000	8,253,636,047	-	8,783,636,047
Closing balance	**227,989,303,841**	**12,939,762,400**	**65,296,774**	**240,994,363,015**
Carrying amount				
At the beginning of the period	506,285,137,419	551,892,344	21,703,226	506,858,732,989
At the end of the period	**486,766,382,520**	**774,620,248**	**21,703,226**	**487,562,705,994**

- Original cost of fixed assets at the end of the period fully depreciated but still in use: 6,731,339,283 VND

13 . INVESTMENT PROPERTIES

a) Investment properties for rent

	Land use rights	Buildings, structures	Total
	VND	VND	VND
Historical cost			
Opening balance	36,852,375,106	86,334,005,828	123,186,380,934
Closing balance	**36,852,375,106**	**86,334,005,828**	**123,186,380,934**
Accumulated depreciation			
Opening balance	6,088,589,021	11,509,095,661	17,597,684,682
- Depreciation during the period	183,657,276	2,184,110,406	2,367,767,682
Closing balance	**6,272,246,297**	**13,693,206,067**	**19,965,452,364**
Carrying amount			
At the beginning of the period	30,763,786,085	74,824,910,167	105,588,696,252
At the end of the period	**30,580,128,809**	**72,640,799,761**	**103,220,928,570**

b) Investment properties held for price increase

As of Sep 30, 2026, investment property consists of a land use right held for value appreciation at Dong Tu Quarter, Lai Thieu Ward, Ho Chi Minh City, with an area of 10,547 m² and a cost of VND 78 billion. The entire investment property was acquired prior to the Corporation's official conversion into a joint-stock company, and as of Sep 30, 2026, the ownership transfer procedures have not yet been completed in the Corporation's name. To date, the Corporation is still awaiting guidance from the competent authorities regarding the legal status of this land.

The fair value of the investment property has not been officially appraised or determined as of Sep 30, 2026. However, based on the leasing situation and the market prices of these assets, the Corporation's Board of General Directors believes that the fair value of the investment property exceeds its carrying amount as of the reporting date.

14 . PREPAID EXPENSES

	30/09/2026	01/01/2026
	VND	VND
a) Short-term		
- Tools and equipment pending allocation	7,511,360,472	1,345,093,454
- Insurance premium	966,605,579	-
- Repair and maintenance expenses	310,912,136	464,911,761
- Prepaid uniform expenses	69,961,162	-
- Others	3,237,723,529	1,971,160,826
	12,096,562,878	**3,781,166,041**
b) Long-term		
- Tools and equipment pending allocation	11,928,222,834	11,325,233,225
- Land rental expenses (*)	-	8,527,967,661
- Membership card costs for Phu My golf course	1,586,420,430	1,626,081,135
- Property repair expenses	17,914,590,210	5,498,362,542
- Goodwill (**)	42,047,242,334	57,184,170,740
- Land lease and infrastructure usage expenses at PITP	45,849,259,418	-
- Others	10,900,353,237	1,877,564,668
- Expenses for newly leased 23-ha rubber plantation	7,983,024,664	-
	138,209,113,127	**86,039,379,971**

(*) Protrade Garment Joint Stock Company entered into Land Lease Agreement No. SLA-PICL/089-2025 dated May 2, 2025, with Protrade International One Member Limited Liability Company for land plots No. 23-4A2 and 23-8B2, Street No. 7, Protrade International Industrial Park, Ben Cat City, Binh Duong Province. The leased land is intended for the construction of office buildings and factory facilities for the lease term from 2025 to 2057. The total leased land area is 17,015.2 square meters (m²). In accordance with the terms of the agreement, the Company has fully prepaid the land lease rentals.

(**) Goodwill arising from the enterprise valuation for equitization as of October 31, 2018, with a total value of 225,027,243,876 VND, includes: 193,020,005,291 VND at Binh Duong Producing And Trading Corporation with an amortization period of 10 years; 8,805,899,908 VND at Palm - Song Be Golf Co., Ltd with an amortization period of 10 years; and 23,201,338,677 VND at Vinh Phu Paper Co., Ltd with an amortization period of 6 years. The total expense already amortized during the period is 15,136,928,406 VND.

15 . LOANS

	01/01/2026		Trong kỳ		30/09/2026	
	Loan amount	Amount repayable	Increase	Decrease	Loan amount	Amount repayable
	VND	VND	VND	VND	VND	VND
a) Short-term loans						
Short-term loans	***148,792,247,366***	***148,792,247,366***	***1,046,478,537,235***	***936,762,229,111***	***258,508,555,490***	***258,508,555,490***
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch	20,045,747,418	20,045,747,418	188,156,499,269	164,396,612,370	43,805,634,317	43,805,634,317
- Joint Stock Commercial Bank for Foreign Trade of Vietnam – Binh Duong Branch	27,292,833,707	27,292,833,707	171,016,908,846	150,885,918,022	47,423,824,531	47,423,824,531
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	101,453,666,241	101,453,666,241	687,305,129,120	621,479,698,719	167,279,096,642	167,279,096,642
Long-term loans due for repayment	***35,922,178,558***	***35,922,178,558***	-	***27,000,000,000***	***8,922,178,558***	***8,922,178,558***
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch	35,922,178,558	35,922,178,558	-	27,000,000,000	8,922,178,558	8,922,178,558
	184,714,425,924	**184,714,425,924**	**1,046,478,537,235**	**963,762,229,111**	**267,430,734,048**	**267,430,734,048**
b) Long-term loans						
- Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch	35,922,178,558	35,922,178,558	-	27,000,000,000	8,922,178,558	8,922,178,558
	35,922,178,558	**35,922,178,558**	**-**	**27,000,000,000**	**8,922,178,558**	**8,922,178,558**
Long-term loans due within 12 months	(35,922,178,558)	(35,922,178,558)	-	(27,000,000,000)	(8,922,178,558)	(8,922,178,558)

15 . LOANS (continued)

