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CỔ PHẦN
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COTANA

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COTANA GROUP JOINT STOCK COMPANY
CONSOLIDATED FINANCIAL STATEMENTS
QUARTER III 2026



COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi City, Vietnam

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INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As of September 30, 2026

				Unit: VND
ASSET	Code	Note	September 30, 2026	January 1, 2026
A. CURRENT ASSETS	100		2.019.956.423.182	2.061.393.339.872
I. Cash and cash equivalents	110	V.1.	112.930.799.991	341.677.495.844
1. Cash	111		38.266.485.493	217.710.689.283
2. Cash equivalents	112		74.664.314.498	123.966.806.561
II. Short-term financial investment	120	V.3.	167.274.841.528	25.204.038.312
1. Trading securities	121		60.428	60.428
2. Provision for devaluation of trading securities	122		(51.238)	(50.838)
3. Investment held to maturity date	123		167.274.832.338	25.204.028.722
III. Short-term receivables	130		241.426.897.387	274.628.648.067
1. Short-term trade accounts receivables	131	V.4.	192.154.751.706	213.134.625.188
2. Short-term advance payments to suppliers	132	V.5.	7.659.692.522	17.986.815.354
3. Other short-term receivables	135	V.7.	55.534.152.058	54.756.406.191
4. Provision for short-term doubtful debt	136		(13.988.758.933)	(11.316.258.700)
5. Shortage of Assets Pending Resolution	137		67.060.034	67.060.034
IV. Inventories	140	V.9.	1.458.405.158.398	1.385.995.259.999
1. Inventories	141		1.458.405.158.398	1.385.995.259.999
V. Other current assets	160		39.918.725.878	33.887.897.650
1. Short-term prepaid expenses	161	V.14.	26.438.259.671	27.290.768.112
2. Deductible value-added tax	162		11.352.496.700	5.659.997.965
3. Taxes and receivables from the State budget	163	V.18.	2.127.969.507	937.131.573
B. NON-CURRENT ASSETS	200		70.723.323.616	73.903.061.853
I. Long-term receivables	210		-	-
II. Fixed assets	220		36.308.461.565	35.039.548.043
1. Tangible fixed assets	221	V.10.	31.866.576.468	31.241.855.496
- Historical cost	222		78.754.195.297	78.861.195.237
- Accumulated depreciation value	223		(46.887.618.829)	(47.619.339.741)
2. Intangible fixed assets	227	V.11.	4.441.885.097	3.797.692.547
- Historical cost	228		4.808.402.087	4.164.209.537
- Accumulated depreciation value	229		(366.516.990)	(366.516.990)
IV. Investment properties	240	V.12.	8.899.143.445	5.823.618.369
- Historical cost	241		9.999.080.839	6.452.385.305
- Accumulated depreciation value	242		(1.099.937.394)	(628.766.936)
V. Long-term work in progress	250	V.13.	-	7.110.723.577
1. Long-term Work in Progress	251		-	3.303.599.032
2. Construction in Progress	252		-	3.807.124.545
VI. Long-term financial investments	260	V.3.	16.890.825.780	16.574.328.596
1. Investments in associates and joint ventures	262		15.244.991.963	14.309.154.254
2. Investments in other entities	263		1.984.017.688	1.984.017.688
3. Provision for impairment of long-term investments	264		(338.183.871)	(337.843.346)
4. Long-term held-to-maturity investments	265		-	619.000.000
VII. Other non-current assets	270		8.624.892.826	9.354.843.268
1. Long-term prepaid expenses	271	V.14.	1.754.168.335	2.859.749.688
2. Deferred Tax Assets	272	V.15.	6.870.724.491	6.495.093.580
TOTAL ASSETS (280=100+200)	280		2.090.679.746.798	2.135.296.401.725

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As of September 30, 2026

(continued)

Unit: VND

RESOURCES	Code	Note	September 30, 2026	January 1, 2026
C LIABILITIES	300		1.169.882.790.300	1.203.415.673.963
I. Short-term liabilities	310		868.040.865.814	858.470.306.682
1. Short-term trade payables	311	V.16.	153.112.577.844	196.799.894.365
2. Short-term advances from customers	312	V.17.	218.583.328.597	203.392.569.145
3. Dividends and profits payable	313		403.205.754	403.205.754
4. Short-term taxes and other payables to the State	314	V.18.	5.253.619.602	22.326.598.952
5. Payables to employees	315		3.318.290.834	5.057.045.017
6. Short-term accrued expenses	316	V.19.	96.245.746.543	94.543.157.162
7. Short-term deferred revenue	319	V.20.	884.009.340	1.313.581.414
8. Other short-term payables	320	V.23.	99.350.951.437	96.936.479.599
9. Short-term borrowings and finance lease liabilities	321	V.21.	201.556.891.783	156.649.483.536
10. Short-term provisions	322	V.22.	1.564.202.562	2.048.280.257
11. Bonus and welfare funds	323		87.768.041.518	79.000.011.481
II. Long-term liabilities	330		301.841.924.486	344.945.367.281
1. Long-term deferred revenue	337	V.20.	15.581.251.050	15.581.251.050
2. Other long-term payables	338	V.23.	32.192.784.307	22.501.188.105
3. Long-term Borrowings and Finance Lease Liabiliti	339	V.21.	252.006.013.549	305.540.290.669
4. Long-term Provisions	343	V.22.	2.061.875.580	1.322.637.457
D OWNERS' EQUITY	400		920.796.956.498	931.880.727.762
I. Owners' equity	410	V.24.	920.796.956.498	931.880.727.762
1. Owners' contributed capital	411		452.635.820.000	411.492.640.000
- Ordinary shares with voting rights	411a		452.635.820.000	411.492.640.000
2. Share surplus	412		509.724.891	509.724.891
3. Other Owners' Equity	414		35.439.436.644	14.883.012.556
4. Development and investment fund	418		78.394.791.892	70.382.376.211
5. Undistributed Earnings	421		75.743.794.515	155.894.897.376
- Accumulated Undistributed Earnings as at the End of the Previous Period	420a		67.017.286.014	93.948.596.681
- Undistributed Earnings for the Current Period	420b		8.726.508.501	61.946.300.695
6. Non-controlling Interests	429		278.073.388.556	278.718.076.728
TOTAL RESOURCES (440=300+400)	440		2.090.679.746.798	2.135.296.401.725

Hanoi, October 30, 2026

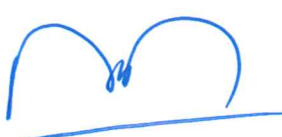
COTANA GROUP JOINT STOCK COMPANY

Prepared by



Vu Anh Quy

Chief Accountant



Tran Trong Dai

Deputy General Director



Nguyen Ngoc Tien

(Pursuant to Power of Attorney No. 12/2026/UQ-CNG)

COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward,
Hanoi City, Vietnam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the accounting period from January 1, 2026
to September 30, 2026

Form No. B02a - DN/HN

INTERIM CONSOLIDATED INCOME STATEMENT

Accounting period from January 01, 2026 to September 30, 2026

Unit: VND

Item	Code	Note	QUARTER III			Accumulated from the beginning of the year to the end of this period
			Current year	Previous year	2026	2025
1. Revenue from sales of goods and provision of services	01	VI.1.	318.180.653.891	215.417.651.538	520.770.680.678	565.726.057.850
3. Net revenue from sales of goods and provision of services (10=01-02)	10		318.180.653.891	215.417.651.538	520.770.680.678	565.726.057.850
4. Cost of goods sold	11	VI.2.	286.735.663.092	157.755.385.378	440.819.642.476	437.489.514.946
5. Gross profit from sales of goods and provision of services (20=10-11)	20		31.444.990.799	57.662.266.160	79.951.038.202	128.236.542.904
6. Finance income	22	VI.3.	1.739.101.615	734.993.188	4.189.036.498	2.302.481.871
7. Finance costs	23	VI.4.	9.060.925.667	7.985.242.034	25.993.545.201	20.533.767.067
Of which: Interest expense	24		9.041.718.685	8.061.306.325	25.973.997.294	12.472.461.742
8. Selling Expenses	25	VI.7.	11.076.407.496	15.024.194.090	21.500.260.314	32.568.020.286
9. General and administrative expenses	26	VI.7.	7.728.970.189	4.879.997.440	23.231.746.070	18.724.731.186
10. Share of Profit or Loss of Associates	27		232.486.254	0	935.837.709	355.875.282
11. Operating profit	30		5.550.275.316	30.507.825.784	14.350.360.824	59.068.381.518
{30=20+(22-23)-(25+26)+27}						
12. Other income	31	VI.5.	450.449.843	687.040.680	1.180.317.421	4.207.947.942
13. Other expense	32	VI.6.	129.004.410	582.840.575	197.472.887	917.545.524
14. Other profits (40= 31-32)	40		321.445.433	104.200.105	982.844.534	3.290.402.418
15. Accounting profit before tax	50		5.871.720.749	30.612.025.889	15.333.205.358	62.358.783.936
(50=30+40)						
16. Current corporate income tax expense	51	VI.9.	852.898.449	6.671.898.776	4.483.562.470	13.048.353.135
17. Deferred Corporate Income Tax Expense	52	VI.10.	984.846.528	(445.094.163)	(382.823.434)	184.363.622

