

REGULAR DISCLOSURE OF INFORMATION ON FINANCIAL REPORTS

To: Hanoi Stock Exchange (HNX)

Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16th, 2020 of the Ministry of Finance guiding information disclosure on the stock market, Construction Material & Interior Decoration Joint Stock Company would like to disclose the Financial Statements in Quarter 03/2026 with Hanoi Stock Exchange as follows:

1. Name of Organization: Construction Material & Interior Decoration Joint Stock Company

2. Stock code: CMD

- Address: 215-217 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City

- Tel: (028) 39 205 104

Fax: (028) 38 369 434

- Email: cmidvtxd@gmail.com

Website: www.cmid.com.vn

2. Content of information disclosure:

- Financial Statements in Quarter 03/2026

☒ Separate Financial Statements (Listed organizations has no subsidiaries and superior accounting units have affiliated units);

☐ Consolidated Financial Statements (Listed organizations have subsidiaries);

☐ General Financial Statements (Listed organizations has an accounting units directly under its own accounting system)

Cases in which the cause must be explained:

+ The auditing organization expresses an opinion that is not a fully accepted opinion for financial statements (for audited financial statements in 2025):

☐ Yes

☒ No

Explanatory documents in case of integration:

☐ Yes

☐ No

+ Profit after tax in the reporting period has a difference before and after the audit of 5% or more, converted from loss to profit or vice versa (for audited financial statements in 2025):

☐ Yes

☒ No

Explanatory documents in case of integration:

☐ Yes

☐ No

+ The profit after corporate income tax in the business performance statement of the reporting period changes by 10% or more compared to the same period of the previous year:

☒ Yes

☐ No

Explanatory documents in case of integration:

☒ Yes

☐ No

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FINANCIAL STATEMENT

Quarter 3 of 2026

CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

FINANCIAL STATEMENT REPORT

As of 30 September , 2026

Unit: VND

ASSETS	Code	Note	Ending balance Quarter 3	Beginning balance
A - SHORT-TERM ASSETS	100		366,916,455,080	373,075,751,311
I. Cash and cash equivalents	110	V.1	21,684,555,306	55,945,096,053
1. Cash	111		21,684,555,306	55,945,096,053
II. Short-term financial investments	120		-	-
1. Held-to-maturity investments	123			
III. Accounts receivable – short-term	130		342,515,610,843	315,106,631,603
1. Short-term accounts receivable	131	V.3	349,477,266,374	320,199,872,597
2. Advance payments to suppliers	132	V.4	19,990,222,016	19,857,232,071
3. Other short-term receivables	136	V.6a	548,898,121	1,434,974,287
4. Allowance for doubtful accounts	137	V.7	(27,500,775,668)	(26,385,447,352)
IV. Inventories	140	V.8	2,650,159,117	1,995,105,860
1. Inventories	141		2,650,159,117	1,995,105,860
V. Short-term biological assets	150			
VI. Other current assets	160		66,129,814	28,917,795
1. Short-term deferred expenses	161		66,129,814	22,691,698
2. Taxes and State receivables	163	V.15b		6,226,097
B - LONG-TERM ASSETS	200		67,135,975,464	63,769,420,710
I. Long-term receivables	210		300,000,000	300,000,000
1. Other long-term receivables	216	V.6b	300,000,000	300,000,000
II. Fixed assets	220		14,422,261,505	14,893,076,981
1. Tangible fixed assets	221	V.10	6,883,861,505	7,354,676,981
- Original price	222		22,172,462,811	21,696,073,922
- Accumulated depreciation value	223		(15,288,601,306)	(14,341,396,941)
2. Intangible fixed assets	227	V.11	7,538,400,000	7,538,400,000
- Original price	228		7,538,400,000	7,538,400,000
- Accumulated depreciation value	229		-	-
III. Long-term biological assets	230		-	-
IV. Investment real estate	240	V.12	8,908,133,042	9,285,655,290
- Original price	241		14,182,634,200	14,182,634,200
- Accumulated depreciation value	242		(5,274,501,158)	(4,896,978,910)
V. Long-term unfinished assets	250		43,416,310,085	36,585,300,000
1. Cost of unfinished basic construction	252	V.9	43,416,310,085	36,585,300,000
VI. Long-term financial investments	260		-	2,494,800,000
1. Investing capital in other units	263	V.2		2,888,000,000
2. Provision for long-term investment losses in other	264	V.2		(393,200,000)
VII. Other long-term assets	270		89,270,832	210,588,439
1. Long-term deferred costs	271		89,270,832	210,588,439
TOTAL ASSETS	280		434,052,430,544	436,845,172,021

BALANCE SHEET (continued)

As of 30 September , 2026

Unit: VND

RESOURCES	Code	Note	Ending balance Quarter 3	Beginning balance
C - LIABILITIES	300		169,297,350,922	200,529,992,878
I. Current liabilities	310		166,179,960,922	197,412,602,878
1. Short-term payables to suppliers	311	V.14	7,899,541,218	11,714,714,332
2. Short-term prepayment by buyer	312		287,468,230	890,920,000
3. Dividends and profits must be paid.	313	V.15a	1,011,041,690	-
4. Taxes and payments to the State	314	V.15a	3,381,713,217	4,883,249,929
5. Payables to employees	315		3,197,937,018	1,582,986,206
6. Short-term payable expenses	316	V.16	3,544,608,000	772,011,587
7. Other short-term payables	320	V.17a	129,881,840	18,854,296,240
8. Short-term loans and financial leases	321	V.13	147,372,106,258	157,631,774,950
9. Bonus and welfare fund	323		(644,336,549)	1,082,649,634
II. Long-term debt	330		3,117,390,000	3,117,390,000
1. Other long-term payables	338	V.17b	3,117,390,000	3,117,390,000
D - EQUITY	400	V.18	264,755,079,622	236,315,179,143
1. Owner's equity contribution	411		150,000,000,000	150,000,000,000
- Ordinary shares with voting rights	411a		150,000,000,000	150,000,000,000
2. Capital surplus	412		44,600,436,502	42,088,848,102
3. Shares repurchased from oneself	415		(41,956,318,950)	(55,823,611,800)
4. Investment and development fund	418		27,056,769,579	25,807,335,594
5. Undistributed profit after tax	420		85,054,192,491	74,242,607,247
- Undistributed profit after tax accumulated to th	420a		60,836,097,773	43,006,757,609
- Undistributed profit after tax this period	420b		24,218,094,718	31,235,849,638
TOTAL RESOURCES	440		434,052,430,544	436,845,172,021

Ho Chi Minh City, October 9, 2026

Preparer / Chief Accountant



Le Thi Nguyet Hang

General Director



Le Van Phai

CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

215-217 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City

INCOME STATEMENT

Quarter 3 of 2026

Unit: VND

ITEMS	Code	Note	Ending balance Quarter 3		Cumulative	
			Current year	Previous year	Current year	Previous year
1. Revenue from sales of goods and services	01	VI.1	291,104,517,451	234,663,718,626	795,734,596,761	606,250,648,412
2. Sales returns and allowances	02		-	-	-	-
3. Net revenue from sales of goods and services	10		291,104,517,451	234,663,718,626	795,734,596,761	606,250,648,412
4. Cost of goods sold	11	VI.2	259,542,233,621	219,815,678,742	717,779,925,249	552,923,054,251
5. Gross profit from sales of goods and services	20		31,562,283,830	14,848,039,884	77,954,671,512	53,327,594,161
7. Other operating income	22	VI.3	2,032,729,533	1,277,602,943	6,341,872,731	5,180,537,020
8. Finance costs	23	VI.4	3,280,818,272	2,011,651,552	8,826,059,475	4,575,801,222
<i>Including: Interest expense</i>	24		<i>3,280,818,272</i>	<i>2,011,651,552</i>	<i>8,397,469,807</i>	<i>4,621,161,222</i>
9. Selling expenses	25	VI.7a	14,671,891,986	7,818,593,226	31,849,350,319	23,726,420,849
10. General and administrative expenses	26	VI.7b	4,641,806,370	2,289,148,057	13,247,947,558	8,973,110,939
11. Profit before tax from operating activities	30		11,000,496,735	4,006,249,992	30,373,186,891	21,232,798,171
12. Other income	31	VI.5	36,526,038	78,252,267	138,102,224	820,856,231
13. Other expenses	32	VI.6	21,787,859	170,078,690	113,771,890	510,420,911
14. Other profit	40		14,738,179	(91,826,423)	24,330,334	310,435,320
15. Profit before income tax	50		11,015,234,914	3,914,423,569	30,397,517,225	21,543,233,491
16. Current income tax expense	51	VI.9	2,245,261,734	782,884,714	6,179,422,507	4,342,106,199
18. Net profit after income tax	60		8,769,973,180	3,131,538,855	24,218,094,718	17,201,127,292
19. Basic earnings per share	70	VI.10	780	268	2,154	1,472
20. Diluted earnings per share	71	VI.10	780	268	2,154	1,472

Prepared by / Accounting Manager

Le Thi Nguyet Hang

Ho Chi Minh City, October 9, 2026

General Director

Le Van Phai



CASH FLOW STATEMENT

(Indirect method)

For the first 9 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flow from operating activities				
1. Accounting profit before tax	01		30,397,517,225	21,543,233,491
2. Adjust for				
- Depreciation of fixed assets and investment real estate	02		1,324,726,613	1,315,483,837
- Provisions	03		722,128,316	(360,380,968)
- Profit and loss from investment and financial activities	05		(1,126,545,800)	(2,346,572,422)
- Interest expense	06		8,397,469,807	4,621,161,222
3. Profit from business operations before changes in working capital	08		39,715,296,161	24,772,925,160
- Increase, decrease receivables	09		(28,518,081,459)	(10,504,551,776)
- Increase, decrease inventory	10		(655,053,257)	(579,901,856)
Increase, decrease in payables (excluding interest payable, income tax payable)	11		(300,557,648)	5,593,394,459
- Increase or decrease in deferred expenses.	12		77,879,491	668,697,300
- Increase, decrease trading securities	13			
- Borrowing costs paid	14		(8,492,976,656)	(4,651,747,523)
- Corporate income tax paid	15		(7,505,376,781)	(6,617,935,429)
- Other income from business activities	16		-	-
- Other expenses from business activities	17		(3,040,473,272)	(1,866,117,100)
Net cash flow from operating activities	20		(8,719,343,421)	6,814,763,235
II. Cash flow from investing activities				
1. Cash spent on purchasing and constructing fixed assets and other long-term assets	21		(7,307,398,974)	-
2. Proceeds from liquidation, sale of fixed assets and other long-term assets	22		-	1,018,518,518
3. Cash spent on lending and purchasing debt instruments of other entities	23		(30,963,287,000)	(70,000,000,000)
4. Proceeds from loans and resale of debt instruments of other entities	24		33,851,287,000	13,280,000,000
4. Proceeds from capital investment in other entities	26		2,888,000,000	-
5. Interest income, dividends and profits distributed	27		1,126,545,800	1,800,553,904
Net cash flow from investing activities	30		(404,853,174)	(53,900,927,578)

CASH FLOWS STATEMENT (Continued)

(Indirect method)

For the first 9 months of the fiscal year ending 31 December 2026

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
III. Cash flow from financial activities				
1. Proceeds from issuing shares and receiving capital contributions from owners	31		-	-
2. Cash paid to owners for capital contributions and stock repurchases	32		13,867,292,850	-
3. Proceeds from borrowing	33		293,362,485,069	211,282,473,761
4. Loan principal repayment	34		(303,622,153,761)	(138,632,050,251)
5. Dividends and profits paid to owners	36		(28,743,968,310)	(31,597,635,725)
<i>Net cash flow from financing activities</i>	40		<i>(25,136,344,152)</i>	<i>41,052,787,785</i>
Net cash flow during the period	50		(34,260,540,747)	(6,033,376,558)
Cash and cash equivalents at the beginning of the period	60		55,945,096,053	31,617,865,202
Impact of foreign exchange rate changes on foreign currency conversion	61		-	-
Cash and cash equivalents at the end of the period	70		21,684,555,306	25,584,488,644

Ho Chi Minh City, October 9, 2026

Preparer / Chief Accountant



Le Thi Nguyet Hang

General Director




Le Van Phai

NOTES TO THE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/9/2026

I. OPERATIONAL CHARACTERISTICS OF THE COMPANY

1. Forms of capital ownership

Construction Material & Interior Decoration Joint Stock Company was converted from a State-owned enterprise into a joint stock company according to Decision No. 1286/QĐ-TTĐ dated September 28, 2001 of the Prime Minister, the first Business Registration Certificate No. 4103000762 dated December 31, 2001.

The First amendment Enterprise Registration Certificates No. 0302495140 dated 26 July 2012 and subsequent amended Enterprise Registration Certificates. The latest amended Enterprise Registration Certificate is No. 16 dated January 08, 2026 issued by the Department of Finance of Ho Chi Minh City.

Company's Address: 215-217 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City.

Employees: The number of employees of the Company at 01 January 2026 is 54 people .

2. Business line

The company's primary business activities include manufacturing, trading, and services.

3. Business activities

The company's main business activities are:

- Business in construction materials, repairing, and interior decoration. Construction of civil works, industrial works, and site clearance.
- Leasing warehouses, factories, and offices.
- Investing in constructing houses and buildings for sale, lease, and lease-purchase. Purchasing houses and buildings for sale, lease, and lease-purchase. Leasing houses and buildings for sublease. Investing in land improvement and infrastructure on leased land for leasing developed land.

4. Normal operating cycle: The Company's typical business cycle is less than one year.

5. Business structure

The Company has the following subsidiaries that are accounted for as separate operating units at the end of the reporting period:

Name	Address
Binh Duong HCM Branch	19 Dong Son Street, Tan Son Nhat Ward, Ho Chi Minh City
Long An Branch	Hamlet 1, Can Duoc Commune, Tay Ninh Province
Interior Design and Business Center No. 1	397 Ly Thuong Kiet Street, Tan Hoa Ward, Ho Chi Minh City
Construction Materials and Fuel Business Center No. 7	28 Tan Phuoc Street, Tan Hoa Ward, Ho Chi Minh City

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting period

The Company's fiscal year commences on January 1st and ends on December 31st of each year.

2. Accounting currency

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

NOTES TO THE FINANCIAL STATEMENTS (Continued)

III. APPLICABLE ACCOUNTING SYSTEM AND ACCOUNTING STANDARDS

1. Applicable accounting system

The Company applies the Vietnamese corporate accounting System issued with Circular No. 99/2025/TT- BTC dated October 27, 2025, and other Vietnamese Accounting Standards issued by the Ministry of Finance, as well as any amendments, supplements, and guidance thereto.

2. Declaration on compliance with Accounting Standards and Accounting System

The Board of Directors ensures that the financial statements are prepared and presented in compliance with the applicable Vietnamese Accounting Standards and the current accounting regime for enterprises in Vietnam.

IV. APPLICABLE ACCOUNTING POLICIES

1. Exchange Rates Used in Accounting

Transactions in foreign currencies are converted into VND at the actual exchange rate at the time of the transaction. At the end of the period, monetary items denominated in foreign currencies classified as assets and liabilities are converted at the buying and selling exchange rates published by the commercial bank where the company holds its account on the reporting date.

Exchange rate differences arising during the year and those resulting from the revaluation of monetary items at the end of the year are recorded as financial income or finance expenses for the year.

2. Recognition of cash and cash equivalents

Cash and cash equivalents include cash on hand, bank deposits, and short-term investments with a maturity of no more than 3 months that are readily convertible into cash and carry minimal risk of changes in value from the date of purchase to the reporting date.

3. Recognition of financial investments

a) Trading Securities

Trading securities are investments that the Company holds for trading. Trading securities are recognized starting from the date the Company acquires ownership and are initially measured at their fair value, including the related transaction costs at the time the transaction occurs.

In subsequent accounting periods, securities investments are measured at cost except allowances for impairment of trading securities.

Provisions for impairment of trading securities are made under current accounting regulations.

b) Held-to-maturity Investments

Held-to-maturity investments are investments that the Company has the positive intention and ability to hold to maturity. Held-to-maturity investments include time deposits (including bills of exchange, promissory notes), bonds, preferred stock that the issuer is obligated to redeem at a specified future date, loans held to maturity to earn periodic interest, and other held-to-maturity investments.

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

Held-to-maturity investments at the balance sheet date, if:

- Have a maturity of less than one year or within one operating cycle, are classified as current assets;

NOTES TO THE FINANCIAL STATEMENTS (Continued)

- Have a maturity of more than one year or more than one operating cycle, and are classified as non-current assets.

Held-to-maturity investments are carried at amortized cost less any impairment allowance. The allowance for impairment is determined under applicable accounting standards.

c) Investments in Equity Instruments of Other Entities

Investments in equity instruments of other entities represent investments in equity securities where the Company does not have control, joint control, or significant influence over the investee. These investments are carried at cost less any impairment loss. The allowance for impairment loss on investments in equity instruments of other entities is determined under applicable accounting standards.

The provision for doubtful receivables related to investments held to maturity is recognized in accordance with current accounting regulations.

4. Recognition of receivables

Accounts receivable are presented on the financial statements at their net realizable value, which is the gross carrying amount less any allowance for doubtful accounts.

The allowance for doubtful accounts represents the estimated amount of accounts receivable that the Company anticipates that it will not be able to recover until the end of the financial year. Increases or decreases in the allowance are recognized in the income statement as an expense.

Accounts receivable are classified as current or non-current assets based on their expected collection period.

5. Recognition of inventories

Inventories are valued at cost. If the net realizable value is lower than the cost, inventories must be valued at the net realizable value. The cost of inventories includes purchase costs, processing costs, and other directly related costs incurred to bring the inventories to their current location and condition.

The inventory valuation method used is the first-in, first-out method.

Inventories are accounted for using the perpetual inventory system.

The allowance for inventory obsolescence is the difference between the cost of inventory and its net realizable value.

The method of providing for inventory obsolescence is determined under applicable accounting standards.

6. Recognition of Fixed assets and Depreciation

Tangible fixed assets are recognized at cost. During their useful lives, they are carried at cost less accumulated depreciation and any impairment losses.

Depreciation is provided on a straight-line basis. The estimated useful life of the asset is:

Buildings and structures	06 - 30 years
Machinery and equipment	06 years
Transportation equipment	06 years

Intangible fixed assets are land use rights. Since the land use rights are perpetual, no depreciation is applied.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

7. Recognition of Investment property accounting

Investment property is initially recognized at cost.

Investment property held for rental is depreciated using the straight-line method based on its estimated useful life. The estimated useful life is as follows:

Buildings and structures	06 - 30 years
Machinery and equipment	06 years

Investment properties held for capital appreciation are not subject to depreciation. If there is reliable evidence showing that the investment property held for capital appreciation has declined in value compared to its market value, and the impairment loss can be reliably determined, the carrying amount of the investment property is reduced, and the loss is recognized in the cost of goods sold.

8. Recognition of Prepaid Expenses

Prepaid expenses that relate solely to the current financial year are recognized as expenses in that year.

The calculation and allocation of long-term prepaid expenses into production costs for each accounting period are based on the nature and extent of each type of expense to select an appropriate allocation method and criterion. Prepaid expenses are gradually allocated into production costs using the straight-line method.

9. Recognition of Accounts Payable and Accrued Expenses

Accounts payable and other payables are recorded at their original invoice amount. Accounts payable and other payables at the balance sheet date:

- With a payment term of less than one year or within one operating cycle are classified as short-term liabilities.
- Accounts payable and other payables with a payment term of more than one year or one operating cycle are classified as long-term liabilities.

Accrued expenses are recognized for the amount owed for goods and services received, regardless of whether the company has received an invoice from the supplier.

10. Recognition of Borrowings

Borrowings at the balance sheet date:

- With a repayment term of less than one year or within one operating cycle are classified as short-term borrowings;
- With a repayment term of more than one year or one operating cycle are classified as long-term borrowings.

In the case of foreign currency borrowings, at the end of the accounting period, foreign currency-denominated borrowings are translated at the buying exchange rate as published by the commercial bank where the enterprise maintains its account on the balance sheet date.

11. Recognition and Capitalization of Borrowing Costs

Borrowing costs are recognized as production and business expenses in the period in which they occur, except for borrowing costs directly related to the investment in the construction or production of unfinished assets, which are capitalized into the value of the asset when all conditions specified in Vietnam Accounting Standard No. 16 "Borrowing Costs" are met.