	Facility limit	Loan term	Purpose of loan	Interest rate	Security	30/09/2026
						VND
a) Details of short-term bank loans:						
(1) Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch						***43,805,634,317***
- Credit facility agreement No. 26.4921763/2026-HĐCVHM/NHCT900-MMBD dated 2 April 2026	Up to 31 March 2027		Supplementing working capital for textile and garment production and business activities	As specified in each Debt Acknowledgement Letter	Machinery and equipment, revolving inventories and revolving receivables (*)	34,595,507,017
- Credit facility agreement No. 24.3150029/2024-HĐCVHM/NHCT900-PTTT dated 6 August 2024	Based on each Debt Acknowledgement Letter, but not exceeding five (5) months per Debt Acknowledgement Letter		Financing garment manufacturing and business activities	As specified in each Debt Acknowledgement Letter	Land use rights, future assets attached to land and future machinery and equipment under the Wash Factory Project, and transportation vehicles (*)	9,210,127,300
(2) Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong						***47,423,824,531***
- Credit facility agreement No. 100B25/MBD dated 14 November 2025	Đến ngày 13/11/2026		Financing production and business activities	As specified in each Debt Acknowledgement Letter	Term deposits, revolving inventories and revolving receivables (*)	47,423,824,531
(3) Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch						**167,279,096,642**
- Credit agreement No. 01/2025/4675359/HĐTD dated 3 September 2025	Up to 31 August 2026		Supplementing working capital for production and business activities, including document discounting, guarantees and issuance of L/Cs	As specified in each Debt Acknowledgement Letter	Pledge of bank savings deposits and mortgage of the Company's assets (*)	71,822,006,642
Credit agreement No. 01/2026/4675359/HĐTD dated July 28, 2026	Up to 31 December 2026		To supplement short-term working capital	8.3%	Pledge of bank savings deposits and mortgage of the Company's assets (*)	95,457,090,000
						258,508,555,490

(*) The bank loans are secured by asset mortgage agreements with the lenders and have been duly registered as secured transactions in accordance with applicable regulations

15 . LOANS (continued)

	Facility limit	Loan term	Purpose of loan	Interest rate	Security	30/09/2026
b) Details of long-term bank loans:						
(4) Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch						***8,922,178,558***
- Project loan agreement No. 18.211.0067/2018-HĐCVDADT-SĐBS09/NHCT900-PTTHOITRANG dated 26 October 2021		96 months from the day following the date of the first loan disbursement.	Financing eligible investment costs of the garment factory construction project for Jean production and fashion development (annual capacity of 5.75 million products) at Lot No. 20-8, Road No. 8B, Protrade International Industrial Park, An Tay Commune, Ben Cat Town, Binh Duong Province	The interest rate is adjusted every three months	Assets attached to land and machinery and equipment under the Project (*)	8,922,178,558
Long-term loans due within 12 months						8,922,178,558
Long-term loans due after 12 months						**8,922,178,558**

(*) The bank loans are secured by asset mortgage agreements with the lenders and have been duly registered as secured transactions in accordance with applicable regulations

16 . SHORT-TERM TRADE PAYABLES

	30/09/2026		01/01/2026	
	Original cost	Repayable amount	Original cost	Repayable amount
	VND	VND	VND	VND
Related parties	***4,109,616***	***4,109,616***	***1,510,386,772***	***1,510,386,772***
- Phu My Development Jont Stock Company	4,109,616	4,109,616	11,829,824	11,829,824
- Southern Construction Materials Trading Co., Ltd	-	-	1,484,599,902	1,484,599,902
- Phone Theb Ja Lorn Xay Trading Sole Co., Ltd	-	-	13,957,046	13,957,046
Other parties	***119,726,474,200***	***119,726,474,200***	***12,512,774,807***	***12,512,774,807***
- Other payables	119,726,474,200	119,726,474,200	12,512,774,807	12,512,774,807
	119,730,583,816	**119,730,583,816**	**14,023,161,579**	**14,023,161,579**

17 . SHORT-TERM TRADE PREPAYMENT

	30/09/2026	01/01/2026
	VND	VND
Other side		
- Thanh Le Corporation	10,000,000,000	10,000,000,000
- Australian General Engineering Viet Nam JSC	-	26,127,395,778
- Others	6,915,621,702	11,412,894,865
	16,915,621,702	**47,540,290,643**

18 . UNEARNED REVENUE

	30/09/2026	01/01/2026
	VND	VND
a) Short-term		
- Golf course service fee	2,193,612,196	7,615,206,564
- Palm Song Be Golf Course Membership Card Revenue	5,305,651,813	4,828,323,827
- Other items	278,907,498	558,158,333
- Unearned revenue from land lease to Protrade Garment JSC	-	37,795,181,236
	7,778,171,507	**50,796,869,960**
b) Long-term		
- Palm Song Be Golf Course Membership Card Revenue	16,033,814,695	17,114,709,418
	16,033,814,695	**17,114,709,418**

19 . TAXS AND OTHER PAYABLE TO THE STATE BUDGET

	Tax receivables at the beginning of the period	Tax payables at the beginning of the period	Tax payables in period	Tax paid in the period	Exchange differences on translation of FS	Tax receivables at the end of the period	Tax payables at the end of the period
	VND	VND	VND	VND	VND	VND	VND
- Value Added Tax	-		14,134,103,773	24,865,903,033	-	-	-
- VAT paid in the period.		2,331,463,171	30,408,951,956	24,704,141,730	(720,935)	-	8,907,721,531
- Excise tax	-	2,270,485,009	19,523,477,406	19,480,403,791	-	-	2,313,558,624
- Export and import taxes	-	-	698,256,932	698,256,932	-	-	-
- Corporate Income Tax	18,150,043,567	28,169,040,420	39,098,882,110	66,947,675,280	(197,773,536)	17,901,390,483	17,465,303,222
- Personal Income Tax	6,088,011	4,115,528,326	13,715,465,183	18,705,845,572	(111,849,243)	1,815,105,773	1,309,380,120
- Natural resource tax	179,796,640	-	419,297,237	275,230,480	-	35,729,883	-
- Land use tax and Land lease fee	267,727,149	-	7,185,754,941	6,620,550,158	-	267,727,149	565,204,781
- Other Taxes	75,875,955	19,405,357,857	2,126,101,489	7,949,165,838	(912,803,774)	58,151,783	12,651,765,562
- Fees, charges and other payables	-	-	99,041,184	59,541,184	-	-	39,500,001
	18,679,531,322	**56,291,874,783**	**127,409,332,211**	**170,306,713,998**	**(1,223,147,488)**	**20,078,105,071**	**43,252,433,841**