Form No. B02a - DN/HN

INTERIM CONSOLIDATED INCOME STATEMENT
Accounting period from January 01, 2026 to September 30, 2026

Unit: VND

(continued)				
18. Net profit after tax (60=50-51-52)	60	4.033.975.772	24.385.221.276	11.232.466.322
19. Profit After Tax Attributable to Owners of the Parent	61	3.588.021.383	16.703.825.910	8.726.508.501
20. Profit After Tax Attributable to Non-controlling	62	445.954.389	7.581.395.366	2.505.957.821
21. Basic Earnings per Share	70 VI.11.	79	447	205
22. Lãi suy giảm trên cổ phiếu	71	79	447	205
				848
				848

Hanoi, October 30, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Vu Anh Quy

Chief Accountant

Tran Trong Dai

Deputy General Director

Nguyen Ngoc Tien

(Pursuant to Power of Attorney No.
12/2026/UQ-CNG)

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Using the indirect method)

Accounting period from January 01, 2026 to September 30, 2026

Unit: VND

ITEM	Code	Note	From January 1, 2026 to September 30, 2026	From January 1, 2025 to September 30, 2025
I. I. Cash flows from operating activities				
1. Profit before tax	01		15.333.205.358	62.358.783.936
2. Adjustments for:				
- Depreciation of fixed assets and investment properties	02		2.273.620.368	2.202.453.418
- Provisions	03		3.168.273.743	(2.194.643.804)
- Foreign exchange gains/losses from revaluation of items denominated in foreign currencies	04		(7.902)	(376.598)
- Gains/losses from investing and financing activities	05		(4.931.170.469)	(1.859.998.410)
- Interest expense	06		25.973.898.387	20.533.768.067
- Other Adjustments	07		-	-
3. Operating profit before changes in working capital	08		41.817.819.485	81.039.986.609
- Increase/decrease in receivables	09		22.314.551.748	65.736.935.432
- Increase/decrease in inventories	10		(67.910.603.295)	179.605.869.087
- Increase/decrease in payables (excluding interest payable and corporate income tax payable)	11		21.068.094.234	(174.548.182.780)
- Increase/decrease in prepaid expenses	12		2.020.454.808	3.179.711.286
- Interest paid	14		(23.299.523.756)	(20.533.768.067)
- Corporate income tax paid	15		(22.489.483.436)	(5.583.308.349)
- Other cash payments from operating activities	17		(1.862.658.315)	(1.859.415.586)
Net cash flows from operating activities	20		(28.341.348.527)	127.037.827.632
II. Cash flows from investing activities				
1. Payments for acquisitions, construction of fixed assets and other long-term assets	21		(233.571.702)	(12.406.923.156)
2. Proceeds from liquidation, disposal of fixed assets and other long-term assets	22		1.292.205.387	881.000.000
3. Loans granted and purchases of debt instruments of other entities	23		(260.995.674.176)	(30.854.815.460)
4. Collections from Loans Granted and Resale of Debt Instruments of Other Entities	24		79.446.305.141	42.523.338.063
5. Payments for investments in other entities	25		-	-
6. Proceeds from recovery of investments in other entities	26		-	559.360.200
7. Interest received, dividends and profits received	27		9.643.312.928	1.059.510.498
Net cash flows from investing activities	30		(170.847.422.422)	1.761.470.145
III. Cash flows from financing activities				
1. Proceeds from Issuance of Shares and Capital Contributions from Owners	31		-	14.007.944.500
2. Proceeds from borrowings	33		114.547.710.269	165.408.943.811
3. Repayment of borrowings	34		(125.848.953.773)	(167.014.743.218)
4. Dividends and Profits Paid to Owners	36		(18.256.681.400)	(13.539.175.000)
Net cash flows from financing activities	40		(29.557.924.904)	(1.137.029.907)

Form No. B03a - DN/HN

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Using the indirect method)

Accounting period from January 01, 2026 to September 30, 2026

(continued)

Unit: VND

ITEM	Code	Note	From January 1, 2026 to September 30, 2026	From January 1, 2025 to September 30, 2025
Net cash flows during the period (50=20+30+40)	50		(228.746.695.853)	127.662.267.870
Cash and cash equivalents at the beginning of the period	60		341.677.495.844	124.640.784.308
Effect of changes in foreign exchange rates on cash and cash equivalents	61		-	-
Cash and cash equivalents at the end of the period (70=50+60+61)	70	V.1.	112.930.799.991	252.303.052.178

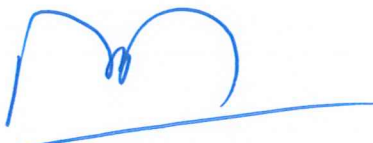
Hanoi, October 30, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director


Vu Anh Quy

Tran Trong Dai

Nguyen Ngoc Tien

(Pursuant to Power of Attorney No. 12/2026/UQ-CNG)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

I. Business operation characteristics

1. Structure of ownership

Cotana Group Joint Stock Company (referred to as "the Company") was formerly known as Thanh Nam Construction Co., Ltd., established on June 1, 1993, under Decision No. 2162/QĐ-UB by the Chairman of the Hanoi People's Committee. It was later converted into Thanh Nam Investment and Construction Joint Stock Company, operating under the initial Certificate of Business Registration No. 0103003621 dated February 4, 2004, issued by the Hanoi Department of Planning and Investment. On August 31, 2017, the Company was renamed Cotana Group Joint Stock Company based on Resolution No. 02/2017/NQ-ĐHĐCĐ-CNG of the General Meeting of Shareholders of Thanh Nam Investment and Construction Joint Stock Company. The Company has amended its Business Registration Certificate 28 times.

According to the Business Registration Certificate No. 0101482984, 28th amendment dated July 29, 2026, regarding an increase in charter capital and the total number of outstanding shares, the Company's charter capital is **VND 452,635,820,00** (Four hundred fifty-two billion, six hundred thirty-five million, eight hundred twenty thousand Vietnamese dong), with a total of **45,263,582 outstanding shares**.

The Company's shares are listed on the Hanoi Stock Exchange (HNX) with the stock code CSC.

2. Operating industry

The Company operates in the construction industry, real estate business.

3. Principal activities

The Company's principal activities include:

- Construction project finishing; Rental services for motor vehicles;
- Real Estate Services: Real estate consulting services; real estate advertising services; real estate management services; real estate brokerage services; real estate auction services; real estate valuation services; real estate trading floor services; rental of construction machinery and equipment;
- Agency services for purchasing, selling, and consignment of goods; real estate business operations;
- Installation of power lines and substations up to 35KV; installation of electrical systems, water systems, air conditioning systems, and interior/exterior decoration for construction projects;
- Construction of residential buildings, industrial facilities, transportation works, irrigation projects, and infrastructure engineering.

The Company's head office: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi, Viet Nam.

4. Normal production and business cycle

The company's normal production and business cycle is completed within a period of no more than 12 months.

5. The Company's structure

Detailed information about the subsidiaries consolidated into the Company's consolidated financial statements for the period from January 1, 2026 to September 30, 2026 is as follows:

- | | |
|---|---|
| 1. Cotana Infrastructure Construction Joint Stock Company | Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi
Main Activities: Construction of bridges and roads
Proportion of ownership interest: 51 %
Proportion of voting right: 51% |
| 2. Cotana Consultant Construction Joint Stock Company | Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi
Main Activities: Consulting, design.
Proportion of ownership interest: 51 % |

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

- | | |
|--|--|
| | Proportion of voting right: 51% |
| 3. Cotana Investment Consultancy and Trading Joint Stock Company | Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi
Main Activities: Trading, construction and installation, and services.
Proportion of ownership interest: 51 %
Proportion of voting right: 51% |
| 4. Cotana Capital Housing Investment and Development Joint Stock Company | Address: CM3-03 Camellia, An Van Duong Urban Area, Vy Da Ward, Hue City, Vietnam.
Main Activities: Real estate investment and business.
Proportion of ownership interest: 65.60% (1)
Proportion of voting right: 71.12% (2) |
| 5. Cotana Ecolife urban Development joint stock company | Address: DAH2-03A Dahlia, An Van Duong Urban Area, Vy Da Ward, Hue City, Vietnam
Main activity: Real estate investment and development
Proportion of ownership interest: 62.98% (3)
Proportion of voting right: 64.71% (4) |

(1) The Company's ownership interest in Cotana Capital Housing Investment and Development Joint Stock Company is 65.60%, including: The Company's direct ownership interest in Cotana Capital Housing Investment and Development Joint Stock Company is 59.85%, the indirect ownership interest through Cotana Investment and Trading Consulting Joint Stock Company is 1.632%, the indirect ownership interest through Cotana Consultant Construction Joint Stock Company is 2.423%, and the indirect ownership interest through Cotana Infrastructure Construction Joint Stock Company is 1.694%.