Borrowing costs directly related to the investment in the construction or production of unfinished assets are capitalized into the value of the asset, including interest on loans, amortization of discounts or premiums on bond issuance, and other costs incurred in the process of obtaining the loan.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

12. Recognition of owners' equity

Owner's equity is recorded as the amount contributed by the owner.

Share Premium is recognized as the difference, whether positive or negative, between the actual issue price and the par value of the shares when the company issues new shares, conducts additional issuances, or reissues treasury shares.

Unappropriated Retained Earnings refers to the profit from the company's operations after deducting (-) adjustments due to retrospective application of changes in accounting policies and corrections of material prior-period errors.

Dividends Payable to shareholders are recognized as liabilities in the Company's Balance Sheet once the Board of Directors has declared the dividend distribution.

13. Recognition of revenue

Revenue from the Sale of Goods

Revenue from the sale of goods is recognized when the following criteria are met:

- The significant risks and rewards of ownership of the goods have been transferred to the buyer;
- The company no longer retains effective control over the goods;
- The amount of revenue can be reliably measured;
- The economic benefits associated with the transaction will probably flow to the entity;
- The costs incurred or to be incurred in connection with the transaction can be reliably measured.

Revenue from the Rendering of Services

Revenue from the rendering of services is recognized when the outcome of the transaction can be estimated reliably. In cases where the transaction involves the provision of services over multiple periods, revenue is recognized in each period for the work completed to date, measured at the end of each reporting period. The outcome of the transaction can be estimated reliably when the following criteria are met::

- The amount of revenue can be reliably measured;
- The economic benefits associated with the transaction will probably flow to the entity;
- Determining the portion of work completed as of the balance sheet date;
- The costs incurred for the transaction and the costs to complete the provision of that service have been determined.

The portion of the service provided that has been completed is determined using the percentage of completion method.

Financial income

Revenue arising from interest, royalties, dividends, profit sharing, and other financial income is recognized when both of the following conditions are met:

- The entity can collect the economic benefits arising from the transaction;
- The revenue can be reliably measured.

Dividends and profit sharing are recognized when the entity is entitled to receive dividends or profits from its investments.

Accounting principles for revenue deductions

This item is used to reflect amounts that are deducted from sales revenue and service income arising during the period, including trade discounts, sales discounts, and returned goods. This account does not reflect taxes deducted from revenue, such as VAT payable under the direct method.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

Adjustments to reduce revenue are made as follows:

- Trade discounts, sales discounts, and sales returns incurred in the same period as the consumption of products, goods, or services are adjusted to reduce the revenue of the period in which they occur;

- In cases where products, goods, or services have been consumed in previous periods, and trade discounts, sales discounts, or sales returns occur in subsequent periods, the enterprise is allowed to reduce revenue according to the following principles:

+ If products, goods, or services have been consumed in previous periods, and price reductions, trade discounts, or returns occur in subsequent periods but before the issuance of the financial statements, the accountant must treat this as an event that requires adjustment after the balance sheet date and reduce revenue on the financial statements of the reporting period (the previous period).

+ If products, goods, or services require price reductions, trade discounts, or returns after the issuance of the financial statements, the enterprise shall reduce the revenue of the period in which they occur (the subsequent period).

14. Recognition of the cost of goods sold

Cost of Goods Sold reflects the original cost of products, goods, services, investment property; and the production cost of construction projects (for construction companies) sold during the period. Additionally, it includes related costs of investment property operations such as depreciation, repair costs, and operating lease expenses for investment properties (if the amount is insignificant), as well as costs related to the disposal or liquidation of investment property...

The allowance for obsolete inventory is included in COGS based on the quantity of inventory and the difference between the net realizable value and the original cost of the inventory. When determining the quantity of inventory subject to the allowance for obsolescence, accountants should exclude inventory for which sales contracts have been signed (with a net realizable value not lower than the carrying amount) but have not yet been transferred to customers if there is solid evidence that customers will not cancel the contracts.

15. Principles and Methods for Recognizing Financial Costs

Costs recognized as financial costs include costs or losses related to investment activities; Borrowing costs; Losses from exchange rate fluctuations related to foreign currency transactions; and Allowance for impairment of investments in securities and other long-term financial assets.

These costs are recognized in total for the year and are not offset against financial income.

16. Principles for Recognizing Selling and General & administrative expenses

Selling expenses reflect the actual costs incurred in the process of selling products, goods, and services, including costs for marketing, product introduction, advertising, sales commissions, product and goods warranties (excluding construction activities), storage, packaging, transportation, customer conferences, etc.

General and administrative expenses reflect the general management costs of the enterprise, including salaries, wages, and allowances for management personnel; social insurance, health insurance, trade union funds, and unemployment insurance for management personnel; office supplies, and tools, depreciation of fixed assets used for management; land rent, business registration tax; provisions for doubtful accounts; external services (electricity, water, telephone, fax, property insurance, fire insurance, etc.); and other cash expenses (entertainment, customer conferences, etc.).

17. Principles and Methods for Recognizing Income Tax Expenses

Income tax expense recognized on the income statement comprises current income tax expense and deferred income tax expense.

Current income tax expense is determined based on taxable income and the applicable income tax rate for the current year.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

Deferred income tax expense is determined based on temporary differences that give rise to deductible temporary differences, taxable temporary differences, and the expected income tax rate that will be applied to the year in which the deferred tax asset will be recovered or the deferred tax liability will be settled, based on tax laws in effect at the end of the reporting period.

18. Segment Reporting

Segment reporting includes segments by business line or by geographic area.

Segment by business line: This is a distinguishable component of an enterprise that engages in business activities that are subject to risks and returns that are different from those of other business activities.

Segment by geographic area: This is a distinguishable component of an enterprise that engages in business activities within a particular economic environment and is subject to risks and returns that are different from those of business activities in other economic environments.

19. Financial Instruments

Initial Recognition

Financial assets

At the initial recognition date, a financial asset is measured at its fair value plus any directly attributable transaction costs. Financial assets of the Company include cash and cash equivalents, short-term receivables, other receivables, and investments.

Financial liabilities

At the initial recognition date, a financial liability is measured at its fair value less any directly attributable transaction costs.

Financial liabilities of the Company include accounts payable, other payables, and borrowings.

Offsetting financial instruments:

Financial assets and financial liabilities shall be offset and the net amount reported in the statement of financial position only when the Company:

- Has a legal right to offset the recognized amounts; and
- Intends to settle on a net basis or realize the asset and settle the liability simultaneously.

Subsequent measurement

There are currently no regulations regarding the remeasurement of financial instruments after initial recognition.

20. Related Parties

Parties are considered to be related if one party can control or exercise significant influence over the other party in making financial and operating decisions.

Parties are also considered to be related if they are under common control or have significant common influence.

CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

For the accounting period
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NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET

	30/9/2026	01/01/2026
1. Cash and cash equivalents		
Cash	1,065,629,425	350,777,432
Bank deposit	20,618,925,881	55,594,318,621
Total	21,684,555,306	55,945,096,053

2. Financial investments	30/9/2026			01/01/2026		
	Investing in other entities	Number of shares	Original price	Fair value	Preventive	Preventive
- Stock investment (*)			-	-	-	393,200,000
<i>In there:</i>						
+ <i>Vicem Ha Tien Cement Joint Stock Company</i>		151200			-	393,200,000
Cộng			-	-	-	393,200,000

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

3. Receivables from Customers

Short-term Receivables from Customers

	30/9/2026	01/01/2026
Hoang So Concrete Co., Ltd.	8,028,541,560	16,337,742,665
Hoang So Construction-Trading-Service Co., Ltd.	14,920,882,688	7,479,051,624
Long An Port Management and Exploitation JSC	29,690,836,411	28,747,706,007
Thu Duc Centrifugal Concrete Joint Stock Company	20,806,454,916	19,342,523,520
Thu Duc Dong Nai Centrifugal Concrete Joint Stock Company	18,840,781,216	17,914,679,988
Other receivables	257,189,769,583	230,378,168,793
Total	349,477,266,374	320,199,872,597

4. Short-term Advances to Suppliers

	30/9/2026	01/01/2026
Nghi Son Cement Company - HCMC Branch	984,372,150	4,722,729,186
FICO-YTL Cement Marketing and Trading Company Limited	1,255,789,163	2,921,563,998
Thang Long Cement Company - Branch	14,377,620,495	6,473,889,173
Vicem Ha Tien Cement JSC	1,094,010,564	2,312,892,258
Other advances to suppliers	2,278,429,644	3,426,157,456
Total	19,990,222,016	19,857,232,071

5. Loans Receivable

Short-term Loans Receivable

Cộng

	30/9/2026	01/01/2026
		-
	-	-

6. Other Receivables

a/ Short-term

	30/9/2026	01/01/2026
Receivables from promotional rewards and discounts		-
Advances	448,606,000	277,012,148
Short-term deposits and guarantees		30,000,000
Other receivables	100,292,121	1,127,962,139
Total	548,898,121	1,434,974,287

b/ Long-term

Long-term deposits and guarantees
Total

	30/9/2026	01/01/2026
	300,000,000	300,000,000
Total	300,000,000	300,000,000

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For the accounting period
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NOTES TO THE FINANCIAL STATEMENTS (continued)

7. Bad Debts

	30/9/2026			01/01/2026		
	Original Cost	Recoverable Amount	Provisions	Original Cost	Recoverable Amount	Provisions
Hai An Co.Ltd	2,298,185,620	-	2,298,185,620	2,298,185,620	-	2,298,185,620
Nguyen Thanh Tuan	1,150,411,459	-	1,150,411,459	1,363,047,187	-	1,363,047,187
Tan Hoan Cau Joint Stock Company	2,560,262,997	-	2,560,262,997	2,560,262,997	-	2,560,262,997
Long An Port Management & Operation Joint Stock C	29,905,684,900	26,251,550,802	3,654,134,098	13,029,181,368	8,396,027,278	4,633,154,090
Other customers	21,705,958,295	3,868,176,801	17,837,781,494	29,352,340,828	13,821,543,370	15,530,797,458
Total	57,620,503,271	30,119,727,603	27,500,775,668	48,603,018,000	22,217,570,648	26,385,447,352

Unit: VND

(*): The company has made provisions based on the aging of bad debts as stipulated in Circular No. 48/2019/TT-BTC.

8. Inventories

	Ending balance Quarter 3		Beginning balance	
	Original Cost	Provisions	Original Cost	Provisions
Goods	2,650,159,117	-	1,995,105,860	-
Total	2,650,159,117	-	1,995,105,860	-

9 Construction in Progress

	30/9/2026		01/01/2026	
	VND	VND	VND	VND
Ba Nho Warehouse Project - Can Duoc - Long An (Land Use Rights)	5,301,510,085	2,401,500,000		
My Le Commune Logistics Warehouse and Port Project, Tay Ninh Province (Land Use Rights)	20,000,000,000	34,183,800,000		
Ba Xieng and My Le Canal Project, Tay Ninh Province	10,984,800,000			
Residential land in My Le Commune, Tay Ninh Province.	7,130,000,000			
Total	43,416,310,085	36,585,300,000		

(*) This is the amount paid for the purchase of land to be used as a warehouse for storing the Company's goods. Currently, due to pending legal procedures, the transfer of the land use rights to the Company cannot be completed. Therefore, pursuant to a Resolution of the Board of Directors ("BOD"), the Company has appointed Mr. Lê Văn Phái as its representative to be registered as the holder of the land use rights mentioned above

(**) This is the amount paid for the purchase of land for a warehouse and logistics port in Mỹ Lệ Commune, Tây Ninh Province, with a total invested land area of 18,991 m². Pursuant to BOD Resolution No. 150/NQ-HDQT dated November 6, 2025, the Company appointed Ms. Lê Kim Trinh as its representative to be registered as the holder of the above-mentioned land use rights. On June 29, 2026, the Company issued BOD Resolution No. 193/NQ-HDQT to recover the invested capital.

(***),(****) These are amounts paid for the purchase of land for business purposes pursuant to BOD Resolution No. 194A/NQ-HDQT dated July 21, 2026 and BOD Resolution No. 194/NQ-HDQT dated July 21, 2026.

CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

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FINANCIAL STATEMENTS

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NOTES TO THE FINANCIAL STATEMENTS (continued)

10. Increase and Decrease in Tangible Fixed Assets

	Houses, buildings	Machinery and equipment	Means of transport, transmission	Total
<i>Unit: VND</i>				
Original price of tangible fixed assets				
Opening balance	13,866,892,973	913,075,496	6,916,105,453	21,696,073,922
Increase in period	-	476,388,889	-	476,388,889
- <i>New shopping</i>	-	476,388,889	-	476,388,889
Decrease in period	-	-	-	-
End of year balance	13,866,892,973	1,389,464,385	6,916,105,453	22,172,462,811
Accumulated depreciation				
Opening balance	8,804,820,898	913,075,496	4,623,500,547	14,341,396,941
Increase in period	417,991,052	10,505,404	518,707,909	947,204,365
- <i>Depreciation during the year</i>	417,991,052	10,505,404	518,707,909	947,204,365
- <i>Other increases</i>	-	-	-	-
Decrease in period	-	-	-	-
End of year balance	9,222,811,950	923,580,900	5,142,208,456	15,288,601,306
Residual value				
At the beginning of the period	5,062,072,075	-	2,292,604,906	7,354,676,981
At the end of the period	4,644,081,023	465,883,485	1,773,896,997	6,883,861,505

	30/9/2026	01/01/2026
- The net book value at the end of the period of tangible fixed assets used as collateral for loans.	4,748,272,404	5,254,189,697
- The original cost of fully depreciated tangible fixed assets at the end of the period that are still in use.	913,075,496	913,075,496

NOTES TO THE FINANCIAL STATEMENTS (continued)

11. Increase, decrease intangible fixed assets

Unit: VND

Intangible fixed assets are the book value of land use rights at 219B Tran Hung Dao with an area of 34.9m² and an original price of VND 7,538,400,000. Land use rights are long-term so there is no depreciation.