The Corporation's tax finalization is subject to examination by the tax authorities. Since the application of tax laws and regulations to various types of transactions may be subject to different interpretations, the tax amounts presented in the consolidated financial statements may be subject to change as a result of decisions made by the tax authorities.

20 . SHORT-TERM ACCRUED EXPENSES

	30/09/2026	01/01/2026
	VND	VND
- Interest payable	219,484,817	-
- Provisional cost of goods and finished real estate products sold [1]	125,432,958,852	125,432,958,852
- Accrued cost of goods sold for industrial park infrastructure business [2]	397,698,923,612	394,378,190,333
- Bonus and 13th month salary	2,639,101,059	3,664,652,267
- Other payable expenses	14,410,151,982	2,423,715,913
	540,400,620,322	**525,899,517,365**

[1] These are the pre-deducted expenses for implementing infrastructure investment at the An Tay Urban-Service Industrial Park and Binh Duong Urban-Service Complex projects accumulated from before the equitization period. During the equitization period, Binh Duong Producing and Trading Corporation handed over the An Tay Urban-Service Industrial Park and Binh Duong Urban-Service Complex with areas of 1,723,267.4 ha and 1,888,953.2 ha respectively to Binh Duong Project Management Company Limited to continue managing and exploiting the project according to the policy of Binh Duong Province's Party Committee (this is now the Ho Chi Minh City Party Committee). The remaining pre-deducted expense value as of Sep 30, 2026 corresponds to the remaining volume that Binh Duong Producing and Trading Corporation must implement.

[2] The balance of the cost of capital provision corresponds to the leased area at Protrade International Tech Park.

21 . DIVIDENDS AND PROFITS PAYABLE

	30/09/2026	01/01/2026
	VND	VND
- Dividends and profits payable	41,304,842,400	40,535,938
	41,304,842,400	**40,535,938**

22 . OTHER PAYABLES

	30/09/2026	01/01/2026
	VND	VND
a) Short-term		
Trade union fee	948,425,321	741,257,278
Social insurance	2,495,142,939	-
Deposits, collateral	33,985,436,204	16,507,265,451
Profits in the pre-equitization period must be remitted to the State Budget	477,653,999,767	477,554,089,447
Payables to individuals related to the verdict [1]	128,356,296,604	128,356,296,604
Others	4,917,999,414	570,764,250
	648,357,300,249	**623,729,673,030**
b) Long-term		
Receive Prepayment for resettlement land of households in An Tay resettlement area [2]	56,666,666,667	56,666,666,667
Long-term received deposits, guarantees, and collaterals	26,337,742,420	24,731,761,446
	83,004,409,087	**81,398,428,113**
c) In which: Other payables to related parties		
Binh Duong Provincial Party Committee	477,653,999,767	477,609,089,447
	477,653,999,767	**477,609,089,447**

(1) Payables to individuals related to the First-instance Judgment No. 327/2022/HSST dated August 30, 2022, of the People's Court of Hanoi City. This represents amounts paid by the individuals to the Corporation to remedy the consequences, which have been offset by the Hanoi Execution Department against the Corporation's obligations.

Description	Amount (VND)	Notes
1. Total amount payable by the Corporation	**1,060,224,751,454**	
+ Additional land use fees for the 43-hectare and 145-hectare land plots	761,078,561,949	Pursuant to First-instance Judgment No. 327/2022/HSST dated 30 August 2022 of the People's Court of Hanoi.
+ Late payment penalties	299,146,189,505	
- *Penalty for late payment of land use fees*	*286,690,160,693*	*Pursuant to Notification No. 16592/TB-CTBDU dated November 1, 2021, issued by the Binh Duong Tax Department*
- *Penalty for late payment of judgment enforcement*	*12,456,028,812*	*Pursuant to Notification No. 2278/CTHADS dated 10 April 2023 issued by the Hanoi Civil Judgment Enforcement Agency.*
2. Total amount settled by the Corporation	**1,060,224,751,454**	
+ Amount paid in cash	806,173,565,425	
+ Amounts temporarily paid and offset	125,694,889,425	
+ Amounts paid by related individuals as remediation, offset against the Corporation's obligations	128,356,296,604	

(2) Prepayments from households purchasing land in the resettlement area of An Tay Industrial - Service Park. According to the land use plan when equitizing Binh Duong Producing and Trading Corporation, the entire land in An Tay Industrial - Service Park and the resettlement area will be handed over to Binh Duong Project Management Company Limited, a unit under the Binh Duong Province's Party Committee. The handover value includes the land received in advance from these households. However, at the time of handover, Binh Duong Producing and Trading Corporation submitted the land allocation procedures to the Department of Natural Resources and Environment of Binh Duong province to separate the land use right certificates for each household, so Binh Duong Producing and Trading Corporation has not yet handed over to Binh Duong Project Management Company Limited. After the separation procedures are completed, Binh Duong Producing and Trading Corporation will hand over all relevant documents, including the unfinished construction costs presented in Note 10 with the amount of VND 66,727 billion, the Prepayment recognized in other non-current payables with the amount of VND 56,666 billion and all of these contents will be processed when settling the equitization with the Binh Duong Province's Party Committee.

23 . EQUITY

a) Reconciliation of Changes in Equity

	Contributed capital	Other equity of the owner	Asset revaluation differences	Foreign exchange differences	Development and investment fund	Retained earnings	Non-controlling interest	*Total*
	VND	VND	VND	VND	VND	VND	VND	VND
Opening balance of previous period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(163,830,900,079)**	**67,803,316,727**	**661,421,958,114**	**443,407,316,747**	**3,985,281,515,540**
Profit in previous period	-	-	-	-	-	91,103,089,509	41,746,344,241	132,849,433,750
Appropriate for Development Investment Fund	-	-	-	-	21,016,183,144	(21,016,183,144)	(4,742,297,902)	(4,742,297,902)
Dividend distribution	-	-	-	-	-	(90,000,000,000)	(20,976,384,000)	(110,976,384,000)
Appropriation of remuneration for the Board of Directors and the Supervisory Board	-	-	-	-	-	(1,900,800,000)		(1,900,800,000)
Increase in interest in associates during the period	-	-	-	-	-	8,829,742,860	-	8,829,742,860
Appropriation to the Bonus and Welfare Fund and the Executive Management Bonus Fund	-	-	-	-	-	(7,546,423,468)	-	(7,546,423,468)
Appropriation for profit tax and remuneration tax	-	-	-	-	-	(17,416,504,912)	(12,309,068,403)	(29,725,573,315)
Exchange differences on translation of financial statements	-	-	-	14,818,833,093	-	-	10,057,472,388	24,876,305,481
Realized revaluation surplus on assets measured at fair value	-	-	-	-	-	(22,135,332,178)	-	(22,135,332,178)
Closing balance of the previous period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(149,012,066,986)**	**88,819,499,871**	**601,339,546,781**	**457,183,383,071**	**3,974,810,186,768**
Opening balance of this period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(149,012,066,986)**	**88,819,499,871**	**601,339,546,781**	**457,183,383,071**	**3,974,810,186,768**
Loss for the period	-	-	-	-	-	56,705,411,568	46,843,952,640	103,549,364,208
Appropriation to the Development Investment Fund and Financial Reserve Fund	-	-	-	-	17,041,057,168	(17,041,057,168)	-	-
Dividend distribution	-	-	-	-	-	-	(102,825,001,080)	(102,825,001,080)
Appropriation to the Bonus and Welfare Fund and the Executive Management Bonus Fund	-	-	-	-	-	(8,489,847,276)	(7,197,195,152)	(15,687,042,428)
Appropriation for remuneration of the Board of Directors and the Supervisory Board for 2025	-	-	-	-	-	(4,862,914,776)	-	(4,862,914,776)
Exchange differences on translation of financial statements	-	-	-	(3,983,389,899)	-	-	(4,068,115,473)	(8,051,505,372)
Realized revaluation surplus on assets measured at fair value	-	-	-	-	-	(14,946,045,507)	-	(14,946,045,507)
Business combination	-	-	-	-	-	(32,799,176,477)	363,906,867,282	331,107,690,805
Reclassification	-	-	-	944,116,626	-	(944,116,626)	-	-
Closing balance of this period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(152,051,340,259)**	**105,860,557,039**	**578,961,800,519**	**753,843,891,288**	**4,263,094,732,618**

23 . EQUITY

a) Reconciliation of Changes in Equity

	Contributed capital	Other equity of the owner	Asset revaluation differences	Foreign exchange differences	Development and investment fund	Retained earnings	Non-controlling interest	*Total*
	VND	VND	VND	VND	VND	VND	VND	VND
Opening balance of previous period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(163,830,900,079)**	**67,803,316,727**	**661,421,958,114**	**443,407,316,747**	**3,985,281,515,540**
Profit in previous period	-	-	-	-	-	91,103,089,509	41,746,344,241	132,849,433,750
Appropriate for Development Investment Fund	-	-	-	-	21,016,183,144	(21,016,183,144)	(4,742,297,902)	(4,742,297,902)
Dividend distribution	-	-	-	-	-	(90,000,000,000)	(20,976,384,000)	(110,976,384,000)
Appropriation of remuneration for the Board of Directors and the Supervisory Board	-	-	-	-	-	(1,900,800,000)		(1,900,800,000)
Increase in interest in associates during the period	-	-	-	-	-	8,829,742,860	-	8,829,742,860
Appropriation to the Bonus and Welfare Fund and the Executive Management Bonus Fund	-	-	-	-	-	(7,546,423,468)	-	(7,546,423,468)
Appropriation for profit tax and remuneration tax	-	-	-	-	-	(17,416,504,912)	(12,309,068,403)	(29,725,573,315)
Exchange differences on translation of financial statements	-	-	-	14,818,833,093	-	-	10,057,472,388	24,876,305,481
Realized revaluation surplus on assets measured at fair value	-	-	-	-	-	(22,135,332,178)	-	(22,135,332,178)
Closing balance of the previous period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(149,012,066,986)**	**88,819,499,871**	**601,339,546,781**	**457,183,383,071**	**3,974,810,186,768**
Opening balance of this period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(149,012,066,986)**	**88,819,499,871**	**601,339,546,781**	**457,183,383,071**	**3,974,810,186,768**
Loss for the period	-	-	-	-	-	56,705,411,568	46,843,952,640	103,549,364,208
Appropriation to the Development Investment Fund and Financial Reserve Fund	-	-	-	-	17,041,057,168	(17,041,057,168)	-	-
Dividend distribution	-	-	-	-	-	-	(102,825,001,080)	(102,825,001,080)
Appropriation to the Bonus and Welfare Fund and the Executive Management Bonus Fund	-	-	-	-	-	(8,489,847,276)	(7,197,195,152)	(15,687,042,428)
Appropriation for remuneration of the Board of Directors and the Supervisory Board for 2025	-	-	-	-	-	(4,862,914,776)	-	(4,862,914,776)
Exchange differences on translation of financial statements	-	-	-	(3,983,389,899)	-	-	(4,068,115,473)	(8,051,505,372)
Realized revaluation surplus on assets measured at fair value	-	-	-	-	-	(14,946,045,507)	-	(14,946,045,507)
Business combination	-	-	-	-	-	(32,799,176,477)	363,906,867,282	331,107,690,805
Reclassification	-	-	-	944,116,626	-	(944,116,626)	-	-
Closing balance of this period	**3,000,000,000,000**	**11,949,349,305**	**(35,469,525,274)**	**(152,051,340,259)**	**105,860,557,039**	**578,961,800,519**	**753,843,891,288**	**4,263,094,732,618**