(2) The Company's voting rights in Cotana Capital Housing Investment and Development Joint Stock Company amount to 71.12%, comprising: The Company's direct voting rights in Cotana Capital Housing Investment and Development Joint Stock Company is 59.85%, indirect voting rights through Cotana Investment and Trading Consulting Joint Stock Company is 3.20%, indirect voting rights through Cotana Consultant Construction Joint Stock Company is 4.75%, and indirect voting rights through Cotana Infrastructure Construction Joint Stock Company is 3.32%.

(3) The Company's ownership interest in Cotana Ecolife Urban Development Joint Stock Company is 62.98%, comprising: a direct ownership interest of 61.18% held by the Company in Cotana Ecolife Urban Development Joint Stock Company; and an indirect ownership interest of 1.80% held through Cotana Consultant Construction Joint Stock Company.

(4) The Company's voting rights in Cotana Ecolife Urban Development Joint Stock Company amount to 64.71%, comprising: direct voting rights of 61.18% held by the Company in Cotana Ecolife Urban Development Joint Stock Company; and indirect voting rights of 3.53% held through Cotana Consultant Construction Joint Stock Company.

Detailed information on significant associates is presented in the Company's consolidated financial statements using the equity method for the operating period from January 1, 2026 to September 30, 2026, as follows:

- | | |
|------------------------------------|--|
| 1. BMS - Thanh Nam Company Limited | Address: Ngoc Liep Industrial Park, Kieu Phu Commune, Hanoi
Main Activities: Rebar production.
Capital contribution ratio: 25.09%
Voting rights ratio: 25.09% |
|------------------------------------|--|

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

- | | | |
|----|---|---|
| 2. | Cotana Green
Landscape Architecture
Joint Stock Company | Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi
Main Activities: Landscape architecture
Capital contribution ratio: 20.68%
Voting rights ratio: 20.68% |
| 3. | Green Garden Urban
Service Joint Stock
Company | Address: Floor 2, CM3-21 Camellia, An Van Duong Urban Area, Vy
Da Ward, Hue City, Vietnam
Main Activities: Urban management services
Capital contribution ratio: 30%
Voting rights ratio: 30% |
| 4. | Cotana Construction
Joint Stock Company | Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet, Hanoi
Main Activities: Construction
Capital contribution ratio: 45%
Voting rights ratio: 45% |

List of independent accounting units:

The Company has one (01) branch, namely the Branch of Cotana Group Joint Stock Company, located at No. 2-4-6, Street No. 7, Conic Residential Area, Nguyen Van Linh Street, Binh Hung Commune, Ho Chi Minh City, Vietnam. On September 4, 2025, and March 16, 2026, the Company's Board of Directors issued Decision No. 07/2025/QĐ/CNG and Decision No. 01/2026/QĐ/HĐQT-CNG regarding the termination of operations of the Branch of Cotana Group Joint Stock Company. However, as of the issuance date of this Report, the Branch is still coordinating with the Tax Authority to complete the procedures for the deactivation of its tax identification number

7. Disclosure of information comparability in the Consolidated Financial Statements

The corresponding information, data, and figures in the Company's consolidated financial statements for the period from January 1, 2026 to September 30, 2026 are presented as comparative information, data, and figures.

8. Number of employees

As of September 30, 2026, the number of employees was 144 (as of December 31, 2025: 143).

II. Accounting period, accounting currency

1. Accounting period

The Company's fiscal year follows the calendar year, commencing on January 1 and ending on December 31 each year. The interim accounting period commenced on January 1, 2026 and ended on September 30, 2026

2. Accounting currency

The currency used in accounting is Vietnam dong ("VND") accounted under the principle of historical cost, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and the legal regulations related to the preparation and presentation of Consolidated Financial Statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***III. Applied accounting regime and standards****1. Applied accounting regime and standards**

The Company applies Vietnamese Accounting regime and Vietnamese Accounting Standards for enterprises promulgated under the Circular No. 99/2025/TT-BTC dated October 27, 2025 issued by Ministry of Finance; prepares and presents the Consolidated Financial Statements in accordance with Circular No. 202/2014/TT-BTC dated December 22, 2014 by Ministry of Finance and Circular No. 43/2026/TT-BTC dated April 20, 2026 issued by the Ministry of Finance amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC.

2. Statement on the compliance to Accounting Standards and Accounting regime

The Company's Consolidated Financial Statements are prepared and presented in accordance with Vietnamese Accounting Standards and current Vietnamese Accounting regime for enterprises and the laws and regulations in relation to the preparation and presentation of Consolidated Financial Statements .

IV. Significant accounting policies**1. Basis for the consolidation of Financial Statements**

The consolidated financial statements include the financial statements of the Company, its branches, and the financial statements of the companies controlled by the Company (subsidiaries), prepared for the period from January 1, 2026 to September 30, 2026. Control is achieved when the Company has the ability to govern the financial and operating policies of the investee companies in order to obtain benefits from their activities.

Business performance of subsidiaries which have been acquired or disposed in the period is presented in the Consolidated Income Statement from acquisition date or as at disposal date of investment in subsidiaries.

Where necessary, the Financial Statements in subsidiaries are adjusted so accounting policies which are being applied in the Company and subsidiaries are the same.

All transactions and balances between companies in the same Group are canceled out upon consolidating the Financial Statements.

Non - controlling interest

The non-controlling interest in the net assets of the consolidated subsidiary is recognized as a separate item distinct from the equity of the parent company's shareholders. The non-controlling interest includes the value of the non-controlling interest at the date of initial business combination and the portion of the non-controlling interest in the changes in the total equity since the business combination date. Losses incurred in the subsidiary should be allocated in accordance with the non-controlling interest's share, even if the losses exceed the non-controlling interest's share in the subsidiary's net assets.

Investment in associate companies

An associate company is a company in which the Company has significant influence, but is not a subsidiary or joint venture of the Company. Significant influence is evidenced by the ability to participate in making decisions on financial and operational policies of the investee, but without control or joint control over those policies. Typically, the Company is considered to have significant influence if it holds more than 20% of the voting rights in the investee. Investments in the Company's associate companies are accounted for using the equity method.

Under the equity method, the investment is initially recognized on the consolidated balance sheet at cost, and then adjusted for changes in the Company's share of the investee's net assets after the acquisition. Any

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

goodwill arising from the investment in an associate is reflected in the carrying amount of the investment. The Company does not allocate this goodwill but annually assesses whether it is impaired. The consolidated statement of profit or loss reflects the Company's share of the profit or loss of the associate after the acquisition date.

When the Company's share of losses of an associate exceeds its interest in the associate accounted for under the equity method, the carrying amount of the investment is reduced to zero, and recognition of further losses is discontinued, except to the extent that the Company has an obligation to cover or has already covered the losses on behalf of the associate.

2. Estimates

The preparation of Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to the preparation and presentation of Consolidated Financial Statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the Consolidated Financial Statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the management's best knowledge, actual results may differ from those estimate.

3. Principle of recognizing cash and cash equivalents

Cash and cash equivalents comprise cash in hand, demand deposits and other short-term (no more than 3 months), liquid investments that are readily convertible to a known amount of cash and which are subject to an insignificant risk of changes in value.

4. Accounting principle for financial investments

a) Trading securities

Trading securities are securities held by the Company for trading purposes. Trading securities are recognized from the date the Company obtains ownership rights and are initially measured at the fair value of the consideration paid at the transaction date, plus transaction costs directly attributable to the acquisition of the trading securities.

In subsequent accounting periods, these securities investments are stated at cost less allowance for diminution in value of trading securities.

The provision for diminution in value of trading securities is made when there is evidence that the market value of the securities has declined below their historical cost, in accordance with prevailing accounting regulations.

b) Held-to-maturity investments

Held-to-maturity investments comprise investments that the Company has the positive intention and ability to hold to maturity. Held-to-maturity investments include: term deposits at banks and loans held to maturity for the purpose of earning periodic interest, as well as other held-to-maturity investments.

Held-to-maturity investments are initially recognized at cost, which comprises the purchase price and transaction costs directly attributable to the acquisition of the investments. Subsequent to initial recognition, these investments are measured at their recoverable amount. Interest income earned from held-to-maturity investments subsequent to the acquisition date is recognized in the Income Statement on an accrual basis. Pre-acquisition interest is deducted from the historical cost at the time of acquisition.

Held-to-maturity investments are stated at cost less provision for impairment of held-to-maturity investments.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

The provision for impairment of held-to-maturity investments is made in accordance with prevailing accounting regulations.

c) Loan receivables

Loan receivables are measured at cost less provision for doubtful debts.

Provisions for doubtful receivables on loans of the Company are made in accordance with current accounting regulations.

d) Investments in equity instruments of other entities

Investments in equity instruments of other entities include equity investments where the Company does not have control, joint control, or significant influence over the investee.

Investments in equity instruments of other entities are initially recognized at cost, including the purchase price or capital contribution, plus any directly related costs incurred for the investment activity. Dividends and profits from periods prior to the purchase of the investment are recorded as a reduction in the value of the investment itself. Dividends and profits from periods after the purchase of the investment are recognized as revenue.

Provisions for impairment of investments in equity instruments of other entities are made at the time of preparing Consolidated Financial statements if the investments show a decline compared to their cost value. The Company makes provisions as follows:

- + For investments in listed shares or when the fair value of the investment can be reliably determined, the provision for impairment is based on the market value of the shares.
- + For investments where the fair value cannot be determined at the reporting date, the provision is made based on the difference between the actual contributions of the parties in the other entity and the actual equity, multiplied by the Company's ownership ratio in relation to the total actual contributions of the parties in the other entity.

Increase or decrease in the provision for impairment of investments in equity instruments of other entities at the closing date for the preparation of separate financial statements is recognized as financial expense.

5. Accounting principle for receivables

Receivables are presented as net book value less allowance for doubtful and bad debts. Classification of receivables is made on the following principle:

- Trade accounts receivable consist of receivables with their commercial nature arising from transactions with their purchasing-selling nature between the Company and buyers who are independent entities from the Company.
- Other receivables consist of receivables with their non-commercial nature, not related to transactions with their purchasing-selling nature.

Allowance for doubtful and bad debts is made for each doubtful or bad debt based on age of each debt amounts or estimated loss that may incur because debtors are insolvent under liquidation, bankruptcy or similar hardship.

Increase, decrease in provision for bad and doubtful debts to be made at the cut-off date for Consolidated Financial Statements shall be recognized into general administration expenses.

6. Principle for recognizing inventories

Inventories are recognized at the lower price between historical cost and net realizable value. Historical cost of inventories consists of expenses of acquisition, processing and other directly related expenses (if any) incurred to bring inventories to their present location and condition.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

Net realizable value is determined as the estimated selling price of inventories during the normal business period minus the estimated costs to complete and necessary estimated costs to sell.

Value of inventories is determined by the Specific Identification Method and accounted for by perpetual method.

The company's provision for inventory write-down is made according to current accounting regulations. Accordingly, the company is allowed to establish provisions for obsolete, damaged, or low-quality inventory, and in cases where the cost of inventory exceeds its net realizable value at the end of the fiscal year.

7. Principles of fixed assets recognition and depreciation

7.1. Principles of tangible fixed assets recognition and depreciation

Tangible fixed assets are recognized at their historical cost, presented in the Consolidated Balance Sheet under the items of historical cost, accumulated depreciation and carrying amount.

The historical cost of procured tangible fixed assets includes their purchase price (excluding trade discount or other discount), taxes and directly related costs to bring such assets into the ready-for-use state.

Historical cost of fixed assets which are constructed by contractors includes value of completed and handover works, directly-related costs and stamp duty.

The historical cost of procured tangible fixed assets include actual price of tangible fixed assets which are self-constructed or self-made and their installation and commissioning expense.

The expenses incurred after the initial recognition of tangible fixed assets are recorded as the increases of historical cost of assets when these expenses are sure to increase economic benefits in the future. The incurred expenses which do not satisfy the above conditions are recognized into production and business operation expense in the year.

The Company applied straight-line depreciation method to tangible fixed assets. Tangible fixed assets are accounted and classified into groups by their nature and purpose of utilization in the Company's production and business operation, including:

Type of fixed assets	Depreciation duration <years>
Building and structures	15 - 49
Machinery, equipment	05 - 10
Transport vehicles, transmission equipment	06 - 07
Office equipment	03 - 06
Others	03

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognised in the Consolidated Income Statement.

7.2 Principles of intangible fixed assets recognition and depreciation

Intangible fixed assets are recognized at their historical cost, presented in the Consolidated Balance Sheet under the items of historical cost, accumulated amortization and carrying amount.

Historical cost of acquired intangible fixed assets consists of their total purchase price to bring the assets to their state of ready-to-use. The costs arising after initial recognition of intangible fixed assets are recorded as production costs in the period excluding specific costs of a specific intangible asset, enabling an increase in the future economic benefits.

When an intangible fixed asset is sold or disposed, historical cost and accumulated depreciation are written off and gain or loss from disposal is recognized into income or expense in the period.

Intangible fixed asset of the Company includes: Computer software, Land use right.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

Computer software

Costs related to computer software programs that are not an integral part of the related hardware are not capitalized. The cost of computer software is the total amount the Company has spent up to the point of putting the software into use. Computer software is amortized using the straight-line method over a period of 3 years.

Land use rights

Land use rights represent all the actual costs incurred by the Company that are directly related to the land use, including: costs for acquiring land use rights, compensation costs, site clearance, land leveling, registration fees, etc. Land use rights with an indefinite term are not subject to depreciation.

8. Principles of investment properties recognition and depreciation

Principles of investment properties recognition

The Company's investment properties comprise land use rights, buildings, a part of a building, or infrastructure held by the Company (as owner or lessee under a finance lease) to earn rentals or for capital appreciation. Investment properties are stated at historical cost less accumulated depreciation. The historical cost of an investment property represents all expenditures incurred or the fair value of the consideration given by the Company to acquire the investment property up to the date of acquisition or completion of construction.

Subsequent expenditures relating to an investment property incurred after initial recognition are recognized as expenses in the period in which they are incurred, unless it is probable that such expenditures will enable the investment property to generate future economic benefits in excess of its originally assessed standard of performance, in which case they are capitalized as an additional cost of the investment property.

Upon the disposal of an investment property, its historical cost and accumulated depreciation are derecognized, and any resulting gains or losses are recognized in income or expenses for the year.

Transfers from owner-occupied properties or inventories to investment properties are made only when the owner ceases to occupy the property and commences an operating lease to another party, or upon the completion of the construction phase. Transfers from investment properties to owner-occupied properties or inventories are made only when the owner commences occupation of the property or begins development with a view to sale. The transfer from an investment property to an owner-occupied property or inventory does not alter the historical cost or the carrying amount of the property as of the date of transfer.

Investment properties held to earn rentals are depreciated on a straight-line basis over their estimated useful lives. The estimated useful lives of investment properties are as follows:

<i>Asset Category</i>	<i>Estimated Useful Life (Years)</i>
Land use rights	Indefinite
Buildings	05 – 25

9. Principles of construction in progress recognition

Assets under construction for production, rental, administrative, or any other purposes are stated at cost. This cost comprises the necessary expenditures to construct the assets in accordance with the Company's accounting policies. Depreciation of these assets is applied on the same basis as that of other assets, commencing when the assets are ready for their intended use.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

10. Principles of prepaid expenses recognition and amortization

Prepaid expenses comprise actual expenses incurred but related to the results of production and business operations of multiple accounting periods. Prepaid expenses include: costs of tools and supplies issued for use awaiting amortization, sales brokerage fees, and other expenses awaiting amortization.

Tools and supplies: Tools and supplies put into use are amortized to expenses on a straight-line basis over a period of 01 to 03 years.

Sales brokerage fees: These represent all costs incurred by the Company for the sale of future-formed apartments and are amortized upon the recognition of revenue from the sale of these apartments.

11. Accounting principles for payables

Payables are amounts owed to suppliers and other parties. Payables include trade payables and other payables. Payables are not recognized at an amount less than the payment obligation.

The classification of payables is based on the following principles:

- Trade payables include commercial payables arising from the purchase of goods, services, and assets, where the seller is an independent entity from the buyer.
- Other payables include non-commercial payables that are not related to the purchase, sale, or provision of goods and services.

Payables are monitored in detail by each creditor and maturity date.

12. Principles of borrowings and finance lease liabilities recognition

Borrowings and finance lease liabilities are recognized on the basis of receipt vouchers, bank documents, loan agreements, and finance lease contracts.

Borrowings and finance lease liabilities are monitored in detail by each lender/lessor and maturity date.

13. Principles of Accrued expenses recognition

Accrued expenses of the Company include provisions for completed construction volumes, accrued interest expenses, and other accrued expenses. These are actual expenses incurred during the reporting period but not yet paid due to the lack of invoices or sufficient accounting records and documents, and are recognized as production and business costs for the reporting period. They also include payables that have not yet occurred because the goods or services have not been recognized, but are accrued in advance into the production and business costs of the current period to prevent significant fluctuations in costs upon actual incurrence.

The accrual of production and business costs during the period must be strictly calculated with reasonable and reliable evidence regarding the expenses to be accrued, ensuring that the accrued expenses recorded in this account are consistent with the actual expenses incurred.

14. Principles of recognition and methods for provisions

Provisions are recognized when the Company has a present obligation as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation. Provisions are determined based on the Board of General Directors' best estimate of the expenditure required to settle this present obligation at the end of the financial year.

15. Principle of unearned revenue recognition

The Company's unearned revenue during the accounting period is the revenue received in advance from customers who have paid for one or more periods of office rental at Cotana Building, Lot CC5A, Linh Dam Peninsula, Hoang Mai, Hanoi, and the revenue received in advance for utility service fees paid by customers for multiple periods.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

16. Principle of owner's equity recognition

Capital investment of the Company's owners is recognized by shareholders' actual capital contribution.

Share premium is recognized as the difference between the issue price and the par value of the shares when they are issued for the first time or through a subsequent issuance.

Other capital of the owner is the amount that the subsidiary pays dividends to the parent company in shares.

Retained earnings are the profit amounts from enterprise's business operation after deducting CIT expense this year and the retroactive adjustments due to changes in accounting policies and the retroactive adjustment of material misstatements in the previous years.

Profit after corporate income tax is allocated to shareholders right after funds are made for under the Corporation Article of the Company as well as legal regulations and upon approval of the Annual General Meeting.

Dividends are recognized as a liability after the Board of Directors' announcement of the dividend declaration and the notification of the dividend entitlement date from the Vietnam Securities Depository and Clearing Corporation .

17. Principle and method of revenue, other income recognition

The Company's revenue includes sales revenue, service provision revenue, construction and installation revenue, equipment and office leasing and revenue from deposit interest and dividend collection.

Revenue from goods sales

Revenue from goods sales is recognized upon simultaneously meeting the following five (5) conditions as follows:

- The Company has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return goods or products that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return goods or products (except for the case that customers can return goods as exchange to other goods or services).
- The Company gained or will gain economic benefits from the sale transaction; and
- It is possible to determine the costs related to the goods sale transaction.

Revenue from services rendered

Revenue from service transactions is recognized when the outcome of the transaction can be reliably determined. In cases where service transactions span multiple periods, revenue is recognized in the period based on the progress of work completed as of the financial statement date of that period. The outcome of a service transaction is determined when all of the following four (4) conditions are met::

- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return services that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return services rendered;

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

- It is possible to obtain economic benefits from the service provision transaction;
- The work volume completed on the cut-off date of the Financial Statements can be determined; and
- The costs incurred from the transaction and the costs of its completion can be determined.

Construction Revenue

When the outcome of a construction contract can be reliably estimated:

- For construction contracts where the contractor is paid according to the planned schedule, revenue and related costs are recognized in accordance with the work completed, as determined by the Company, at the end of the accounting period.
- For construction contracts where the contractor is paid according to the value of the work completed, revenue and related costs are recognized based on the work completed, as confirmed by the customer and reflected in the issued invoices.
- Increases or decreases in construction volume, compensation received, and other income are recognized as revenue only when agreed upon with the customer.

When the outcome of a construction contract cannot be reliably estimated:

- Revenue is recognized only to the extent of the contract costs incurred for which reimbursement is reasonably certain.
- Contract costs are recognized as expenses only when incurred.
- The difference between the cumulative revenue recognized for the construction contract and the cumulative amount invoiced according to the planned progress of the contract is recognized as receivables or payables according to the planned progress of the construction contracts.

Interest Income

Interest income is recognized on an accrual basis and is determined based on the balances of deposit accounts and the actual interest rates for each period.

Dividends and Profit Sharing

Dividends and profit sharing are recognized when the Company acquires the right to receive dividends or profit from its investments. Dividends received in the form of shares are only tracked by the increased number of shares and are not recognized as the value of shares received.

18. Principles for Accounting Financial Expenses

Financial expenses are recognized in the separate income statement as the total financial expenses incurred during the year, without offsetting against financial operating income. These expenses include interest expenses and other financial expenses.

19. Other accounting principles and methods

Tax obligations

Value added tax (VAT)

The Company declares and calculates VAT under the guidelines of current Taxation Law.

Corporate income tax

Corporate income tax presents the total amount of current tax payable and deferred tax.

Current tax payable is calculated on taxable profit in the period. Taxable income differs from net profit presented in the Income Statement because taxable income does not include assessable incomes or expenses or deductible one in other years (including losses carried forward, if any) and it further excludes items that are non-taxable or non-deductible.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

The Company applies the corporate income tax rate of 20% on taxable profits.

Deferred income tax was calculated on the differences between the book value and the income tax basis of asset or liability items on the consolidated financial statements and was recorded in the consolidated financial statements. Deferred tax liabilities must be recognized for all differences between the book value and the income tax basis of asset or liability items on the consolidated financial statements, and assets for deferred income tax was only recognized when it was certain that there would be enough taxable profit in the future to offset the differences between the book value and the income tax basis of asset or liability items on the consolidated financial statements.

Deferred income tax was determined at the tax rate expected to apply in the year in which the asset was realized or the payable was settled. Deferred income tax was recorded in the income statement and recorded in equity only when the tax was related to items recorded directly in equity.

Deferred tax assets and deferred tax liabilities were offset when Company had a legally enforceable right to offset current tax assets against current tax payables and when the deferred income tax assets and deferred income tax liabilities related to corporate income taxes were administered by the same tax agency and the Company intended to pay current income taxes on a net basis.

The determination of the Company's corporate income tax was based on current tax regulations. However, these regulations may change from time to time, so the final determination of corporate income tax depended on the inspection results of the competent tax agency.

Other tax

Other taxes and fees were declared and paid by enterprise to local tax agency according to current tax laws in Vietnam.

20. Basic earnings per share

Basic earnings per share is calculated by dividing the profit attributable to ordinary equity holders of the Company (after adjusting for the appropriation to the Bonus and welfare fund and the Board of Management's bonus fund) by the weighted average number of ordinary shares outstanding during the year.

21. Related parties

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and the other party are subject to common control or common significant influence. Related parties may be enterprises or individuals, including close members of their families.

22. Segment reporting

A segment is a distinguishable component of the Company that engages in the provision of a relevant product or service (segment by line of business), or in the provision of a product or service within a specific economic environment (segment by geographic area) in which the segment has risks and economic benefits other than other business divisions. The Board of Directors believes that the Company's main activity is real estate business and mainly operates in a division according to the geographical area of Vietnam. Therefore, the Company does not present the division report by business field and geographical area of Vietnam Accounting Standard No. 28 – Segment reporting.

COTANA GROUP JOINT STOCK COMPANY
Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi City, Vietnam

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

V Supplementary Information for Items Presented in the Interim consolidated statement of financial position

1. Cash and Cash Equivalents

	September 30, 2026	January 1, 2026
	VND	VND
<i>Cash</i>	<i>38.266.485.493</i>	<i>217.710.689.283</i>
Cash on Hand	858.221.123	1.116.774.887
Cash at Banks	37.408.264.370	216.593.914.396
<i>Cash Equivalents</i>	<i>74.664.314.498</i>	<i>123.502.223.876</i>
<i>Term Deposits</i>	<i>74.664.314.498</i>	<i>115.307.219.178</i>
<i>Certificates of Deposit</i>	<i>-</i>	<i>8.195.004.698</i>
Total	112.930.799.991	341.212.913.159

Short-term financial investment

	September 30, 2026			January 1, 2026		
	VND			VND		
	Historical cost	Fair value	Provision	Historical cost	Fair value	Provision
a) Trading securities	60.428	9.190	(51.238)	60.428	9.590	(50.838)
<i>Total share value</i>	<i>60.428</i>	<i>9.190</i>	<i>(51.238)</i>	<i>60.428</i>	<i>9.590</i>	<i>(50.838)</i>
GTA: Thuan An Wood Processing	60.428	9.190	(51.238)	60.428	9.590	(50.838)
Joint Stock Company						

b) Held-to-Maturity Investments

	September 30, 2026		January 1, 2026	
	Cost	Carrying	Cost	Carrying Amount
	160.173.348.587	160.173.348.587	20.743.304.941	20.743.304.941
	7.101.483.751	7.101.483.751	4.460.723.781	4.460.723.781

Unit: VND

Short-term

Term Deposits with Original Maturities of up to 12 Months
Loans to individuals

COTANA GROUP JOINT STOCK COMPANY

Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi City, Vietnam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS
For the accounting period from January 1, 2026 to September 30, 2026

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

Long-term				
Loans to individuals	-	-	619.000.000	619.000.000
Total	-	-	619.000.000	619.000.000
	167.274.832.338	167.274.832.338	25.823.028.722	25.823.028.722

Unit: VND

c) Investments in Other Entities

Investments in Associates (i)

	September 30, 2026			January 1, 2026		
	Cost	accumulated Adjustment	Carrying	Cost	accumulated Adjustment	Carrying
BMS Thanh Nam Company Limited	4.311.878.500	(2.416.475.915)	1.895.402.585	4.311.878.500	(2.212.402.719)	2.099.475.781
Cotana Green Landscape Architecture Joint Stock Company	600.000.000	2.574.954.286	3.174.954.286	600.000.000	2.548.072.345	3.148.072.345
Green Garden Urban Services Joint Stock Company	1.500.000.000	4.545.685.477	6.045.685.477	1.500.000.000	3.795.175.424	5.295.175.424
Cotana Construction Joint Stock	4.500.000.000	(371.050.385)	4.128.949.615	4.500.000.000	(733.569.296)	3.766.430.704
Total	10.911.878.500	4.333.113.463	15.244.991.963	10.911.878.500	3.397.275.754	14.309.154.254

(*) The carrying amount of investments in associates is initially recognized at cost and subsequently adjusted for changes in the investor's share of the net assets of the investees.

Investments in Other Entities (i)

	September 30, 2026		January 1, 2026	
	Cost	Provision	Cost	Provision
Thanh Nam Import-Export Investment Joint Stock Company	550.000.000	(44.769.907)	550.000.000	(44.769.907)
ICC BIG Construction Investment Joint Stock Company	534.017.688	-	534.017.688	-
Capella Vietnam Joint Stock Company	500.000.000	(293.413.964)	500.000.000	(293.073.439)
Thanh Nam Architecture and Interior Joint Stock Company	400.000.000	-	400.000.000	-
Total	1.984.017.688	(338.183.871)	1.984.017.688	(337.843.346)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***Significant Transactions between the Company and Its Associates during the Period**

- BMS Thanh Nam Co., Ltd.: Service rental.
- Cotana Green Architecture and Landscape JSC: Construction works.
- Green Garden Urban Services JSC: Construction Services and Service Procurement.
- Cotana Construction Consulting JSC: Service rental.

4. Receivables from customers

	September 30, 2026		January 1, 2026	
	VND		VND	
	Value	Provision	Value	Provision
a) Short-term				
Thang Long TJC	2.685.895.270	-	2.685.895.270	-
Infrastructure				
Ecopark Group JSC	7.437.678.365	-	13.721.757.501	-
Ivland JSC	104.866.778.295	-	122.243.875.735	-
Other entities	77.164.399.776	(4.458.448.325)	74.483.096.682	(5.280.024.014)
Total	192.154.751.706	(4.458.448.325)	213.134.625.188	(5.280.024.014)

b) Receivables from related parties: *Details are presented in Note VIII.3***5. Prepayments to suppliers**

	September 30, 2026		January 1, 2026	
	VND		VND	
	Value	Provision	Value	Provision
a) Short-term				
Bac Trung Nam Fire	223.907.430	-	6.265.325.260	-
Protection and				
Construction Company				
Dai Duong Ecological	-	-	142.845.043	-
Investment Joint Stock				
Company				
Other entities	7.435.785.092	(695.851.541)	11.578.645.051	(695.851.541)
Total	7.659.692.522	(695.851.541)	17.986.815.354	(695.851.541)

b) Prepayments to suppliers – related parties: *Details are presented in Note VIII.3.*

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

7. Other receivables

	September 30, 2026		January 1, 2026	
	VND		VND	
	Value	Provision	Value	Provision
a) Short-term	55.534.152.058	(8.834.459.067)	54.756.406.191	(5.340.383.145)
<i>Loan Receivables</i>	-	-	-	-
<i>Advances</i>	1.644.471.543	-	1.746.247.675	-
<i>Pledged, Deposited and Escrow Amounts</i>	481.403.334	-	200.000.000	-
<i>Accrued Interest Income</i>	-	-	-	-
<i>Other receivables</i>	53.408.277.181	(8.834.459.067)	52.810.158.516	(5.340.383.145)
BB Investment and Development One-Member Co., Ltd (*)	18.929.875.000	-	18.929.875.000	-
DB Investment and Development One-Member Co., Ltd (*)	12.858.125.000	-	12.858.125.000	-
Kieu Le Construction JSC (**)	5.596.164.382	-	5.396.712.328	-
BEMES Production and Import-Export JSC (***)	13.976.303.684	(8.152.843.817)	13.976.303.684	(4.658.767.895)
Other entities	2.047.809.115	(681.615.250)	1.649.142.504	(681.615.250)
Total	55.534.152.058	(8.834.459.067)	54.756.406.191	(5.340.383.145)

(*) Receivables from BB Investment and Development One-Member Limited Liability Company and DB Investment and Development One-Member Limited Liability Company in respect of the transfer of capital contributions in Comaland Investment and Development Joint Stock Company, which Cotana Group Joint Stock Company had entrusted individuals to invest and transfer capital contributions in Comaland Investment and Development Joint Stock Company. As at September 30, 2026, the Company had not yet recovered the proceeds from the transfer of these capital contributions to repay the individual investors who had entrusted the investments.

(**) This represents the capital contribution to Kieu Le Construction Joint Stock Company for implementation of the Kieu Le residential project under Investment Cooperation Contract No. 113/2018/HĐHT/Kieule - Cotana dated April 20, 2018.

(***) Other receivables from Bemes Production and Import-Export Joint Stock Company represent amounts paid by the Company on behalf of Bemes Production and Import-Export Joint Stock Company for land rental under Business Cooperation Contract No. 10/HĐHTKD/Cotana-Bemes dated March 19, 2013, as the Company has not yet completed the procedures for transferring the investor obligations, together with responsibility for fulfilling land-related financial obligations in respect of the VP5 land lot, to Bemes Production and Import-Export Joint Stock

b) Other receivables – related parties: Details are presented in Note VIII.3.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***8. Bad Debts**

	September 30, 2026		January 1, 2026	
	VND		VND	
	Historical value	Recoverable value	Historical value	Recoverable value
Total Value of Overdue Receivables				
<i>Trade receivables</i>	4.458.448.325	-	5.789.024.014	509.000.000
Housing and Urban Development Investment Corporation – One Member Limited Liability Company	720.914.571	-	720.914.571	-
Hoa Lac – Hoa Binh National Highway 6 BOT Company	1.322.719.462	-	1.322.719.462	-
Saigon – Hanoi Investment JSC	569.413.877	-	1.938.703.877	500.000.000
Other Parties	1.845.400.415	-	1.806.686.104	9.000.000
<i>Other receivables</i>	8.834.459.067	-	5.340.383.145	-
BEMES Production and Import-Export JSC	8.152.843.817	-	4.658.767.895	-
Other Parties	681.615.250	-	681.615.250	-
<i>Advances to Suppliers</i>	695.851.541	-	695.851.541	-
<i>Loan Receivables</i>	-	-	-	-
Total	13.988.758.933	-	11.825.258.700	509.000.000

9. Inventories

	September 30, 2026		January 1, 2026	
	VND		VND	
	Value	Provision	Value	Provision
Raw Materials and Supplies	2.003.869.439	-	813.167.795	-
Work in Progress	1.442.900.656.421	-	1.365.351.698.970	-
Merchandise Inventory	2.265.047.171	-	16.283.697.700	-
Real Estate Inventory	11.235.585.367	-	3.546.695.534	-
Total	1.458.405.158.398	-	1.385.995.259.999	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

10. Increase and decrease in tangible fixed assets

Item	Buildings and structures	Machinery and equipment	Transportation	Management equipment and	Other fixed assets	Total
Unit: VND						
Historical cost						
Balance as at January 1, 2026	45.191.853.367	10.323.858.373	20.276.249.863	1.780.233.634	1.289.000.000	78.861.195.237
Purchase during the period	3.335.838.183	-	-	31.898.149	-	3.367.736.332
Other Increases	28.767.365	-	-	-	-	28.767.365
Other Decreases	-	-	-	-	-	-
Transferred to Inventories Held	-	-	-	-	-	-
Disposals	-	(301.818.182)	(3.201.685.455)	-	-	(3.503.503.637)
Balance as at September 30, 2026	48.556.458.915	10.022.040.191	17.074.564.408	1.812.131.783	1.289.000.000	78.754.195.297
Accumulated Depreciation						
For the accounting period from January 1, 2026	17.736.662.119	9.558.078.793	17.444.869.775	1.590.729.054	1.289.000.000	47.619.339.741
Depreciation for the Period	1.126.819.855	145.883.577	468.066.218	4.664.752	-	1.745.434.402
Other Decreases (*)	-	-	-	-	-	-
Transferred to Inventories Held	-	-	-	-	-	-
Disposals	-	(301.818.182)	(2.175.337.132)	-	-	(2.477.155.314)
Reclassified to Property, Plant and Equipment	-	-	-	-	-	-
Balance as at September 30, 2026	18.863.481.974	9.402.144.188	15.737.598.861	1.595.393.806	1.289.000.000	46.887.618.829
Net Book Value						
As at January 1, 2026	27.455.191.248	765.779.580	2.831.380.088	189.504.580	-	31.241.855.496
As at September 30, 2026	29.692.976.941	619.896.003	1.336.965.547	216.737.977	-	31.866.576.468

- The cost of property, plant and equipment that had been fully depreciated but remained in use as at September 30, 2026 amounted to VND 24,488,394,235 (as at December 31, 2025)
- The net book value of property, plant and equipment pledged as collateral for borrowings as at September 30, 2026 amounted to VND 21,950,949,907 (as at December 31, 2025)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

11. Increases and decreases in Intangible Fixed Assets

			Unit: VND
Item	Land Use Rights	Computer Software	Total
Cost			
Balance as at January 1, 2026	3.797.692.547	366.516.990	4.164.209.537
Other additions	644.192.550	-	644.192.550
Balance as at September 30, 2026	4.441.885.097	366.516.990	4.808.402.087
Accumulated Amortization			
Balance as at January 1, 2026	-	366.516.990	366.516.990
Amortization for the period	-	-	-
Balance as at September 30, 2026	-	366.516.990	366.516.990
Net Book Value			
As at January 1, 2026	3.797.692.547	-	3.797.692.547
As at September 30, 2026	4.441.885.097	-	4.441.885.097

The net book value of intangible fixed assets as at September 30, 2026 pledged or mortgaged as security for borrowings amounted to VND 399,066,990.

- The original cost of fully depreciated tangible fixed assets still in use as at period-end: VND 3,153,499,999

Name of Asset	September 30, 2026
Land use rights at Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi	3.153.499.999
Land use rights at Lot BG27-6 (DAH2-17), Thuy Van Complex, Phase 2, Zone B, An Van Duong New Urban Area, Vy Da Ward, Hue City	644.192.548
Land use rights at Lot BG27-18 (DAH2-29), Thuy Van Complex, Phase 2, Zone B, An Van Duong New Urban Area, Vy Da Ward, Hue City	644.192.550
Total	4.441.885.097

Increases and decreases in Investment Properties**Investment Properties Held for Lease**

				Unit: VND
Description	January 1, 2026	Additions during the period	Disposals during the period	September 30, 2026
Cost	6.452.385.305	3.546.695.534	-	9.999.080.839
Buildings	4.915.766.505	3.546.695.534	-	8.462.462.039
Land Use Rights	1.536.618.800	-	-	1.536.618.800
Accumulated	628.766.936	471.170.458	-	1.099.937.394
Buildings	628.766.936	471.170.458	-	1.099.937.394
Land Use Rights	-	-	-	-
Net Book Value	5.823.618.369			8.899.143.445
Buildings	4.286.999.569			7.362.524.645
Land Use Rights	1.536.618.800			1.536.618.800

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

	September 30, 2026
Name of Asset	Historical cost
House DAH4-23	6.452.385.305
House DAH2-10	3.546.695.534
Total	9.999.080.839

The Company's investment property held for lease is an office building located at Lot CL19-14 (DAH4-23), Thuy Van Complex, Phase 2, within Zone B of An Van Duong New Urban Area, Vy Da Ward, Hue City, which is used by the Company for operating lease purposes.

The Company's investment property held for capital appreciation is Lot BG27-8 (DAH2-10), located in the Thuy Van Complex, Phase 2, Zone B of the An Van Duong New Urban Area, Vy Da Ward, Hue City. The Company reclassified the property from inventory held for sale in the ordinary course of business to investment property held. In accordance with Vietnamese Accounting Standard No. 05 - Investment Properties, the fair value of investment properties as at March 31, 2026 is required to be disclosed. However, the Company has not yet determined such fair value; therefore, the fair value of investment properties as at March 31, 2026 has not been disclosed in the Notes to the Interim Consolidated Financial Statements. To determine such fair value, the Company would need to engage an independent consulting company to assess the fair value of the investment property. Currently, the Company has not yet identified a suitable consulting company to perform this assessment.

13. Long-term work in progress	September 30, 2026	January 1, 2026
	VND	VND
Long-term Work in Progress	-	3.303.599.032
Long-term Construction in Progress	-	3.807.124.545
Office Building (DAH2-29 Adjacent House)	-	3.807.124.545
Total	-	7.110.723.577

14. Short-term prepaid expenses	September 30, 2026	January 1, 2026
	VND	VND
a) Short-term	26.438.259.671	27.290.768.112
Tools and supplies pending allocation	37.296.184	19.373.289
OXH1 Sample House Costs	3.125.575.749	6.712.674.484
Brokerage Costs for Selling XH1 Houses	73.267.158	1.975.176.301
Brokerage Costs for Selling XH4 Houses	2.143.402.660	-
Brokerage Costs for Selling Houses of the Camellia Project	3.990.928.484	4.686.674.228
Brokerage Costs for Selling Houses of the Dahlia Housing Project	2.923.493.804	4.961.620.341
Brokerage Costs for Selling Houses of the IRIS Housing Project	6.004.911.051	5.907.085.821
Brokerage expenses for the central townhouse area	4.802.157.599	-
Other Prepayments	3.337.226.982	3.028.163.648

COTANA GROUP JOINT STOCK COMPANY

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Address: Lot CC5A, Linh Dam Peninsula, Hoang Liet
Ward, Hanoi City, Vietnam

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

Form No. B09a - DN/HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

b) Long-term	1.754.168.335	2.859.749.688
Tools and supplies pending allocation	707.885.971	1.246.546.283
Other Prepayments	1.046.282.364	1.613.203.405
Total	28.192.428.006	30.150.517.800

16. Trade payables

	September 30, 2026		January 1, 2026	
	VND		VND	
	Value	Amount available for	Value	Amount available for repayment
a) Short term				
Vietnam Construction Investment Consulting	528.615.494	528.615.494	3.243.385.301	3.243.385.301
Cotana Green Landscape Architecture	117.233.731	117.233.731	117.233.731	117.233.731
Do Thanh Aluminum Joint Stock Company	275.903.961	275.903.961	2.355.019.995	2.355.019.995
Ivland Joint Stock	91.162.531.023	91.162.531.023	117.774.292.863	117.774.292.863
Real Estate Urban Joint Stock Company	5.312.216.124	5.312.216.124	6.120.893.371	6.120.893.371
VN Times Company Limited	2.938.822.596	2.938.822.596	15.118.305.891	15.118.305.891
Green Garden Urban Services Joint Stock	4.267.575.993	4.267.575.993	4.720.418.745	4.720.418.745
Hanel Mirolin JSC	2.413.870.483	2.413.870.483	350.056.257	350.056.257
OUMER Steel Import Export Trading Company Limited	3.338.767.311	3.338.767.311	1.674.021.250	1.674.021.250
Minh Duc Mechanical and Electrical Trading Construction Joint Stock	2.024.477.471	2.024.477.471	5.474.539.972	5.474.539.972
Other Entities	40.732.563.657	40.732.563.657	39.851.726.989	39.851.726.989
Total	153.112.577.844	153.112.577.844	196.799.894.365	196.799.894.365

b) Payables to related parties: Details are presented in Note VIII.3.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

17. Advances from customers

	September 30, 2026 VND	January 1, 2026 VND
a) Short-term		
Nguyen Quang Quoc	10.476.794.792	10.476.794.792
Nguyen Thi Thanh Van	3.852.405.141	3.852.405.141
Ma Ngoc Tuan Duc	8.837.567.365	8.837.567.365
Nguyen Manh Lan	12.501.934.087	12.501.934.087
Cao Thi Thu Huong	10.942.163.912	6.638.524.821
Other entities	171.972.463.300	161.085.342.939
Total	218.583.328.597	203.392.569.145
b) Advances received from related parties: Details are presented in Note VIII.3.		

18. Taxes and other payables to the State Budget

	September 30, 2026 VND	January 1, 2026 VND
a) Payables		
Output VAT	972.077.172	1.468.000.489
Corporate income tax	3.037.205.824	19.774.581.602
Personal income tax	626.259.191	998.051.180
Environmental Protection Tax and Other Taxes	618.077.415	85.965.681
Total	5.253.619.602	22.326.598.952
b) Receivables		
Output VAT	40.601.768	11.527.268
Corporate income tax	1.268.545.188	-
Personal income tax	816.822.550	847.640.250
Land and housing tax, land rental charges	-	75.964.054
Environmental Protection Tax and Other Taxes	2.000.001	2.000.001
Total	2.127.969.507	937.131.573

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS *(continued)**(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***19. Accrued expenses**

	September 30, 2026 VND	January 1, 2026 VND
Short-term		
Accrued interest expense	6.565.657	9.488.990
Accrued cost of completed construction volume (*)	95.857.484.819	94.439.797.680
Other accrued expenses	381.696.067	93.870.492
Total	96.245.746.543	94.543.157.162

(*) The provision relates to accrued costs for the Camellia Housing Project; construction costs for the technical infrastructure of the Ecogarden Hue Project; construction costs for the Dahlia Housing Project, the IRIS Housing

20. Unearned revenue

	September 30, 2026 VND	January 1, 2026 VND
a) Short-term	884.009.340	1.313.581.414
Prepaid office rent	884.009.340	1.313.581.414
b) Long-term	15.581.251.050	15.581.251.050
Prepaid office rent	15.581.251.050	15.581.251.050
Total	16.465.260.390	16.894.832.464

c) Unearned revenue from related parties: *Details are presented in Note VIII.3*

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

21. Loans and obligations under finance lease

Unit: VND

	September 30, 2026				During the Period		January 1, 2026	
	Value	The amount capable of being	Increase	Decrease	Value	The amount capable of being		
a) Short-term loan	201.556.891.783	201.556.891.783	164.440.646.834	119.533.238.587	156.649.483.536	156.649.483.536		
Short-term	35.076.224.105	35.076.224.105	26.018.293.156	40.834.238.587	49.892.169.536	49.892.169.536		
Vinaconex Construction Consulting	2.600.000.000	2.600.000.000	-	-	2.600.000.000	2.600.000.000		
Joint Stock Company (1)	-	-	-	-	3.005.320.062	3.005.320.062		
Joint Stock Commercial Bank for Investment and Development of Vietnam - South Hanoi Branch (2)	-	-	23.343.918.525	23.343.918.525	-	-		
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thang Long Branch	32.476.224.105	32.476.224.105	2.674.374.631	14.485.000.000	44.286.849.474	44.286.849.474		
Loans from Individuals (3)	166.480.667.678	166.480.667.678	138.422.353.678	78.699.000.000	106.757.314.000	106.757.314.000		
Current Portion of Long-term	156.301.000.000	156.301.000.000	135.000.000.000	78.699.000.000	100.000.000.000	100.000.000.000		
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Xuan Branch (4)	10.179.667.678	10.179.667.678	3.422.353.678	-	6.757.314.000	6.757.314.000		
Loans from Individuals (3)	252.006.013.549	256.905.142.614	96.864.881.585	150.399.158.705	305.540.290.669	305.540.290.669		
Long-term Borrowings	251.505.983.909	251.505.983.909	96.094.881.585	145.000.000.000	300.411.102.324	300.411.102.324		
Long-term Bank Borrowings	205.786.552.738	205.786.552.738	75.457.670.766	145.000.000.000	275.328.881.972	275.328.881.972		
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Xuan Branch (4)	45.719.431.171	45.719.431.171	20.637.210.819	-	25.082.220.352	25.082.220.352		
Vietnam Joint Stock Commercial Bank for Industry and Trade - Hue Branch (5)	500.029.640	5.399.158.705	770.000.000	5.399.158.705	5.129.188.345	5.129.188.345		
Loans from Individuals (3)	453.562.905.332	458.462.034.397	261.305.528.419	269.932.397.292	462.189.774.205	462.189.774.205		
Total								

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

- (1) This represents a short-term loan between Cotana Capital Real Estate Investment and Development Joint Stock Company and Vinaconex Construction Consultancy Joint Stock Company under Loan Agreement No. 05/2022/HĐV/COTANA CAPITAL-VINACONSULT dated December 5, 2022. The loan principal is VND 5 billion and was obtained to finance the construction of works under Phase 2 of the Thuy Van Complex Project in Area B of the An Van Duong New Urban Area, Thuy Van Ward, Thua Thien Hue Province (now Hue City). The loan term is six (6) months from the date the borrower receives the loan proceeds and may be extended upon mutual agreement of the parties. The interest rate is 10% per annum, payable monthly from the 1st to the 10th day of the following month, with interest calculated on the basis of a 365-day year. Pursuant to Appendix No. 08 dated June 29, 2026, the loan term was extended until December 31, 2026.
- (2) This represents a borrowing under the revolving credit facility agreement No. 01/2025/1654947/HĐTD dated December 10, 2025 between Cotana Group Joint Stock Company and the Joint Stock Commercial Bank for Investment and Development of Vietnam – South Hanoi Branch, with a credit limit of VND 130 billion (One hundred thirty billion Vietnamese Dong), including all outstanding balances carried forward from Revolving Credit Facility Agreement No. 01/2024/1654947/HĐTD dated November 19, 2024. The credit facility is available for a period of twelve (12) months. The loan tenor and interest rate are specified in each individual credit agreement. The loan is secured by all land use rights and assets attached to the land at Lot CC5A, Linh Dam Peninsula, Hoang Liet Ward, Hanoi. The loan proceeds are used to supplement working capital and to issue guarantees in support of the Company's business operations.
- (3) Loans from individuals are subject to specific loan terms and interest rates as stipulated in the respective loan agreements. These loans are obtained to supplement working capital and are unsecured.
- (4) This represents long-term borrowings of Cotana Capital Real Estate Investment and Development Joint Stock Company from the Joint Stock Commercial Bank for Investment and Development of Vietnam – Phu Xuan Branch under the following credit agreement:
 - Credit Agreement No. 01/2023/10780777/HĐTD dated June 14, 2023, with an aggregate principal amount not exceeding VND 500 billion, for the purpose of financing Phase 2 of the Thuy Van Complex Project in Area B of the An Van Duong New Urban Area, Thua Thien Hue Province (now Hue City). The loan term is sixty (60) months from the day following the date of the first disbursement, including a grace period of twelve (12) months from the day following the first disbursement. The lending interest rate is fixed at 11.2% per annum for the first six (6) months from the initial disbursement. Thereafter, the lending interest rate is determined periodically and, in all cases, is equal to the lender's published 12-month VND retail savings deposit rate (interest payable at maturity), determined on the applicable interest rate determination date, plus a margin of 4.0% per annum. The loan is secured under Real Estate Mortgage Agreement No.
 - Credit Agreement No. 01/2025/10780777/HĐTD dated March 26, 2025, with an aggregate principal amount not exceeding VND 70 billion, for the purpose of financing the social housing project – Block XH2 of the OXH1 High-rise Social Housing Complex under Phase 3 of the Thuy Van Complex Project – Phase 2, Area B of the An Van Duong New Urban Area, Thua Thien Hue Province (now Hue City). The loan term is sixty (60) months from the day following the date of the first disbursement, including a grace period of twelve (12) months from the day following the first disbursement. The lending interest rate is fixed at 8.7% per annum for the first six (6) months from the initial disbursement. Thereafter, the lending interest rate is determined periodically and, in all cases, is equal to the lender's published 12-month VND retail savings deposit rate (interest payable at maturity), determined on the applicable interest rate determination date, plus a margin of 4.0% per annum. The loan is secured under Real Estate Mortgage Agreement No. 02/2025/10780777/HĐBĐ dated April 3, 2025.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)*

- Credit Agreement No. 02/2025/10780777/HBTĐ dated September 18, 2025, with an aggregate principal amount not exceeding VND 65 billion, for the purpose of financing the social housing project – Block XH4 of the OXH1 High-rise Social Housing Complex under Phase 4 of the Thuy Van Complex Project – Phase 2, Area B of the An Van Duong New Urban Area, Thua Thien Hue Province (now Hue City). The loan term is sixty (60) months from the day following the date of the first disbursement, including a grace period of twelve (12) months from the day following the first disbursement. The lending interest rate is fixed at 6.7% per annum for the first eighteen (18) months from the initial disbursement. Thereafter, the lending interest rate is determined periodically and, in all cases, is equal to the lender's published 24-month VND retail savings deposit rate (interest payable at maturity), determined on the applicable interest rate determination date, plus a margin of 3.5%

(5) This represents a long-term borrowing of Cotana Capital Real Estate Investment and Development Joint Stock Company from the Joint Stock Commercial Bank for Investment and Development of Vietnam – Hue Branch under Credit Agreement No. 06/2025-HĐCVDADT/NHCT460-XH dated July 14, 2025, with a total facility amount not exceeding VND 93 billion. The loan is intended to finance eligible investment costs of the Social Housing Project – Block XH1 of the OXH1 High-rise Social Housing Complex under the Thuy Van Complex Project – Phase 2, Area B of the An Van Duong New Urban Area, Hue City. The loan term is fifty-seven (57) months from the day following the date of the first disbursement. The lending interest rate is specified in each debt drawdown notice. The loan is secured under the following Real Estate Mortgage Agreements: No. 07/2025/HĐBĐ/NHCT460-COTANACAPITAL-LR29 dated July 24, 2025; No. 07/2025/HