DUC QUAN INVESTMENT AND DEVELOPMENT JSC
FINANCIAL STATEMENTS
For the Six - month period from 1 January 2026 to 30 June 2026

July 2026

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DUC QUAN INVESTMENT AND DEVELOPMENT JSC
Lot A3, Nguyen Duc Canh Industrial Zone, Tran Thai Tong Street,
Thai Binh Ward, Hung Yen Province

FORM NO. B 01 – DN
Issued together with Circular No.99/2025/TT-BTC
October 27, 2025, of the Ministry of Finance

FINANCIAL STATEMENT
As at 30 month 6 year 2026

Unit: VND

ASSETS	Code	Note	1- Jan-2026	30 - June -2026
A. CURRENT ASSETS	**100**		**358,703,680,675**	**358,493,631,362**
I. Cash and cash equivalents	**110**	4	**584,540,342**	**2,676,235,601**
1. Cash	111		584,540,342	2,676,235,601
2. Cash Equivalents	112			
II.Short-term financial investments	**120**	5	**9,296,795,818**	**4,684,795,818**
3. Held to maturity investment	123		9,296,795,818	4,684,795,818
III. Short-term receivables	**130**		**198,168,201,808**	**195,691,868,502**
1. Short-term receivables from customers	131	6	390,050,731,831	388,532,574,705
2. Short term pre-payment to suppliers	132	7	218,962,101,365	217,967,670,538
6. Other short-term receivables	135	8	54,845,986,828	54,882,241,475
7. Short-term allowances for doubtful debts (*)	136		(465,690,618,216)	(465,690,618,216)
8. Shortage of assets awaiting resolution	137			-
IV. Inventories	**140**	9	**148,299,860,065**	**152,932,559,148**
1. Inventories	141		148,299,860,065	152,932,559,148
2. Provision for inventories (*)	142		-	-
V. Short-term biological assets	**150**			-
VI. Other current assets	**160**		**2,354,282,642**	**2,508,172,293**
1. Short-term prepaid expenses	161	10	2,229,257,471	2,211,953,241
2. VAT receivable	162	16	125,025,171	296,219,052
3. Taxes reveivable from State Treasury	163		-	-
B. LONG-TERM ASSETS	**200**		**206,584,289,164**	**183,296,369,755**
I. Long-term receivables	**210**		-	-
II. Fixed assets	**220**		**142,485,889,934**	**119,197,970,525**
1. Tangible fixed assets	221	11	141,566,300,359	118,738,175,722
- Historical costs	222		1,010,421,130,106	1,010,421,130,106
- Accumulated depreciation (*)	223		(868,854,829,747)	(891,682,954,384)
3. Intangible fixed assets	227	12	919,589,575	459,794,803
- Historical costs	228		7,944,995,383	7,944,995,383
- Accumulated depreciation (*)	229		(7,025,405,808)	(7,485,200,580)
III. Long-term biological assets	**230**			-
IV. Investment property	**240**			-
V. Long-term asset in progress	**250**		**64,098,399,230**	64,098,399,230
1. Long-term work in progress	251			-
2. Construction in progress.	252	13	64,098,399,230	64,098,399,230
VI. Long- term financial Investments	**260**		-	-
VII. Other long-term assets	**270**		-	-
TOTAL ASSETS (270 = 100 + 200)	**280**		**565,287,969,839**	**541,790,001,117**

DUC QUAN INVESTMENT AND DEVELOPMENT JSC
Lot A3, Nguyen Duc Canh Industrial Zone, Tran Thai Tong Street,
Thai Binh Ward, Hung Yen Province

FORM NO. B 01 – DN
Issued together with Circular No.99/2025/TT-BTC
October 27, 2025, of the Ministry of Finance

FINANCIAL STATEMENT (CONTINUED)
As at 30 month 6 year 2026

Unit: VND

CAPITAL SOURCE		Note	1- Jan-2026	30- June -2026
C - LIABILITIES	**300**		**1,554,791,902,984**	**1,597,734,012,459**
I. Short-term liabilities	**310**		**1,554,791,902,984**	**1,597,734,012,459**
1. Short-term account payable to suppliers	311	14	51,024,501,869	50,390,453,332
2. Advances from customers (short-term)	312	15	10,426,116,367	16,770,736,070
3. Must pay profit dividends	313			-
4. Taxes and payable to state budget	314	16	148,245,855	294,890,659
5. Payable to employees	315		2,324,139,000	1,815,493,000
6. Short-term accrued expenses	316	17	666,432,725,122	705,014,336,286
7. Short-term internal payables	317			-
8. Payables to construction contract's progress	318			-
9. Short-term unearned revenue	319	18	38,333,333	59,000,000
10. Other short-term payables	320	18	26,382,941,937	26,408,650,108
11. Short-term borrowings and financial lease	321	19	797,891,753,213	796,857,306,716
13. Bonus & welfare fund	323		123,146,288	123,146,288
II. Long-term liabilities	**330**		**-**	**-**
D - EQUITY	**400**		**(989,503,933,145)**	**(1,055,944,011,342)**
1. Owner's contributed capital	411	21	**(989,503,933,145)**	**(1,055,944,011,342)**
- Ordinary shares with voting rights	411a		500,000,000,000	500,000,000,000
8. Investment & development funds	418		9,142,927,632	9,142,927,632
10. Undistributed earnings	420		(1,498,646,860,777)	(1,565,086,938,974)
- Accumulated undistributed earnings	*420a*		(1,462,769,401,012)	(1,532,029,766,670)
- Undistributed earnings	*420b*		(35,877,459,765)	(33,057,172,304)
TOTAL EQUITY (440 = 300 + 400)	**440**		**565,287,969,839**	**541,790,001,117**

M.S.D.N:1000400095
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐỨC QUẢN
TỈNH HƯNG YÊN

TỔNG GIÁM ĐỐC
Đỗ Văn Sinh

Tran Thi Quy	Dao Van Nam	Do Van Sinh
Preparer	**Chief Accountant**	**General Director**
		July 18, 2026

DUC QUAN INVESTMENT AND DEVELOPMENT JSC
Lot A3, Nguyen Duc Canh Industrial zone, Tran Thai Tong Street,
Thai Binh Ward, Hung Yen Province.