b) Details of contributed capital

	Rate	Ending of the	Rate	Ending of the period
	%	VND	%	VND
Binh Duong Project Investment amd Management Co.,Ltd	60.98	1,829,274,000,000	60.98	1,829,274,000,000
SAM Holdings Corporation	8.00	240,000,000,000	8.00	240,000,000,000
U&I Investment Corporation	6.00	180,000,000,000	6.00	180,000,000,000
Mrs. Tran Thi Thu Ha	5.00	150,000,000,000	5.00	150,000,000,000
Others	20.02	600,726,000,000	20.02	600,726,000,000
	100	**3,000,000,000,000**	**100**	**3,000,000,000,000**

c) Capital transactions with owners and profit distribution

	The third quarter of 2026	The third quarter of 2025
	VND	VND
Owner's contributed capital		
- At the beginning of the period	3,000,000,000,000	3,000,000,000,000
- At the ending of the period	3,000,000,000,000	3,000,000,000,000
Dividends, profits:		
- Dividends, profits payable at the beginning of the period	477,554,089,447	477,651,022,447
+ Profits payable to the State Budget (*)	*477,554,089,447*	*477,609,089,447*
+ Profits payable to the State Budget	-	*41,933,000*
- Dividends, profits payable in the period	102,825,001,080	-
+ Dividends declared from prior-year profits	*102,825,001,080*	-
- Dividends, profits payable at the end of the period	580,379,090,527	477,651,022,447
+ Profits payable to the State Budget (*)	*477,554,089,447*	*477,554,089,447*
+ Profits payable to the State Budget	*102,825,001,080*	*41,933,000*

(*) Regarding payments due before the official conversion to a joint-stock company, these must be paid to the State budget.

d) The Corporation's funds

	30/09/2026	01/01/2026
	VND	VND
Development investment fund	105,860,557,039	88,819,499,871
	105,860,557,039	**88,819,499,871**

24 . EXCHANGE RATE DIFFERENCE

	The third quarter of 2026	The third quarter of 2025
	VND	VND
Opening balance	(149,012,066,986)	(163,830,900,079)
Increase during the period	(3,039,273,273)	-
- *Due to the translation of financial statements prepared in foreign currencies into VND*	*(3,983,389,899)*	-
Decrease during the period	-	63,553,050,381
- *Due to the translation of financial statements prepared in foreign currencies into VND*	-	*63,553,050,381*
Closing balance	**(152,051,340,259)**	**(100,277,849,698)**

25. OFF-BALANCE SHEET ITEMS IN THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS AND OPERATING LEASE COMMITMENTS

a) Leased assets

The Corporation entered into a land lease agreement at No. A128, 3/2 Street, Dong Tu Quarter, Lai Thieu Ward, Thuan An City, Binh Duong Province (currently Lai Thieu Ward, Ho Chi Minh City) for the purpose of using the land as the Corporation's office and enterprise facilities. The leased land area is 15,782.3 m². Under this agreement, the Corporation is required to pay annual land rental fees until the lease expiry date in accordance with the current provisions of the lease contract.

The Corporation entered into a lease agreement for premises and land located at No. 77 Binh Duong Boulevard, Lai Thieu Ward, Ho Chi Minh City, for use as office premises. The leased land area is 13,362 square meters, with a lease term of five years from July 1, 2026 to June 30, 2031..

Vinh Phu Paper One-Member Limited Liability Company entered into land lease agreements for plot 62, map sheet No. 36, Lai Uyen Commune, Ben Cat District, Binh Duong Province (currently Bau Bang Commune, Ho Chi Minh City) for use as a production plant for a term of 49 years starting from 2006, with a leased land area of 44,931.1 m². Under these agreements, the Company is required to pay the land rental fee in a single payment until the lease expiry date in accordance with the current State regulations.

Thuan An General Trading JSC entered into land lease agreements for use as office premises and petrol retail stores. Under these agreements, the Company is required to pay annual land rental fees at the rates notified for each year.

b) Assets held in trust

The assets listed in the schedule to be transferred to Binh Duong Investment and Project Management One-Member Limited Liability Company pursuant to Decision No. 3468/QĐ-UBND dated December 8, 2017, of the People's Committee of Binh Duong Province (currently the People's Committee of Ho Chi Minh City) on approving the enterprise value for the equitization of Binh Duong Producing and Trading Corporation – One-Member Limited Liability Company. Details are as follows:

	30/09/2026	01/01/2026
	VND	VND
- Land use rights in An Tay commune, Ben Cat district	1,743,153,742	1,743,153,742
- An Tay resettlement area	26,726,901,367	26,726,901,367
	28,470,055,109	**28,470,055,109**

As of 31 October 2018, certain assets in the schedule for liquidation under the equitization plan have not yet been liquidated. The Corporation has written them off in the accounting records, transferred them to off-balance sheet monitoring, and is requesting the Binh Duong Provincial Party Committee to approve the transfer to Binh Duong Investment and Binh Duong Investment and Project Management Company Limited as follows:

(*) On 15 May 2026, at the People's Committee of Tay Nam Ward, representatives of the Corporation and the People's Committee of Tay Nam Ward completed the handover of the Land Use Rights Certificate relating to the above-mentioned land area and land parcel in accordance with the policy of the Binh Duong Provincial Party Committee set out in Official Letter No. 5872/CV-TU dated 6 June 2025 regarding the recovery of the land for State management. With respect to the carrying amount of the land use rights, the Corporation is awaiting the Owner's approval of the settlement of the related costs.