The above land use rights value has been mortgaged to the Bank to secure loans.

12. Increase, decrease investment real estate

Unit: VND

	Houses and structures	Total
Original price		
Beginning balance	14,182,634,200	14,182,634,200
Increase in period	-	-
Decrease in period	-	-
End of year balance	14,182,634,200	14,182,634,200
Accumulated depreciation		
Beginning balance	4,896,978,910	4,896,978,910
Depreciation during the period	377,522,248	377,522,248
Decrease in period	-	-
End of year balance	5,274,501,158	5,274,501,158
Residual value		
At the beginning of the year	9,285,655,290	9,285,655,290
At the end of the period	8,908,133,042	8,908,133,042

(*): Investment real estate: Is the value of assets on land that the company is holding for lease.

	30/9/2026	01/01/2026
The remaining value at the end of the period of investment real estate used as mortgage or pledge	8,906,671,563	9,277,617,156

CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS (continued)

13. Short-term loans and finance leases

	Arising during the period				Unit: VND
	30/9/2026	Amount	Afford to pay	Increased	Decreased
Short-term bank loans (a)		127,300,000,000	127,300,000,000	246,300,000,000	256,000,000,000
Short-term personal loans (b)		20,072,106,258	20,072,106,258	47,062,485,069	47,622,153,761
Cộng		147,372,106,258	147,372,106,258	293,362,485,069	303,622,153,761
					157,631,774,950
					157,631,774,950

(a) * Short-term loan from Vietnam Joint Stock Commercial Bank for Investment and Development - Ho Chi Minh City Branch under credit limit contract No.

01/2026/96756/HĐTD dated January 27, 2026, loan term 12 months from the date of signing the contract, interest rate according to each debt acknowledgment contract. The principal loan balance is 94,300,000,000 VND. The loan collateral is mortgaged fixed assets, investment real estate and customer receivables.

* Short-term loan from Sai Gon Thuong Tin Joint Stock Commercial Bank - Phu Lam Branch - An Lac Transaction Office under credit limit contract No.

202582262629 dated August 22, 2025, loan term 12 months from the date of signing the contract, interest rate according to each debt acknowledgment contract. The principal loan balance is 33,000,000,000 VND. The loan collateral is the mortgage of the Land Use Rights and the ownership of the construction works at the address No. 12 to No. 24, Street No. 3; Phu Lam Ward, Ho Chi Minh City of Kien Thanh Construction and Trading Company Limited.

(b) Short-term personal loan, interest rate 0.6%/month. Principal loan balance is 20.114.130.258 VND. This loan has no collateral.

14. Short-term payables to suppliers

	30/09/2026		01/01/2026	
	Value	Number of debtors	Value	Number of debtors
Logistics Hoang Huy Holdings Co., Ltd	-	-	103,172,599	103,172,599
Nam Viet Transport and Trading Services Joint Stock Company	48,902,000	48,902,000	1,920,274,350	1,920,274,350
Ha Long Cement Company Limited	7,533,035,618	7,533,035,618	6,705,338,905	6,705,338,905
Other entities	317,603,600	317,603,600	2,985,928,478	2,985,928,478
Total	7,899,541,218	7,899,541,218	11,714,714,332	11,714,714,332

NOTES TO THE FINANCIAL STATEMENTS (continued)

15. Taxes and Amounts Payable to the State

Unit: VND

a/ Payable	Beginning balance	Amount Payable During the Period	Amount Paid During the Period	Ending balance Quarter 3
VAT on domestic sales	907,182,226	3,867,533,660	4,356,747,418	417,968,468
Corporate income tax	3,571,216,008	6,179,422,507	7,505,376,781	2,245,261,734
Personal income tax	404,851,695	1,806,103,008	1,492,471,688	718,483,015
Land tax, land lease fees	-	2,334,404,043	2,334,404,043	-
Other taxes	-	-	-	-
Total	4,883,249,929	14,187,463,218	15,688,999,930	3,381,713,217

b/ Receivables	Beginning balance	Amount Payable During the Period	Amount Paid During the Period	Ending balance Quarter 3
Land tax, land lease fees	6,226,097	-	6,226,097	-
	6,226,097	-	6,226,097	-

16. Short-term Accrued Expenses	Ending balance Quarter 3	Beginning balance
Accrued expenses for the 400 Le Van Tho project - GV	544,608,000	544,608,000
Accrued transportation expenses	3,000,000,000	131,896,738
Accrued interest expenses	-	95,506,849
Other accrued expenses	-	-
Total	3,544,608,000	772,011,587

17. Other Payables and Obligations

a/ Short-term	Ending balance Quarter 3	Beginning balance
Trade union fees	22,881,840	81,822,240
Dividends payable	1,011,041,690	18,535,010,000
Short-term deposits and guarantees received	107,000,000	107,000,000
Other payables and obligations	-	130,464,000
Total	1,140,923,530	18,854,296,240

b/ Long-term	Ending balance Quarter 3	Beginning balance
Long-term deposits and guarantees received	3,117,390,000	3,117,390,000
Total	3,117,390,000	3,117,390,000

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CONSTRUCTION MATERIAL & INTERIOR DECORATION JOINT STOCK COMPANY

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NOTES TO THE FINANCIAL STATEMENTS (continued)

18. EQUITY

a/ Equity Fluctuation Reconciliation Table

Unit: VND

	Owner's equity	Capital surplus	Treasury stock	Development investment fund	Undistributed profit after tax	Total
Last year's opening balance	150,000,000,000	42,088,848,102	(55,823,611,800)	24,907,742,820	73,977,943,158	235,150,922,280
Profit in the previous year					31,235,849,638	31,235,849,638
Profit distribution in previous year				899,592,774	(30,971,185,549)	(30,071,592,775)
- <i>Development investment fund</i>	-	-	-	899,592,774	(899,592,774)	-
- <i>Welfare reward fund</i>					(899,592,775)	(899,592,775)
- <i>Dividends paid in the previous year</i>					(29,172,000,000)	(29,172,000,000)
Last year ending balance	150,000,000,000	42,088,848,102	(55,823,611,800)	25,807,335,594	74,242,607,247	236,315,179,143
Increase treasury stock this year (*)		2,511,588,400	13,867,292,850			16,378,881,250
Profit for the period					24,218,094,718	24,218,094,718
Profit distribution during the period (*)				1,249,433,985	(13,406,509,474)	(12,157,075,489)
- <i>Development investment fund</i>	-	-	-	1,249,433,985	(1,249,433,985)	-
- <i>Welfare reward fund</i>					(937,075,489)	(937,075,489)
- <i>Provisional Allocation to the Social Welfare Fund</i>					-	-
+ <i>Interim Dividend Distribution</i>					(11,220,000,000)	(11,220,000,000)
Closing balance	150,000,000,000	44,600,436,502	(41,956,318,950)	27,056,769,579	85,054,192,491	264,755,079,622

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

b/ Details of Owner's Investment Capital	30/9/2026		01/01/2026	
	Rate	Value	Rate	Value
Mr. Le Van Phai	15.43%	23,146,870,000	17.56%	26,346,870,000
Ho Chi Minh City Construction Materials & Interior Decoration JSC (Treasury Shares)	18.94%	28,410,000,000	25.20%	37,800,000,000
Contributions from other entities	65.63%	89,053,130,000	57.24%	85,853,130,000
Total	100%	140,610,000,000	100%	150,000,000,000

c/ Transactions Related to Capital with Owners and Distribution of Dividends and Profits

	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
Owner's Investment Capital		
+ Capital contribution at the beginning of the period	150,000,000,000	150,000,000,000
+ Capital contribution at the end of the period	150,000,000,000	150,000,000,000

d/ Share	30/9/2026	01/01/2026
- Number of shares registered for issuance	15,000,000	15,000,000
	15,000,000	15,000,000
- Number of shares issued and fully contributed		
+ Common stock	15,000,000	15,000,000
- Number of shares bought back	2,841,000	3,780,000
+ Common stock	2,841,000	3,780,000
Number of shares outstanding	12,159,000	11,220,000
+ Common stock	12,159,000	11,220,000

* Par value of outstanding shares: 10,000 VND/share

e/ Corporate funds	30/9/2026	01/01/2026
Development investment fund	27,056,769,579	25,807,335,594
Total	27,056,769,579	25,807,335,594

18. Off-Balance Sheet Items	30/9/2026	01/01/2026
1. Bad debt has been handled	11,235,483,813	11,235,483,813

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INCOME STATEMENT

	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
1. Sales and service revenue		
Sales revenue	788,647,084,458	596,155,630,793
Service revenue	4,852,015,303	5,025,744,891
Investment property rental revenue	2,235,500,000	5,069,272,728
Total	795,734,599,761	606,250,648,412
	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
2. Cost of goods sold		
Cost of goods sold	716,561,781,935	549,051,163,965
Rental cost of investment real estate	1,218,143,314	3,871,890,286
Total	717,779,925,249	552,923,054,251
	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
3. Financial revenue		
Interest on deposits and loans	1,126,545,800	1,800,553,904
Payment discount	3,698,710,561	2,947,026,241
Interest on sales on credit	1,516,616,370	432,956,875
Total	6,341,872,731	5,180,537,020
	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
4. Financial operating expenses		
Other expenses	254,709,668	
Interest expense	8,571,349,807	4,621,161,222
Provision (reversal) for diminution in value of long-term investments		(45,360,000)
Total	8,826,059,475	4,575,801,222

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
5. Other income		
Income from liquidation and sale of fixed assets	-	546,018,518
Other income	138,102,224	274,837,713
Total	138,102,224	820,856,231
	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
6. Other costs		
Additional land rent for previous years	-	199,697,661
Late payment penalties, administrative violations.	27,401,086	11,637,864
Other costs	86,370,804	299,085,386
Total	113,771,890	510,420,911
7. Selling and administrative expenses		
	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
a/ Selling expenses incurred during the period		
Labor costs	6,720,000,000	5,752,302,506
Fixed asset depreciation costs	44,686,746	445,443,968
Outsourcing service costs	25,042,661,009	17,283,718,963
Other selling expenses	42,002,564	244,955,412
Total	31,849,350,319	23,726,420,849
	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
b/ Business management costs incurred during the period		
Board of Directors and Supervisory Board remuneration.	129,600,000	
Labor costs	4,480,000,000	3,899,307,534
Fixed asset depreciation costs	492,517,619	492,517,621
Taxes, fees and charges	2,347,132,899	1,645,239,351
Provision (reversal) for bad debts	1,115,328,316	(315,020,968)
Outsourcing service costs	2,066,133,326	1,169,093,944
Other management costs	2,617,235,398	2,081,973,457
Total	13,247,947,558	8,973,110,939

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
8. Production and business costs by factor		
Cost of raw materials	81,130,791	231,018,396
Labor costs	10,600,000,000	9,651,610,040
Fixed asset depreciation costs	914,726,613	1,315,483,837
Provision (reversal) for bad debts	1,115,328,316	(315,020,968)
Outsourcing service costs	27,708,794,335	18,452,812,907
Other expenses in cash	5,895,461,136	14,148,454,005
Total	46,315,441,191	43,484,358,217

9. Corporate income tax expense

The corporate income tax rate payable is 20% on taxable income.

a/ The current corporate income tax table of the enterprise is presented below:

	Accumulated from the beginning of the year	Accumulated from the beginning of the year
	Current year	Previous year
Total accounting profit before tax	30,397,517,225	21,543,233,491
Adjustments to increase or decrease accounting profit to determine taxable profit	499,595,312	167,297,502
+ Non-deductible expenses	499,595,312	167,297,502
Total taxable profit	30,897,112,537	21,710,530,993
Tax rate	20%	20%
Corporate income tax expense calculated on taxable income	6,179,422,507	4,342,106,199
Total current corporate income tax expense	6,179,422,507	4,342,106,199

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

	Accumulated from the beginning of the year Current year	Accumulated from the beginning of the year Previous year
10. Basic earnings per share		
Accounting profit after corporate income tax	24,218,094,718	17,201,127,292
Adjustments to increase/(decrease) accounting profit to determine profit attributable to common stockholders	-	(688,045,092)
- <i>Adjustments to decrease (*)</i>		688,045,092
+ <i>Bonus and welfare fund deduction</i>		516,033,819
+ <i>Executive Board Bonus</i>		172,011,273
+ <i>Provisional Allocation to the Social Welfare Fund</i>		
Profit attributable to common stockholders	24,218,094,718	16,513,082,200
Shares outstanding at the beginning of the period	11,220,000	11,220,000
Effect of common stock issued during the period	22,473	-
Average common shares outstanding during the period	11,242,473	11,220,000
Basic earnings per share (VND/share)	2,154	1,472
Diluted earnings per share (VND/share)	2,154	1,472

NOTES TO THE FINANCIAL STATEMENTS (continued)

VII. OTHERS INFORMATION

Unit: VND

1. Information about related parties

Remuneration, salary, bonus and other benefits of key managers during the period are as follows:

Board of Directors		Accumulated from the beginning of the year	Accumulated from the beginning of the year
Board of Directors' remuneration and bonuses		Current year	Previous year
Mr. Truong Minh Tuyen	Chairman of the Board of Directors	73,665,000	47,974,000
Mr. Le Van Phai	Vice Chairman of the Board of Director	55,333,000	38,382,000
Mr. Huynh Ngoc Khanh	Member	46,111,000	31,985,000
Mrs. Le Kim Trinh	Member	48,611,000	31,985,000
Total		223,720,000	150,326,000
Board of Control		Accumulated from the beginning of the year	Accumulated from the beginning of the year
Remuneration, salary, bonus and other benefits		Current year	Previous year
Mr. Nguyen Van Chau	Head of Control Board	342,709,400	277,807,000
Ms. Vo Thi Anh Loan	Board of Supervisors	364,131,000	401,388,300
Mrs. Chau Thuy My	Board of Supervisors	217,002,551	208,505,000
Total		923,842,951	887,700,300
Board of Directors and Chief Accountant		Accumulated from the beginning of the year	Accumulated from the beginning of the year
Salary, bonus and other benefits		Current year	Previous year
Mr. Le Van Phai	General Director	866,102,000	810,470,400
Mr. Huynh Ngoc Khanh	Deputy General Manager	623,540,401	566,740,000
Mrs. Pham Thi Bac Giang	Chief Accountant	303,960,000	508,640,000
Mrs. Le Thi Nguyet Hang		300,373,333	
Total		2,093,975,734	1,885,850,400

2 During the period, the Company entered in transactions with related parties. The principal transactions are as follows:

Related parties	Relationship	Transaction Details	Transaction Value(excluding VAT and after discount (VND))
Hung Thanh Construction- Trading-Service Co., Ltd.	Related Party	Sale of cement	4,325,650,070
		Purchase of cement	89,349,517,164
		Loan repayment collection	30,000,000,000
		Interest income from deposits	963,287,000
Kien Thann Construction- Trading-Service Co., Ltd.	Related Party	Port and warehouse rental	270,000,000

NOTES TO THE FINANCIAL STATEMENTS (continued)

2. Segment Reporting

a) Segment Reporting by Business Area

The main business activity of the Company is the trading of construction materials, therefore, segment reporting by business area is not presented.

b) Segment Reporting by Geographical Area

The Company operates only within the geographical area of Vietnam, therefore, segment reporting by geographical area is not presented.

3. Financial instruments

a) Fair value of financial assets and liabilities

	30/9/2026		01/01/2026	
	Book value	Preventive	Book value	Preventive
Financial assets				
Cash and cash equivalents	21,684,555,306	-	55,945,096,053	-
Trade receivables and other receivables, loan receivables	349,577,558,495	(27,500,775,668)	321,327,834,736	(26,385,447,352)
Short/long term deposits and bets	300,000,000	-	330,000,000	-
Short/long term financial investments	-	-	2,888,000,000	(393,200,000)
Total	371,562,113,801	(27,500,775,668)	380,490,930,789	(26,778,647,352)

Financial liabilities

	Book value		Book value	
	30/9/2026	01/01/2026	30/9/2026	01/01/2026
Trade and other payables	7,899,541,218	30,380,188,332	7,899,541,218	30,380,188,332
Cost to Pay	3,544,608,000	772,011,587	3,544,608,000	772,011,587
Accept deposits, short/long term collateral	3,224,390,000	3,224,390,000	3,224,390,000	3,224,390,000
Loans	147,372,106,258	157,631,774,950	147,372,106,258	157,631,774,950
Total	162,040,645,476	192,008,364,869	162,040,645,476	192,008,364,869

Unit: VND

NOTES TO THE FINANCIAL STATEMENTS (continued)*Unit: VND***b) Collateral**

The remaining value of collateral mortgaged to other entities at the beginning and end of the period is as follow

	<u>30/6/2026</u>	<u>01/01/2026</u>
Tangible fixed assets - Houses, structures	4,748,272,404	5,254,189,697
Intangible fixed assets - Land use rights	7,538,400,000	7,538,400,000
Investment Real Estate - Land Value	8,906,671,563	9,277,617,156
Accounts receivable from customers	349,477,266,374	320,199,872,597
Total	<u>370,670,610,341</u>	<u>342,270,079,450</u>

c) Financial Risk Management

Overview: The Company is exposed to the following types of financial risks from its use of financial instrument

- Credit risk
- Liquidity risk
- Market risk

c.1) Credit risk

Credit risk is the risk that a counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing activities, including deposits with banks and other financial instruments.

Cash in bank and cash equivalents

The majority of the Company's bank deposits are held with reputable large banks in Vietnam. The Company considers that the concentration of credit risk from bank deposits is low.

Trade receivables and other receivables

The Company's customer credit risk management is based on the Company's policies, procedures and controls relating to customer credit risk management.

Outstanding customer receivables are monitored on a regular basis. Provisioning analyses are performed at the reporting date on a customer-by-customer basis for major customers.

Bad debts (if any) have been fully controlled and provisioned.

c.2) Liquidity risk

Liquidity risk is the risk that the Company will have difficulty meeting its financial obligations due to lack of funds. The Company's liquidity risk arises primarily from mismatches in the maturities of its financial assets and financial liabilities.

The Company monitors liquidity risk by maintaining cash and cash equivalents at a level deemed adequate by management to finance the Company's operations and to mitigate the effects of changes in cash flows.

Information on the maturity of the Company's financial liabilities based on undiscounted contractual settlement amounts is as follows:

NOTES TO THE FINANCIAL STATEMENTS (continued)

Unit: VND

	Up to 1 year	Over 01 year	Total
Final number	158,923,255,476	3,117,390,000	162,040,645,476
Loans	147,372,106,258	-	147,372,106,258
Payable to seller	7,899,541,218	-	7,899,541,218
Other payables	107,000,000	3,117,390,000	3,224,390,000
Cost to Pay	3,544,608,000	-	3,544,608,000
Beginning balance	188,890,974,869	3,117,390,000	192,008,364,869
Loans	157,631,774,950	-	157,631,774,950
Payable to seller	11,714,714,332	-	11,714,714,332
Other payables	18,772,474,000	3,117,390,000	21,889,864,000
Cost to Pay	772,011,587	-	772,011,587

The Company believes that the concentration of risk with respect to debt repayment is low. The Company is able to repay its debts when they fall due from cash flows from operations and proceeds from maturing

c.3) Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk includes three types: foreign currency risk, interest rate risk and other price risk.

Foreign currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Company manages foreign currency risk by considering current and expected markets when planning for future transactions in foreign currencies. The Company monitors risks to its financial assets and liabilities in foreign currencies.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Company's exposure to market interest rate risks relates primarily to short-term deposits and loans.

The Company manages interest rate risk by closely monitoring relevant market conditions to determine appropriate interest rate policies that are conducive to the Company's risk management purposes.

The Company does not perform a sensitivity analysis for interest rates because the risk of changes in interest rates at the reporting date is insignificant or the financial liabilities have fixed interest rates.

Other price risks

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices other than changes in interest rates and foreign exchange rates.

NOTES TO THE FINANCIAL STATEMENTS (continued)

4. Comparative figures

The comparative figures are those from the financial statements for the fiscal year ended December 31, 2025, which were audited by NVA Auditing Company Limited.

5. Going Concern Information

During the period, there were no activities or events that significantly affected the Company's ability to continue as a going concern. Therefore, the Company's financial statements have been prepared on the assumption that the Company will continue its operations.

Ho Chi Minh City, October 9, 2026

Prepared by/Chief Accountant



Le Thi Nguyet Hang

General Director



Le Van Phai