FORM NO. B 02 – DN
Issued together with Circular No.99/2025/TT-BTC
October 27, 2025, of the Ministry of Finance

INCOME STATEMENT

For the period from 01 January 2026 – 30 June 2026

Unit: VND

Item	Code	Note	Quarter II	Cumulative	Quarter II	Cumulative
				Accumulated from the beginning of the year to the end of this quarterd (last year)	Quarter II of 2026	Accumulated from the beginning of the year to the end of this quarterd (last year)
1. Revenue from sales of goods and provision of services	1	20	**44,725,387,188**	**88,823,919,401**	**47,104,313,851**	**90,745,562,324**
2.Revenue deductions	2					
3. Net revenue (10 = 01 - 02)	10	21	**44,725,387,188**	**88,823,919,401**	**47,104,313,851**	**90,745,562,324**
4. Cost of goods sold	11	22	62,359,182,173	120,091,875,704	45,900,099,062	90,477,472,286
5. Gross profit (20 = 10 - 11)	20		**(17,633,794,985)**	**(31,267,956,303)**	**1,204,214,789**	**268,090,038**
6. Financial income	22		146,110,227	222,795,026	131,189,118	1,526,239,389
7. Financial activities expenses	23	23	25,138,290,401	44,687,258,219	20,994,615,849	39,037,616,488
- In which: Interest expense	24		20,472,736,780	38,417,367,136	20,645,712,906	38,688,713,545
8. Selling expenses	25	24	114,093,659	399,879,919	430,548,485	872,216,646
9. General & administration expenses	26	24	2,798,424,577	5,831,857,144	2,497,044,771	4,931,919,435
10. Net operating profit/(loss) (30 = 20 + (21 -22) - 25 - 26)	30		**(45,538,493,395)**	**(81,964,156,559)**	**(22,586,805,198)**	**(43,047,423,142)**
11. Other income	31	25	202,372,797	259,123,695	442,802,229	453,784,431
12. Other expenses	32	26	199,136,858	2,954,617,803	10,913,169,335	23,846,439,486
13. Other profit (40 = 31 - 32)	40		3,235,939	(2,695,494,108)	(10,470,367,106)	(23,392,655,055)
14. Total earning before tax (for accounting purpose) (50 = 30 + 40)	50		**(45,535,257,456)**	**(84,659,650,667)**	**(33,057,172,304)**	**(66,440,078,197)**
15. Business income tax charge	51					
16. Deferred business income tax charge	52					
17. Earning after tax (60 = 50 - 51 - 52)	60		**(45,535,257,456)**	**(84,659,650,667)**	**(33,057,172,304)**	**(66,440,078,197)**

Tran Thi Quy/Preparer

Dao Van Nam/Chief Accountant

M.S.D.N:1000400095 CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐỨC QUAN
TỔNG GIÁM ĐỐC
Đỗ Văn Sinh

Do Van Sinh/General Director
July 18, 2026

The notes from page 6 to page 26 are an integral part of the financial statements.

DUC QUAN INVESTMENT AND DEVELOPMENT JSC
Lot A3, Nguyen Duc Canh Industrial zone, Tran Thai Tong Street,
Thai Binh Ward, Hung Yen Province.

FORM NO. B 02 – DN
Issued together with Circular No.99/2025/TT-BTC
October 27, 2025, of the Ministry of Finance

CASH FLOW REPORT

For the period from 01 January 2026 – 30 June 2026

(According to the cash flow indirect method)

Unit: VND

Item	Code	Last time		This time	
		Q2 of 2025	Cumulative	Q2 of 2026	Cumulative
I. Cash flow from operating activities					
1. Profit before tax	**01**	**(45,535,257,456)**	**(84,659,650,667)**	**(33,057,172,304)**	**(66,440,078,197)**
2. Adjustments for			-		-
Depreciation and amortisation	02	11,809,346,217	23,623,864,203	11,410,673,049	23,058,022,023
Allowances and provisions	03		-		-
Exchange losses/(gains) arising from revaluation of monetary items denominated in foreign currencies	04	4,665,553,621	6,266,736,186		(1,287,115,755)
3.Operating profit before changes in working capital	**08**	**(8,587,620,838)**	**(34,296,313,498)**	**(21,646,499,255)**	**(44,669,171,929)**
Change in receivables	09	6,181,072,097	1,926,261,479	1,315,667,894	2,071,758,449
Change in inventories	10	(2,213,183,690)	(9,574,339,659)	(2,195,013,938)	(4,632,699,083)
Increase/Decrease of payables (interest and payable CIT excluded)	11	(5,802,470,595)	25,571,797,409	15,464,179,921	45,154,503,592
Change in prepaid expenses	12	(559,877,456)	(108,385,675)	116,215,348	17,304,230
Net Cash flows from operating activities	***20***	**(10,982,080,482)**	**(16,480,979,944)**	**(6,945,450,030)**	**(2,058,304,741)**
II. Cash flows from investing activities			-		-
4. Recovery of loan given and disposals of debt instruments of other entities	24	7,898,713,000	8,848,399,500	4,600,000,000	4,600,000,000
Net cash flows from investing activities	**30**	**7,898,713,000**	**8,848,399,500**	**4,600,000,000**	4,600,000,000
III. Cash flows from financing activities			-		-
4. Payments to settle loan principals	34	(90,000,000)	(240,000,000)	(450,000,000)	(450,000,000)
Net cash flows from financial activities	**40**	**(90,000,000)**	**(240,000,000)**	**(450,000,000)**	**(450,000,000)**
Net cash flows during the year (50 = 20 + 30 + 40)	**50**	**(3,173,367,482)**	**(7,872,580,444)**	**(2,795,450,030)**	**2,091,695,259**
Cash and cash equivalent at the beginning of the year	**60**	**4,034,524,190**	**8,733,737,152**	**5,471,685,631**	**584,540,342**
Currency translation differences	61				
Cash and cash equivalent at the end of the year (70 = 50 +	**70**	**861,156,708**	**861,156,708**	**2,676,235,601**	**2,676,235,601**

Preparer	Chief Accountant	General Director
Tran Thi Quy/Preparer	**Dao Van Nam/Chief Accountant**	CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐỨC QUÂN TỔNG GIÁM ĐỐC Đỗ Văn Sinh **Do Van Sinh/General Director** *July 18, 2026*

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

I. General Information

Forms of capital ownership
Duc Quan Investment and Development Joint Stock Company (the "Company") was established and operates according to Enterprise Registration Certificate No. 1000400095 issued by the Department of Planning and Investment of Thai Binh Province for the first time on October 30, 2006, and subsequent amendments. Currently, the Company is operating under the 13th amended Enterprise Registration Certificate dated august 04, 2025.

The business sectors and main activities of the Company are as follows:
The Company's business activities include: Production and trading of various types of yarn; Weaving fabric production; Fabric finishing; Production of knitted, crocheted and other non-woven fabrics; Production of ready-made garments except fur clothing; Garment production except fur clothing; Production of products from fur; Production of knitted and crocheted garments; Wholesale of fabrics, ready-made garments, and footwear; Construction of all kinds of houses; Construction of railway and road projects; Construction of other civil engineering projects; Demolition; Site preparation; Installation of electrical systems; Installation of water supply and drainage systems, heating and air conditioning; Building completion and finishing; Wholesale of construction materials, installation of other equipment in construction; Retail sale of hardware, paints, glass, and other installation equipment in specialized stores; Road freight transport; Warehouse rental;...
"The main business activity of the Company is the production and trading of various types of yarn.

The usual production and business cycle
The usual production and business cycle of the Company is carried out within a period of no more than 12 months.

II. BASIS FOR FINANCIAL REPORTING AND FINANCIAL YEAR

The basis for preparing financial statements.

The accompanying financial statements are presented in Vietnamese Dong (VND), based on historical cost principles, and in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting Regime, and the relevant legal provisions governing the preparation and presentation of financial statements.

The accompanying financial statements are not intended to reflect the financial position, operating results, and cash flow situation according to generally accepted accounting principles and practices in countries other than Vietnam

Accounting year.
The Company's financial year begins on January 1st and ends on December 31st each year.

III. Applicable Accounting Standards and Regime

"The Company applies the Corporate Accounting Regime issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance

The Company has fully complied with the requirements of the current Vietnamese Accounting Standards in preparing and presenting financial statements.
The applied accounting method: Computerized accounting.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

IV. SUMMARY OF KEY ACCOUNTING POLICIES

Accounting Estimates

The preparation of financial statements in compliance with Vietnamese accounting standards, enterprise accounting regime, and relevant legal regulations on the preparation and presentation of financial statements requires the Board of General Directors to make estimates and assumptions that affect the reported figures of liabilities, assets, and the presentation of contingent liabilities and assets as of the date of the financial statements as well as the reported figures of revenues and expenses during the period. Although accounting estimates are made with the best knowledge of the Board of General Directors, actual results may differ from the estimates and assumptions made.

Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, demand deposits, and short-term investments with an original maturity of no more than 3 months, which are highly liquid, easily convertible to cash, and subject to an insignificant risk of changes in value.

Financial Investments

Held-to-Maturity Investments

Held-to-maturity investments include investments that the Company intends and has the ability to hold until maturity. These held-to-maturity investments include: term deposits at banks (including promissory notes and term notes), bonds, preferred shares where the issuer is required to repurchase at a specified date in the future, and loans held-to-maturity with the purpose of earning periodic interest and other held-to-maturity investments

Held-to-maturity investments are recognized from the purchase date and initially measured at purchase cost and transaction-related costs. Interest income from held-to-maturity investments after the purchase date is

recognized in the Income Statement on an accrual basis. Interest earned before the Company holds the investment is deducted from the principal at the time of purchase
Held-to-maturity investments are measured at cost less any allowance for doubtful accounts.
Allowance for doubtful accounts of held-to-maturity investments is made in accordance with current accounting regulations.

Loans
Loans are measured at cost less any allowance for doubtful accounts. The allowance for doubtful accounts of the Company's loans is made in accordance with current accounting regulations

Receivables
Receivables are amounts that can be recovered from customers or other parties. Receivables are presented at their book value less any allowance for doubtful accounts. Allowance for doubtful accounts is made for overdue receivables recorded in economic contracts, loan agreements, commitment contracts, or debt commitments, and for receivables not yet due but are unlikely to be recoverable. The provision for overdue receivables is based on the original debt repayment time according to the initial sales contract, regardless of any debt extensions between the parties. Allowance is also made for receivables not yet due but for which the debtor has gone bankrupt, is in the process of liquidation, is missing, or has absconded

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

IV. SUMMARY OF KEY ACCOUNTING POLICIES (CONTINUED)

Inventories

Inventories are measured at the lower of cost and net realizable value. The cost of inventories includes direct materials cost, direct labor cost, and manufacturing overhead, if any, to bring the inventories to their present location and condition. The cost of inventories is determined using the weighted average method. Net realizable value is determined based on estimated selling prices less estimated costs of completion and the costs necessary to make the sale, including marketing, selling, and distribution expenses.

The Company's provision for inventory devaluation is made in accordance with current accounting regulations. Accordingly, the Company is allowed to make a provision for devaluation of obsolete, damaged, substandard inventories, and in cases where the cost of inventories is higher than their net realizable value as of the end of the reporting period.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are presented at original cost less accumulated depreciation.

The original cost of tangible fixed assets includes the purchase price and all other directly related costs incurred to bring the asset to its ready-to-use condition.

	Number of Years
Buildings and Structures	05 - 25
Machinery and Equipment	05 - 15
Transportation Vehicles	06 - 10
Office Equipment and Tools	03 - 15

Prepayments

Prepayments include actual costs that have been incurred but relate to the business operation results of multiple accounting periods. Prepayments include the value of tools, instruments, small components that have been used, and costs that are expected to bring future economic benefits to the Company. These costs are capitalized as prepayments and allocated to the Income Statement using the straight-line method in accordance with current accounting regulations

Revenue Recognition

Revenue from sales is recognized when all of the following five (5) conditions are satisfied simultaneously:

(a) The enterprise has transferred most of the risks and rewards associated with ownership of the goods to the buyer;

(b) The enterprise no longer holds management rights or control over the goods;

(c) Revenue can be reliably measured;

(d) The enterprise is expected to gain economic benefits from the sales transaction; and

(e) Costs related to the sales transaction can be measured.

Interest income is recognized on an accrual basis, determined by the balance of deposit accounts and the applicable interest rates, unless the recoverability of the interest is uncertain.

Borrowing Costs

Borrowing costs are recognized as production and business expenses in the year they are incurred, except when capitalized in accordance with the accounting standard "Borrowing Costs." Accordingly, borrowing costs directly related to the acquisition, construction, or production of qualifying assets that require a substantial period to get ready for their intended use or sale are added to the original cost of these assets until the asset is ready for use or sale. Income earned from the temporary investment of specific borrowings is deducted from the cost of the related asset. For specific borrowings used for the construction of fixed assets or investment properties, interest is capitalized even if the construction period is less than 12 months.

Taxes

Corporate income tax represents the total value of current tax payable and deferred tax.

Current tax payable is calculated based on the taxable income for the year. Taxable income differs from net profit presented in the income statement because taxable income excludes income or expenses that are taxable or deductible in different years (including carry-forward losses, if any) and also excludes items that are not taxable or not deductible.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

IV. SUMMARY OF KEY ACCOUNTING POLICIES (CONTINUED)

Deferred income tax is calculated on the differences between the carrying amounts and the tax base of assets or liabilities in the Financial Statements and is recognized using the balance sheet method. Deferred income tax liabilities are recognized for all temporary differences, while deferred income tax assets are only recognized when it is probable that future taxable profits will be available to deduct the temporary differences

Deferred income tax is determined based on the tax rate expected to apply in the year the asset is recovered or the liability is settled. Deferred income tax is recognized in the income statement and is only recorded in equity when the tax relates to items that are recorded directly in equity.

Deferred income tax assets and deferred income tax liabilities are offset when the Company has a legally enforceable right to offset current income tax assets against current income tax liabilities, and when the deferred income tax assets and deferred income tax liabilities relate to corporate income taxes levied by the same taxation authority and the Company intends to settle current income tax on a net basis.

The determination of the Company's income tax is based on the current tax regulations. However, these regulations change from time to time, and the final determination of corporate income tax depends on the results of the examination by the competent tax authorities.

Taxes are applied in accordance with the current tax laws in Vietnam.

Foreign Currencies

The Company applies exchange rate differences handling according to the guidelines of Vietnamese Accounting Standard No. 10 (VAS 10) "Effects of Changes in Exchange Rates." Accordingly, transactions arising in foreign currencies are converted at the exchange rate on the transaction date. The balances of monetary items denominated in foreign currencies at the end of the accounting period are converted at the exchange rate on that date. Exchange rate differences arising are accounted for in the Income Statement

Earnings per Share

Basic earnings per share are calculated by dividing the net profit or loss attributable to ordinary shareholders of the Company (after adjustments for appropriation to bonus and welfare funds) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share are calculated by dividing the net profit (or loss) attributable to ordinary shareholders of the Company (after adjustments for dividends of convertible preferred shares) by the weighted average number of ordinary shares outstanding during the year and the weighted average number of ordinary shares that would be issued if all potential ordinary shares that have a dilutive effect were converted into ordinary shares.

Related Parties

Related parties are considered to be enterprises - including parent companies, subsidiaries, and associates - and individuals, directly or indirectly through one or more intermediaries, that have control over the Company or are under the control of the Company, or are under common control with the Company. Related parties also include individuals who directly or indirectly hold voting rights in the Company that have significant influence over the Company, key management personnel such as directors and officers of the Company, close family members of these individuals or related parties, and companies associated with these individuals.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET

4. Cash

	30 June 2026	01 Jan 2026
	VND	**VND**
Cash	1,948,447,929	454,972,541
Bank deposit	727,787,672	129,567,801
	2,676,235,601	**584,540,342**

5. Financial investments

	30 June 2026		01 Jan 2026	
	Original price	Book value	Original price	Book value
	VND	VND	VND	VND
Invest and hold until maturity.			**1,500,000,000**	**1,500,000,000**
Ho Chi Minh City Development Joint Stock Commercial Bank, Hai Phong Branch (*)			1,500,000,000	1,500,000,000
Công ty Cổ phần Tập đoàn Đại Cường (**)	4,597,795,818	4,597,795,818	7,697,795,818	7,697,795,818
Other subjects	87,000,000	87,000,000	99,000,000	99,000,000
	4,684,795,818	**4,684,795,818**	**9,296,795,818**	**9,296,795,818**

(*) Fixed deposit contract number 203704060000177 dated June 23, 2023, of Ho Chi Minh City Development Commercial Joint Stock Bank – Hai Phong Branch – Hai Dang Transaction Office. The deposit contract term is 12 months. The principal amount for the original deposit term. The deposit interest rate is 5.4% per year. The deposit contract serves as collateral for the performance guarantee letter of contract number 0002/25PGDHĐa/HĐCBL/BL-HDB01 dated September 19, 2025, with Hung Yen Power Company – Branch of Northern Power Corporation.
(**) Loan to Đại Cường Group Joint Stock Company under contract number TC18032021/HĐVT dated March 18, 2021, for an amount of 70,000,000,000 VND. The loan term is 24 months, with an interest rate of 9% per annum. The loan is unsecured and intended for business operations. On March 17, 2022, an addendum to the contract number 01/TC18032021/HĐVT/PL was signed between Đức Quân Investment and Development Joint Stock Company and Đại Cường Group Joint Stock Company, changing the loan term to 60 months from the date the borrower receives the money.
In 2025, no interest will be charged on loans under the non-interest agreement for loan contracts number TT/ĐC-ĐQ/01.2025.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

6. Short-term receivables from customers.

	30 June 2026	01 Jan 2026
	VND	VND
a. Collecting from customers.	**377,765,245,112**	**379,283,402,238**
Công ty Cổ phần Tân An	134,222,113,612	134,225,113,612
Công ty Cổ phần Đầu tư & Phát triển Phú Việt	138,920,055,754	138,920,055,754
Công ty TNHH XDTM Dịch vụ Phú Hoàng Phát	101,730,497,200	101,730,497,200
BHARTIA YARNS PVT, LTD		1,356,156,179
MADHAV YARN TRADERS LLP		390,701,928
Other accounts receivable from customers	2,892,578,546	2,660,877,565
b. Accounts receivable are the stakeholders.	**10,767,329,593**	**10,767,329,593**
Công ty Cổ phần Đầu tư 3GR	10,767,329,593	10,767,329,593
	388,532,574,705	**390,050,731,831**

7. Pay in advance to the short-term seller.

	30 June 2026	01 Jan 2026
	VND	VND
a. Pay in advance to the seller.	**145,748,422,428**	**146,742,853,255**
TONGKOOK INTERNATIONAL TRADING CO., LIMITED (*)	138,716,007,074	138,716,007,074
Thai Polyester CO.LTD		390,046,194
NANYANG TEXTILE CO.LTD		370,562,888
Other subjects	7,032,415,354	7,266,237,099
b. Paying in advance to the seller involves the relevant parties.	**72,219,248,110**	**72,219,248,110**
CÔNG TY CỔ PHẦN ĐẦU TƯ 3GR (**)	72,219,248,110	72,219,248,110
	217,967,670,538	**218,962,101,365**

(*) This includes contracts for the purchase of machinery and equipment intended for the Duc Quan 6 factory project. However, the Company has not yet proceeded with the importation of these machines and equipment due to the temporary suspension of construction activities at the Duc Quan 6 yarn factory. The decline in production demand, caused by overall market difficulties, has led to a significant drop in customer orders. As current production capacity is not fully utilized, further investment during this period is deemed inefficient.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.
V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED
8. Short-term receivables are different.

	30 June 2026	01 Jan 2026
	VND	VND
Advance	109,547,787	75,547,787
Must collect interest on loans.	3,276,970,543	3,276,970,543
Công ty Cổ phần Bất động sản New City (*)	50,000,000,000	50,000,000,000
Must collect differently.	1,495,723,145	1,493,468,498
	54,882,241,475	**54,845,986,828**

(*) Receivables from New City Real Estate Joint Stock Company under Investment Cooperation Contract No. 06/2019 between Đức Quân Investment and Development Joint Stock Company (Investor) and New City Real Estate Joint Stock Company (Company) signed on June 5, 2019, regarding the investment and construction project of a residential area in accordance with urban planning standards issued in the decision approving the detailed planning adjustment at a scale of 1/500 for the Southern Urban Area of Thai Binh city, Thai Binh province, No. 3249/QĐ-UBND dated December 31, 2014, for a land area located in Tran Lam ward, Thai Binh city, Thai Binh province with a total project land area of 490,185.3 m² for building townhouse plots, commercial buildings, green parks, traffic land, and technical land. Accordingly, the Investor agreed to contribute capital to develop the project with an amount of 50,000,000,000 VND, to be contributed before December 31, 2019; the Investor will transfer the capital contribution to the investment account; the implementation of the investment cooperation contract is carried out within 24 months from the effective date of the Contract. After the successful implementation of the project, the Company is responsible for handing over to the Investor the right to exploit and use 15 villa plots with an area of 6,000 m² or the Company must return the entire contributed capital and interest at the rate of 7% per annum on the total amount actually contributed by the Investor for the period from the date the Investor transfers the capital contribution until the Company fully repays.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

9. Inventory

	30 June 2026		01 Jan 2026	
	Original price	Reserve a room.	Original price	Reserve a room.
	VND	VND	VND	VND
Ingredients, materials	127,790,790,330	-	125,233,966,442	-
Tools and equipment	549,326,472	-	687,674,909	-
Costs of unfinished production and business.		-		-
Finished product	24,592,442,346	-	22,378,218,714	-
Sum	**152,932,559,148**	-	**148,299,860,065**	-

10. Prepaid expenses

	30/06/2026	01/01/2026
	VND	VND
a. Short term	1,005,548,733	609,191,146
b. Long-term	1,206,404,508	1,620,066,325
Sum	**2,211,953,241**	**2,229,257,471**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

11. Tangible fixed assets

	Houses and architectural structures.	Machines, equipment	Transportation means		Office equipment	Total
	VNĐ	VNĐ	VNĐ		VNĐ	VNĐ
ORIGINAL PRICE						
At the date 01 Jan 2025	166,134,512,310	838,324,657,276	2,003,636,364		3,958,324,543	1,010,421,130,493
Increase during the period						
Decrease during the period						
At the date 31 Dec 2025	166,134,512,310	838,324,657,276	2,003,636,364	0	3,958,324,543	1,010,421,130,493
Cumulative Depreciation Value						
At the date 01 Jan 2025	97,274,131,401	766,225,004,447	1,933,848,516		3,421,845,383	868,854,829,747
Depreciation for the period	3,567,198,438	18,986,322,993	38,181,822		236,421,384	22,828,124,637
Depreciation decreased during the period.						
At the date 31 Dec 2025	100,841,329,839	785,211,327,440	1,972,030,338		3,658,266,767	891,682,954,384
REMAINING VALUE						
At the date 01 Jan 2025	68,860,380,909	72,099,652,829	69,787,848	0	536,479,160	141,566,300,746
At the date 31 Dec 2025	65,293,182,471	53,113,329,836	31,606,026	0	300,057,776	118,738,176,109

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

12. Intangible fixed assets

	Computer software	Sum
	VND	VND
ORIGINAL PRICE		
At the date 01 Jan 2025	7,944,995,383	7,944,995,383
Increase during the period		-
At the date 31 Dec 2025	**7,944,995,383**	**7,944,995,383**
Cumulative Depreciation Value		
At the date 01 Jan 2025	7,025,405,808	7,025,405,808
Depreciation for the period	459,794,772	459,794,772
At the date 31 Dec 2025	7,485,200,580	7,485,200,580
REMAINING VALUE		
At the date 01 Jan 2025	**919,589,575**	**919,589,575**
At the date 31 Dec 2025	**459,794,803**	**459,794,803**

13. Basic construction costs are incomplete.

	'30 June 2026	1 Jan 2026
	VND	VND
The German Quan 6 Spinning Factory Project (*)	64.098.399.230	64.098.399.230
	64.098.399.230	**64.098.399.230**

(*) The Duc Quan 6 Spinning Factory project was initiated in April 2015 at the Tien Hai Gas Industrial Zone, Thai Binh Province, with a total investment of VND 505,749,772,160. However, construction is currently suspended due to several compounding challenges. Initially, the COVID-19 pandemic had a significant impact, and the textile industry in Vietnam continues to face a series of persistent difficulties. One major issue is the decline in orders from key markets such as the United States and the European Union, driven by weakened consumer demand and high inventory levels. Additionally, global supply chain disruptions have caused a sharp rise in the cost of imported raw materials. The industry remains heavily reliant on fabric and yarn sources from China, making it vulnerable to these shifts. From a market perspective, Vietnam faces intense competition from countries with lower labor costs such as Bangladesh and India, prompting many orders to shift abroad. Another substantial obstacle is tariffs and trade barriers—especially in the U.S. market, where trade protection policies implemented during President Donald Trump's administration increased the risk of higher import taxes and stricter origin verification for export goods. To benefit from Free Trade Agreements (FTAs) such as EVFTA and RCEP, businesses must meet high standards for origin certification, which not all companies are equipped to fulfill. Moreover, pressure from international standards regarding sustainable development, traceability, and green transformation also requires considerable investment in technology and governance. Finally, labor recruitment has become increasingly difficult, as younger workers are more drawn to businesses in supporting technology sectors.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

14. Must pay the short-term seller.

	30 June 2026		01 Jan 2026	
	Value	Ability to repay debt	Value	Ability to repay debt
	VND	VND	VND	VND
Accounts payable to suppliers				
CÔNG TY TNHH VŨ MINH	185,403,680	185,403,680	189,820,160	189,820,160
CÔNG TY CP BAO BÌ ỐNG GIẤY HẢI DƯƠNG	1,429,435,717	1,429,435,717	1,516,072,010	1,516,072,010
CÔNG TY TNHH XUẤT NHẬP KHẨU API	143,791,870	143,791,870	343,791,870	343,791,870
CÔNG TY ĐIỆN LỰC HƯNG YÊN	724,005,341	724,005,341	779,544,656	779,544,656
CÔNG TY TNHH HOA THẮNG	207,613,130	207,613,130	212,373,130	212,373,130
CÔNG TY TNHH TRỊNH TRUNG L.A	7,550,601,784	7,550,601,784	15,050,601,784	15,050,601,784
DO BEST CO.; LTD	6,804,268,050	6,804,268,050	3,619,619,328	3,619,619,328
NEW DO BEST CO.; LTD	4,440,487,934	4,440,487,934	1,368,206,115	1,368,206,115
CT CP XUẤT NHẬP KHẨU THỦY SẢN MIỀN TRUNG	19,180,435,650	19,180,435,650	19,180,435,650	19,180,435,650
Must pay other entities.	9,724,410,176	9,724,410,176	8,764,037,166	8,764,037,166
	50,390,453,332	**50,390,453,332**	**51,024,501,869**	**51,024,501,869**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

15. The buyer makes a short-term advance payment.

	30 June 2026		01 Jan 2026	
	Value	Ability to repay debt	Value	Ability to repay debt
	VND	VND	VND	VND
CÔNG TY TNHH DỆT TUẤT THỊNH	280,891,282	280,891,282		0
CÔNG TY TNHH DỆT MAY HOÀNG NGUYÊN	160,602,048	160,602,048	1,683,329	1,683,329
CÔNG TY CP TM DỆT MAY TÍN THÀNH	860,154,358	860,154,358	448,111,481	448,111,481
CÔNG TY TNHH MỘT THÀNH VIÊN NAM TRUNG	1,811,040,153	1,811,040,153	270,014,217	270,014,217
CÔNG TY TNHH ĐỨC HIẾU	8,080,687,276	8,080,687,276	5,115,207,771	5,115,207,771
CÔNG TY TNHH DỆT MAY HOÀNG QUÂN	769,027,175	769,027,175		0
CÔNG TY TNHH BÔNG VẢI SỢI KIM THỊNH	1,265,533,701	1,265,533,701	558,273,358	558,273,358
CÔNG TY TNHH DỆT MAY TIẾN ANH	509,315,499	509,315,499	940,064,985	940,064,985
CÔNG TY TNHH DỆT MAY XUẤT KHẨU BẢO HÂN	188,588,161	188,588,161	827,958,101	827,958,101
CÔNG TY TNHH DỆT KIM HÀ BẮC	117,157,936	117,157,936	654,468,944	654,468,944
The buyer pays in advance differently.	2,727,738,481	2,727,738,481	1,610,334,181	1,610,334,181
	16,770,736,070	**16,770,736,070**	**10,426,116,367**	**10,426,116,367**

16. Taxes and receivables/payables to the government.

	30 June 2026		01 Jan 2026	
	Must collect	**Must pay**	**Must collect**	**Must pay**
	VND	**VND**	**VND**	**VND**
Value-added tax	296,219,052		125,025,171	
Import and export tax				
Corporate income tax				
Personal income tax		15,874,840		22,267,599
Land rent		263,706,450		113,978,256
Other types of taxes		15,309,369		12,000,000
Sum	**296,219,052**	**294,890,659**	**125,025,171**	**148,245,855**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

17. Cost to be paid

	30 June 2026	'01 Jan 2026
	VND	VND
Short term	**705,014,336,286**	**666,432,725,122**
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (*)	424,093,466,561	405,528,503,569
Interest expenses of the Vietnam Joint Stock Commercial Bank for Industry and Trade.	280,750,869,725	260,904,221,553
Other accrued expenses	170,000,000	
Long-term	**0**	**0**
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (*)		
	705,014,336,286	**666,432,725,122**

(*) According to the amendment contracts No. 01A/2014/HDODA-NHPT dated December 31, 2014, and No. 03/2014/HĐTDDT-NHPT dated December 31, 2014, with the Vietnam Development Bank - Thai Binh Branch. The total accrued but unpaid interest as of November 30, 2014, is 46,898,504,116 VND. This interest will be paid according to the detailed repayment schedule in the contract from 2016 to January 2023. Interest expenses arising from December 1, 2014, will be paid monthly.

According to the inheritance contract of rights and obligations of credit contract No. 05/2015/HĐTD-NHPT dated December 31, 2015, with the Vietnam Development Bank - Thai Binh Branch, the total accrued but unpaid interest as of September 30, 2014, is 82,522,519,923 VND. This interest will be paid according to the detailed repayment schedule in the contract from 2016 to the first quarter of 2025. Interest expenses arising from December 1, 2014, will be paid monthly

18. Short-term liabilities differ.

	30 June 2026	01 Jan 2026
	VND	VND
Short term	**26,408,650,108**	**26,382,941,937**
Union funds	109,917,000	153,684,000
Social insurance, health insurance, liability insurance.	16,212,114,584	16,604,139,413
Deposit for renting the workshop.	7,968,543,524	7,508,543,524
Other payables and dues	2,118,075,000	2,116,575,000
Unrealized revenue	**59,000,000**	**38,333,333**
Unrealized revenue	59,000,000	38,333,333
Sum	**26,467,650,108**	**26,421,275,270**

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

19. Short-term financial lease liabilities and debts.

	1 June 2025		Arise		'30 June 2026	
	Value	The number has the ability to repay the debt.	Increase	Reduce	Value	The number has the ability to repay the debt.
	VND	VND	VND	VND	VND	VND
Short-term bank loan	**443,062,631,558**	**443,062,631,558**	**214,601,400**	**1,120,338,000**	**442,156,894,958**	**442,156,894,958**
Loan in VND	**297,920,551,358**	**297,920,551,358**	**-**	**405,000,000**	**297,515,551,358**	**297,515,551,358**
Vietnam Joint Stock Commercial Bank for Industry and Trade	297,920,551,358	297,920,551,358		405,000,000	297,515,551,358	297,515,551,358
Loan in USD	**145,142,080,200**	**145,142,080,200**	**214,601,400**	**715,338,000**	**144,641,343,600**	**144,641,343,600**
Vietnam Joint Stock Commercial Bank for Industry and Trade	145,142,080,200	145,142,080,200	214,601,400	715,338,000	144,641,343,600	144,641,343,600
Long-term loan due for repayment.	**354,829,121,655**	**354,829,121,655**	35,875,669	164,585,566	**354,700,411,758**	**354,700,411,758**
(Presentation of long-term loan explanation)		-				-
Sum	**797,891,753,213**	**797,891,753,213**	**250,477,069**	**1,284,923,566**	**796,857,306,716**	**796,857,306,716**

Short-term loan from the Joint Stock Commercial Bank for Investment and Development of Vietnam - North Hanoi Branch under credit limit contract No. 01/2019/1497403/HĐTD dated July 30, 2019. The short-term loan and L/C opening limit is 570 billion VND. The maximum short-term loan balance is 270 billion VND. The discount limit is 100 billion VND. The loan purpose is to supplement working capital, guarantee, and open L/C. The credit limit granting period is 06 months from the contract signing date but not beyond January 31, 2020. The loan term and interest rate are determined according to each specific credit contract. The collateral includes machinery assets belonging to the 1,740-ton production line, auxiliary materials warehouse, mortgage contract of apartment ownership dated June 13, 2016, signed between Mr. Lê Mạnh Thường, Ms. Bùi Thị Hằng, and the bank, pledge contract No. 01/2017/1497403/CC/HĐBĐ dated February 20, 2017, signed between the company and the bank, combing and baling machine, coarse carding machine, yarn tensile strength tester, server and auxiliary systems, etc.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

20. Long-term financial lease liabilities and debts.

	'01 June 2026				'30 June 2026	
	Value	The number has the ability to repay the debt.	Increase	Reduce	Value	The number has the ability to repay the debt.
	VND	VNĐ	VND	VND	VND	VNĐ
Long-term loan	**354,829,121,655**	**354,829,121,655**	**35,875,669**	164,585,566	**354,700,411,758**	**354,700,411,758**
The long-term loans of the Company.	**94,798,240,143**	**94,798,240,143**	**14,191,669**	**92,305,566**	**94,720,126,246**	**94,720,126,246**
Borrowing from credit institutions in VND.	***85,199,940,781***	***85,199,940,781***	-	***45,000,000***	***85,154,940,781***	***85,154,940,781***
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (ii)	50,595,561,349	50,595,561,349			50,595,561,349	50,595,561,349
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (i)	34,604,379,432	34,604,379,432		45,000,000	34,559,379,432	34,559,379,432
Borrowing from a credit institution in USD.	***9,598,299,362***	***9,598,299,362***	**14,191,669**	**47,305,566**	***9,565,185,465***	***9,565,185,465***
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (i)	9,598,299,362	9,598,299,362	14,191,669	47,305,566	9,565,185,465	9,565,185,465
Inherited loans from Dai Cuong Group Joint Stock Company.	**260,030,881,512**	**260,030,881,512**	**21,684,000**	**72,280,000**	**259,980,285,512**	**259,980,285,512**
Borrowing from credit institutions in VND.	***245,365,269,512***	***245,365,269,512***	-	-	***245,365,269,512***	***245,365,269,512***
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (iii)	237,605,269,512	237,605,269,512			237,605,269,512	237,605,269,512
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (iv)	7,760,000,000	7,760,000,000			7,760,000,000	7,760,000,000
Borrowing from a credit institution in USD.	***14,665,612,000***	***14,665,612,000***	**21,684,000**	**72,280,000**	***14,615,016,000***	***14,615,016,000***
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (iv)	14,665,612,000	14,665,612,000	21,684,000	72,280,000	14,615,016,000	14,615,016,000
Repay long-term debt due.	**354,829,121,655**	**354,829,121,655**	**35,875,669**	**164,585,566**	**354,700,411,758**	**354,700,411,758**
Sum	**0**	**0**			**0**	**0**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
These notes are an integral part and should be read in conjunction with the accompanying financial statements.

Details of long-term debt due for repayment.

	'01 June 2026		30 June 2026	
	Value	The number has the ability to repay the debt.	Value	The number has the ability to repay the debt.
	VND	VND	VND	VND
The company's loans.	**94,798,240,143**	**94,798,240,143**	**94,720,126,246**	**94,720,126,246**
Loan in VND	**85,199,940,781**	**85,199,940,781**	**85,154,940,781**	**85,154,940,781**
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (iv)	*50,595,561,349*	*50,595,561,349*	*50,595,561,349*	*50,595,561,349*
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (vi)	*34,604,379,432*	*34,604,379,432*	*34,559,379,432*	*34,559,379,432*
Loan in USD	**9,598,299,362**	**9,598,299,362**	**9,565,185,465**	**9,565,185,465**
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (vi)	*9,598,299,362*	*9,598,299,362*	*9,565,185,465*	*9,565,185,465*
Các khoản vay kế thừa từ Công ty Cổ phần Tập đoàn Đại Cường	**260,030,881,512**	**260,030,881,512**	**259,980,285,512**	**259,980,285,512**
Loan in VND	**245,365,269,512**	**245,365,269,512**	**245,365,269,512**	**245,365,269,512**
Interest expenses from the Vietnam Development Bank - Thai Binh Branch (v)	*237,605,269,512*	*237,605,269,512*	*237,605,269,512*	*237,605,269,512*
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (vii)	*7,760,000,000*	*7,760,000,000*	*7,760,000,000*	*7,760,000,000*
Loan in USD	**14,665,612,000**	**14,665,612,000**	**14,615,016,000**	**14,615,016,000**
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi North Branch (vii)	*14,665,612,000*	*14,665,612,000*	*14,615,016,000*	*14,615,016,000*
Sum	**354,829,121,655**	**354,829,121,655**	**354,700,411,758**	**354,700,411,758**

Long-Term Loans and Finance Leases (Continued)

(i) *Including the following loan contracts:*

Contract No. 150/2007/0320 dated March 6, 2007, and the supplementary long-term credit contract No. 150/2007/0320/PL dated October 6, 2016, with a total loan amount of 49 billion VND, including converted foreign currency, not exceeding 70% of the actual total investment of the project. The loan purpose is to finance machinery and construction of the Đại Cường Thái Bình textile factory project with a capacity of 4,500 tons/year. The loan term is 84 months from the first loan receipt date, with the final principal repayment period in Q4 2021. The loan interest rate is floating. The loan security includes: all assets formed after the investment from own capital and loans from the Joint Stock Commercial Bank for Investment and Development of Vietnam - North Hanoi Branch, which is Đức Quân 2 Factory (capacity of 4,500 tons/year) and other assets owned by the Company and third parties; revenue from economic contracts where the Company is the beneficiary; all account balances of the Company at the Joint Stock Commercial Bank for Investment and Development of Vietnam - North Hanoi Branch and other credit institutions.

Long-term loan contract number 15082000222569 has been replaced by contract number 401500222569 according to official dispatch number 109/BIDV.LBHN-KH2 dated September 1, 2023, with the amount of 20,696,920,000 VND, disbursed on September 28, 2018. The loan term is 10 years. The loan purpose is to invest in Đức Quân 6 factory.

(ii) *Including the following loan contracts*

Investment credit loan contract No. 03/2007/HĐTD dated January 10, 2007, and the amended and supplemented contract No. 03/2014/HĐTDĐT-NHPT dated December 31, 2014. The total loan amount from state investment credit sources is up to 90,400,000,000 VND, but the total loan from both sources shall not exceed 70% of the total fixed asset investment. The loan purpose is to implement the investment project for the Đại Cường Thái Bình spinning and weaving factory (Đức Quân 2 factory). The loan term is 15 years from the first loan receipt date, with principal and interest payments arising monthly from December 2014 onward. The unpaid interest until November 30, 2014, will be repaid according to the detailed repayment schedule in the amended and supplemented contract from January 2016 to January 2023. The on-time interest rate is 7.8% per annum, and the overdue interest rate is 150% of the on-time interest rate. The loan security includes assets formed from own capital and loans from VDB - Thai Binh Branch, which is Đức Quân 2 factory (capacity of 4,500 tons/year) of the Company; other collateral assets of the Company equivalent to at least 10% of the total loan amount to secure the loan.

ODA KFW loan contract No. 01/2007/HĐTD dated January 10, 2007, and the amended and supplemented contract No. 01A/2014/HĐODA-NHPT dated December 31, 2014. The total loan amount from ODA sources is up to 34,600,000,000 VND, but the total loan from both sources shall not exceed 70% of the total fixed asset investment. The loan purpose is to implement the investment project for the Đại Cường Thái Bình spinning and weaving factory (Đức Quân 2 factory). The loan term is 15 years from February 2008, with principal and interest payments arising monthly from December 2014 onward. The unpaid interest until November 30, 2014, will be repaid according to the detailed repayment schedule in the amended and supplemented contract from January 2016 to January 2023. The on-time interest rate is 9%, and the overdue interest rate is 150% of the on-time interest rate. The loan security includes assets formed after the investment from own capital and loans from VDB - Thai Binh Branch, which is Đức Quân 2 factory (capacity of 4,500 tons/year) of the Company; other collateral assets of the Company equivalent to at least 10% of the total loan amount to secure the loan.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

Long-Term Loans and Finance Leases (Continued)

(iii) *Contract No. 08/2008/HĐTD dated March 26, 2008. The loan term is 15 years from the first loan receipt date. The on-time loan interest rate is 6.9% per annum, and the overdue interest rate is 150% of the on-time interest rate. The loan balance at the time of inheritance is 205,304,527,000 VND. The collateral includes machinery and equipment formed after the investment (including both loan and own capital) of the Đại Cường 5 factory construction project (capacity of 8,700 tons/year); benefits and yields from the mortgaged assets*

Contract No. 01/2011/HĐTDĐT-NHPT dated January 28, 2008. The loan term is 14 years from the first loan receipt date. The on-time loan interest rate is 9.6% per annum, and the overdue interest rate is 150% of the on-time interest rate. The loan balance at the time of inheritance is 82,700,000,000 VND. The collateral includes machinery and equipment formed after the investment (including both loan and own capital) of the Đại Cường 5 factory construction project (capacity of 8,700 tons/year); benefits and yields from the mortgaged assets.

(iv) *According to the long-term debt transfer contract No. 150/1497403/HĐ/01 dated December 31, 2015, the Company receives the transfer of all loans (including principal and unpaid interest) corresponding to the contributed assets from Đại Cường Group Joint Stock Company. The transferred loan is based on the original contract No. 150/2006/151 dated February 13, 2006. The total principal debt received is 27,500,000,000 VND and 556,000 USD. The principal repayment period is quarterly, with the final principal repayment period in Q4 2020. The interest rate is floating. The loan security includes assets formed from the loan capital, including workshops and machinery of the PE workshop (part of Đại Cường 1 factory) of the Company; the Company's deposit accounts at the bank; receivables from economic contracts in which the Company is the beneficiary.*

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BALANCE SHEET (CONTINUED)

21. EQUITY

	01 Jan 2026	30 June 2026
	VND	VND
Owner's investment capital		
- *Initial capital contribution at the beginning of the year*	*500.000.000.000*	*500.000.000.000*
- *Initial capital contribution at the beginning of the year.*	-	-
- *Capital contribution decreased during the year.*	-	-
- *Year-end capital contribution*	*500.000.000.000*	*500.000.000.000*

Equity capital (continued)

Stocks

	Year-end number	The number at the beginning of the year.
	Stocks	Stocks
The number of shares registered for issuance.	50.000.000	50.000.000
The number of shares that have been sold to the public.	50.000.000	50.000.000
- *Common stock*	50.000.000	50.000.000
The number of shares repurchased.		
- *Common stock*		
The number of shares outstanding.	50.000.000	50.000.000
- *Common stock*	50.000.000	50.000.000

22. REVENUE FROM GOODS AND SERVICE PROVISION

	Quarter II of 2026	Quarter II of 2025
	VNĐ	VNĐ
Total revenue from sales and service provision	47,104,313,851	44,725,387,188
Revenue reduction items		
Net revenue from sales of goods and provision of services.	**47,104,313,851**	**44,725,387,188**

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE BUSINESS OPERATIONS REPORT

23. COST OF GOODS SOLD

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Cost of goods sold.	45,900,099,062	62,359,182,173
Cost of goods sold		
Sum	**45,900,099,062**	**62,359,182,173**

24. FINANCIAL OPERATING REVENUE

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Financial operating revenue	131,189,118	146,110,227
Sum	**131,189,118**	**146,110,227**

25. FINANCIAL COSTS

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Loan interest	20,645,712,906	20,472,736,780
Exchange rate gains (losses)	348,902,943	4,665,553,621
Sum	**20,994,615,849**	**25,138,290,401**

26. The management and selling expenses incurred during the period.

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Management expenses incurred during the period.		
Salary and deductions from salary	924,051,000	1,301,891,615
Security service fee	252,000,000	252,000,000
Bank fees		86,733,755
Depreciation of fixed assets	569,719,515	584,148,420
Other expenses	751,274,256	573,650,787
Điều chỉnh chi phí		
Sum	**2,497,044,771**	**2,798,424,577**
Selling expenses incurred during the period.		
Selling expenses	430,548,485	114,093,659
Sum	**430,548,485**	**114,093,659**

27. OTHER INCOME

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Other sources of income	442,802,229	202,372,797
Sum	**442,802,229**	**202,372,797**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

These notes are an integral part and should be read in conjunction with the accompanying financial statements.

28. OTHER EXPENSES

	Quarter II of 2026 VNĐ	Quarter II of 2025 VNĐ
Other expenses	313,212,086	199,136,858
Costs due to production stoppage (depreciation, prepaid expenses, electricity for machine operation, etc.)	10,599,957,249	
Sum	**10,913,169,335**	**199,136,858**

VII. OTHER INFORMATION

1. Segment Reporting

According to Standard No. 28 and the guiding Circular of this Standard, the Company is required to prepare segment reports. Accordingly, a segment is a distinguishable part of the Company involved in providing related products or services (business segment) or providing products and services within a specific economic environment (geographical segment), each of which is subject to risks and generates economic benefits different from other segments. The Board of Directors assesses that the Company operates in one main business segment, which is yarn production, and the main geographical segment is in Vietnam. Therefore, the Company does not prepare segment reports

2. Transactions and balances with related parties.

Related parties	The relationship
Công ty CP đầu tư 3GR	The company is involved.

	01 Jan 2026 VNĐ	30 June 2025 VNĐ
Accounts receivable from customers	**10.767.329.593**	**10.767.329.593**
Công ty Cổ phần Đầu tư 3GR	10.767.329.593	10.767.329.593
Pay in advance to the short-term seller.	**72.219.248.110**	**72.219.248.110**
Công ty Cổ phần Đầu tư 3GR	72.219.248.110	72.219.248.110

M.S.D.N:1000400095
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN ĐỨC QUÂN
TỈNH HƯNG YÊN

TỔNG GIÁM ĐỐC
Đỗ Văn Sinh

Tran Thi Quy
Preparer

Dao Van Nam
Chief Accountant

Do Van Sinh
General Director
July 18, 2026