	30/09/2026	01/01/2026
	VND	VND
- Investment costs of Binh Duong Riverside Complex	3,034,989,090	3,034,989,090
- Other investment costs	406,818,182	406,818,182
	3,441,807,272	**3,441,807,272**

c) Foreign currencies

	30/09/2026	01/01/2026
- US Dollar (USD)	1,149,047.74	2,176,379.30
- Thai Baht (THB)	500.00	-

SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF PROFIT OR LOSS

26 . REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Revenue from sale of finished goods and merchandise	1,362,636,424,209	432,198,740,359
Revenue from sale of goods	48,243,117,891	-
Revenue from rendering of services	163,001,064,656	205,940,702,849
Revenue from industrial park infrastructure business	50,698,219,118	97,553,054,823
Other revenue	2,067,705,286	-
	1,626,646,531,160	**735,692,498,031**
In which: Revenue from related parties *(See details in Note 43)*	**6,447,180,892**	**3,372,379,140**

27 . REVENUE DEDUCTIONS

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Sales discounts	2,965,365,652	1,023,936,541
	2,965,365,652	**1,023,936,541**

28 . COST OF GOODS SOLD

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Cost of goods sold for finished goods and merchandise sold	1,134,221,956,169	319,159,804,477
Cost of services rendered	159,739,381,561	148,846,586,080
Cost of industrial park infrastructure business	7,674,880,900	16,498,150,208
Reversal of provision for inventory write-down	374,526,090	(35,731,326)
	1,302,010,744,720	**484,468,809,439**

29 . FINANCIAL INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest expense	54,273,299,073	31,274,651,076
Dividends and profits distributed	169,076,865	287,306,883
Loss on exchange difference in the period	7,171,343,017	4,723,548,246
Loss on exchange difference in the end of the period	4,359,734,853	215,226,092
	65,973,453,808	**36,500,732,297**

30 . FINANCIAL EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest expense	5,473,371,602	-
Loss on exchange difference in the period	6,535,154,781	5,520,158,514
Loss on exchange difference in the end of the period	210,896,008	2,964,624,136
Other financial expenses	12,644,357,621	15,050,344
	24,863,780,012	**8,499,832,994**

31 . SELLING EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Raw materials	2,574,293,531	360,238,149
Labour expenses	8,891,549,366	7,793,359,000
Depreciation expenses	606,224,100	599,166,884
Sal Sales brokerage expenses	614,762,253	-
Ex Expenses from outsourcing services	24,899,765,787	12,651,800,693
Other expenses in cash	5,235,909,267	3,076,892,087
	42,822,504,304	**24,481,456,813**

32 . GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Raw materials	1,015,485,483	904,296,625
Labour expenses	82,282,675,068	43,741,132,038
Depreciation expenses	9,617,349,088	7,991,250,570
Tax, charge, fee	2,869,390,049	2,194,908,765
Expenses from outsourcing services	40,271,279,449	29,169,034,619
Other expenses in cash	32,334,118,693	10,752,030,939
Provision expenses (*)	42,826,063,968	61,386,120,603
Allocated goodwill	16,144,041,108	14,471,485,915
	227,360,402,906	**170,610,260,074**
In which: Revenue from related parties	**989,781,647**	**1,011,349,031**

(See details in Note 43)

(*) This includes the provision for receivables relating to amounts temporarily paid pending the equitization settlement (as presented in Note 8), with the amount recognized during this period of VND 53.01 tỷ billion in accordance with the policy approved by the Corporation's General Meeting of Shareholders under Resolution No. 72/NQ-ĐHĐCĐ dated June 30, 2023.

33 . OTHER INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Income from disposal and liquidation of fixed assets	461,252,525	672,727,273
Income from the transfer of land lease rights	27,200,000,000	-
Other income	5,046,297,069	420,390,988
	32,707,549,594	**1,093,118,261**

34 . OTHER EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Fines	4,936,842	26,851,340
Carrying amount and expenses from disposal and liquidation of fixed assets	780,556	262,778,197
Other expenses	1,702,908,815	353,585,605
	1,708,626,213	**643,215,142**

35 . CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Corporate income tax expense at subsidiaries	36,832,752,875	31,792,389,259
Current Corporate Income Tax Expenses	**36,832,752,875**	**31,792,389,259**

36 . DEFERRED INCOME TAX

a) Deferred income tax liabilities

	30/09/2026	01/01/2026
	VND	VND
The corporate income tax rate used to determine deferred tax liabilities	20%	20%
Deferred income tax liabilities arising from taxable temporary differences recognized in prior years	167,444,341,292	197,383,632,482
Deferred income tax liabilities arising from taxable temporary differences for the current period	3,019,473,594	2,479,260,650
Reversal of deferred income tax liabilities recognized in prior years	16,721,700,570	(7,621,375,865)
Reversal of deferred income tax liabilities corresponding to the revaluation of assets carried out during the period.	(3,736,511,377)	(908,403,376)
Amount offset against deferred income tax assets	-	(7,559,036,247)
Deferred income tax liabilities	**183,449,004,079**	**183,774,077,644**

b) Deferred income tax expense

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Deferred corporate income tax expense arising from taxable temporary differences	7,433,883,814	5,589,551,580
Deferred corporate income tax income arising from the reversal of deferred income tax liabilities	(4,194,004,849)	(5,869,013,852)
	3,239,878,965	**(279,462,272)**

37 . BASIC EARNINGS PER SHARE

The calculation of basic earnings per share attributable to the ordinary shareholders of Binh Duong Producing and Trading Corporation is based on the following data:

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Net profit after tax	56,705,411,568	(16,507,685,498)
Earnings attributable to common stock	56,705,411,568	(16,507,685,498)
Average common shares outstanding during the period	300,000,000	300,000,000
Basic earnings per share	**189**	**(55)**
Net profit after tax	103,549,364,208	78,325,527,575
Profit attributable to ordinary shares	103,549,364,208	78,325,527,575
Weighted average number of ordinary shares	300,000,000	300,000,000
Diluted earnings per share	**345**	**261**

38 . FINANCIAL INSTRUMENTS

Financial Risk Management

The types of financial risks that Binh Duong Producing and Trading Corporation may encounter include: market risk, credit risk and liquidity risk. Binh Duong Producing and Trading Corporation has established a control system to ensure an appropriate balance between the cost of risk incurred and the cost of risk management. The Board of Directors of Binh Duong Producing and Trading Corporation is responsible for monitoring the risk management process to ensure an appropriate balance between risk and risk control.

Market risk

Binh Duong Producing and Trading Corporation may be exposed to market risks such as fluctuations in foreign exchange

Foreign exchange risk:

Binh Duong Producing and Trading Corporation is exposed to exchange rate risks when transactions are conducted in currencies other than Vietnamese Dong such as: loans, revenue, expenses.

Interest rate risk:

Binh Duong Producing and Trading Corporationn is exposed to interest rate risk due to the fluctuation in fair value of future cash flows of a financial instrument due to changes in market interest rates when Binh Duong Producing and Trading Corporation has time or non-term deposits, loans and debts subject to floating interest rates. Binh Duong Producing and Trading Corporation manages interest rate risk by analyzing the competitive situation in the market to obtain interest rates favorable to Binh Duong Producing and Trading Corporation's purposes.

Credit risk

Credit risk is the risk that a party to a financial instrument or contract will not meet its obligations, leading to a financial loss forBinh Duong Producing and Trading Corporation. Binh Duong Producing and Trading Corporation is exposed to credit risk from its operating activities (primarily trade receivables) and financing activities (including bank deposits, loans and other financial instruments).

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As of 30/09/2026				
Cash and cash equivalents	296,652,094,732	-	-	296,652,094,732
Trade receivables, other receivables	558,905,881,477	767,513,870,817	-	1,326,419,752,294
Loans	1,206,145,428,984	-	-	1,206,145,428,984
	2,209,204,073,415	**767,513,870,817**	-	**2,976,717,944,232**

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As of 01/01/2026				
Cash and cash equivalents	387,865,133,961	-	-	387,865,133,961
Trade receivables, other receivables	353,491,521,457	820,235,378,566	-	1,173,726,900,023
Loans	818,286,531,741	-	-	818,286,531,741
	1,539,725,411,479	**820,235,378,566**	**19,917,775,680**	**2,379,878,565,725**

Liquidity risk

Liquidity risk is the risk that the Corporation will encounter difficulty in meeting its financial obligations as they fall due due to insufficient funds. The Corporation's liquidity risk primarily arises from the mismatch in the maturities of its financial assets and financial liabilities

The maturity of financial liabilities based on contractually expected payments (based on cash flows of principal) is as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As of 30/09/2026				
Trade Payables, Other Payables	768,087,884,065	83,004,409,087	-	851,092,293,152
Accrued expenses	540,400,620,322	-	-	540,400,620,322
	1,575,919,238,435	**83,004,409,087**	**-**	**1,658,923,647,522**
As of 01/01/2026				
Trade Payables, Other Payables	637,752,834,609	81,398,428,113	-	719,151,262,722
Accrued expenses	525,899,517,365	-	-	525,899,517,365
	1,163,652,351,974	**81,398,428,113**	**-**	**1,245,050,780,087**

Binh Duong Producing and Trading Corporationn believes that the concentration of risk with respect to debt repayment is manageable. Binh Duong Producing and Trading Corporation is able to pay its debts as they fall due from cash flows from operations and proceeds from maturing financial assets.

39 . SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
a) Proceeds from borrowings during the period		
Proceeds from borrowings under ordinary loan contracts	1,046,478,537,235	
b) Actual repayments on principal during the period		
Repayment on principal loan under ordinary contracts	963,762,229,111	

40 . INFORMATION RELATED TO LAND USE FEES IN THE BINH DUONG INDUSTRIAL – SERVICE COMPLEX

According to the auditor's report on the management and use of urban land in Binh Duong province during the period of 2013 - 2016 dated August 15, 2017 of the State Audit of Region IV, for the Service Area project of Binh Duong Production and Import-Export Corporation - One Member Limited Liability Company, which is allocated land during the period of 2012 - 2013, the State Audit determined that the financial obligation of Binh Duong Producing and Trading Corporation to pay in addition is 409,467,405,383 VND, of which 200,977,025,683 VND is the additional land use fee payable due to the State Audit's re-determination of the land use fee collection unit price and 208,490,379,700 VND is the late payment penalty. On November 01, 2021, Binh Duong Tax Department issued the Notice No. 16592/TB-CTBDU on the implementation of late payment fines according to the conclusion of the State Audit with the total amount as of March 03, 2021 being VND 286,690,160,693, including VND 208,490,379,700 of late payment according to the State Audit's recommendation and the additional amount according to the tax notice being: VND 78,200,160,693. On March 3, 2021, Binh Duong Producing and Trading Corporation paid to the State Budget the amount of VND 200,977,025,683 according to Notice No. 28553/TB-CT dated December 17, 2020 of Binh Duong Tax Department and VND 145,959,123,899 in late payment penalties to the State budget on December 31, 2021 and January 6, 2022.

Pursuant to the First Instance Judgment No. 327/2022/HSST dated August 30, 2022 of the Hanoi People's Court and the Appeal Judgment No. 912/2022/HS-PT dated December 28, 2022 of the High People's Court in Hanoi, Binh Duong Producing and Trading Corporation must pay additional land use fees to the State Budget for two land plots of 43ha and 145ha belonging to the Binh Duong Industrial - Service - Urban Complex with the amount of VND 761,078,561,949. After deducting VND 200,977,025,683 that Binh Duong Producing and Trading Corporation has paid according to the State Audit's recommendation, Binh Duong Producing and Trading Corporation must continue to pay an additional amount of VND 560,101,536,266.

Based on the above judgments, the Hanoi City Civil Judgment Enforcement Department issued Decision No. 681/QD-CTHADS on proactive judgment enforcement against Binh Duong Producing and Trading Corporation, accordingly, Binh Duong Producing and Trading Corporation temporarily paid an additional VND 306,050,350,237 into the account of the Hanoi City Civil Judgment Enforcement Department on March 17, 2023, March 20, 2023, March 31, 2023 and deducted the amount of VND 127,244,889,425 according to receipt No. AA/2020/0046010 dated March 16, 2023.

As of the date of this report. The total amount of land use fees that Binh Duong Producing and Trading Corporation has paid and deducted is: VND 1,060,224,751,454. The entire amount of land use fees payable mentioned above has been approved by the 2023 Annual General Meeting of Shareholders of Binh Duong Producing and Trading Corporation, agreeing to set up this receivable reserve and allocate it for 15 years at the date of preparing the financial statements. The accumulated provision recognized up to Sep 30, 2026 was VND 265,056,187,866.

41 . SETTLEMENT INFORMATION AT THE OFFICIAL TRANSITION DATE TO A JOINT STOCK COMPANY

Pursuant to the Audit Minutes dated July 26, 2019 of the Provincial Party Committee Office and the Binh Duong Province's Department of Enterprise Finance, the governing body, the Binh Duong Province's Party Committee, issued Notice No. 216-TB/VPTU dated January 20, 2020 on approving the financial settlement, settlement of the amount collected from equitization, the actual value of the State capital at the time of official conversion into a joint stock company of Binh Duong Producing and Trading Corporation - One Member Company Limited. In which, some unresolved contents will be submitted byBinh Duong Producing and Trading Corporation to the appropriate authority for consideration and decision. If there are any changes, they will be considered for adjustment to the value of the amount payable to the State budget.

According to the equitization plan of the Corporation approved by the Binh Duong Provincial People's Committee under Decision No. 3706/QD-UBND dated December 28, 2017, the Binh Duong Provincial People's Committee is the competent authority to approve the settlement figures at the date of the Corporation's conversion into a joint stock company. The Binh Duong Provincial Party Committee issued Official Letter No. 2433-CV/VPTU dated July 31, 2020, requesting the Binh Duong Provincial People's Committee to approve the settlement figures at the official date of the Corporation's conversion into a joint stock company. As of the date of this report, the Binh Duong Provincial People's Committee (currently the Ho Chi Minh City People's Committee) is consulting relevant departments and agencies and has not yet issued the approval decision for the equitization settlement. Accordingly, certain items in the Corporation's consolidated financial statements as of Sep 30, 2026 may be subject to change after the approval of the equitization settlement as of October 31, 2018

42 . SUBSEQUENT EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

No significant events have occurred subsequent to the end of the accounting period that would require adjustment to or disclosure in these interim consolidated financial statements

43 . TRANSACTIONS AND BALANCES WITH RELATED PARTIES

In addition to the related party information disclosed in the notes above, Binh Duong Producing and Trading Corporation had the following transactions with related parties during the period:

	Relationship	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
		VND	VND
Revenue from sales of goods		**6,447,180,892**	**3,372,379,140**
- Phu My Development JSC	Associate company	2,458,182,000	2,083,454,000
- Prosper JSC	Associate company	276,962,831	230,298,433
- Protrade Garment JSC	Associate company	-	590,019,231
- Tan Thanh Investment and Development JSC	Associate company	640,918,222	3,326,500
- FrieslandCampina Vietnam Co., Ltd	Associate company	128,792,893	16,238,684
- Hanh Phuc International Multi-Specialty Hospital JSC	Associate company	568,458,063	-
- Fashion Development JSC	Associate company	230,761,766	252,095,042
- YCH-PROTRADE Co., Ltd	Associate company	2,143,105,117	196,947,250
Purchases of goods and services		**989,781,647**	**1,011,349,031**
- Tan Thanh Investment and Development JSC	Công ty liên kết	9,665,632	-
- Binh Duong Project Investment Management Co.,Ltd	State Capital Representative - Parent Company	969,387,791	941,153,195
- Phu My Development JSC	Associate company	10,728,224	70,195,836

Collection of loan receivables		**10,847,102,061**	**5,000,000,000**
- Tan Thanh Investment and Development JSC	Associate company	10,847,102,061	5,000,000,000
Dividends and profits received		**69,536,872**	**76,483,909**
- Dautieng Rubber Mechanical -Transport JSC	Associate company	69,536,872	76,483,909

Balance as at the End of the Accounting Period:	**Relationship**	**30/09/2026**	**01/01/2026**
Loans receivable		**81,500,000,000**	**92,347,102,061**
- Tan Thanh Investment and Development JSC	Associate company	81,500,000,000	92,347,102,061
Other receivables		**223,228,255,020**	**173,316,883,727**
- Tan Thanh Investment and Development JSC	Associate company	222,638,406,225	172,913,753,054
- Binh Duong Project Investment Management Co.,Ltd	State Capital Representative - Parent Company	589,848,795	403,130,673
Other short-term payables		**477,653,999,767**	**477,653,999,767**
- Binh Duong Project Investment Management Co.,Ltd	State Capital Representative - Parent Company	-	99,910,320
- Binh Duong Provincial Party Committee	The Owner	477,653,999,767	477,554,089,447

44 . COMPARATIVE FIGURES

The comparative figures are those in the consolidated financial statements for the third quarter ended Septenber 30, 2025.

Ho Chi Minh City, October 28, 2026

Prepared by	**Chief Accountant**	**General Director**
Nguyen Hong Quyen	**Nguyen Thi Kim Phuong**	**Le Trong Nghia**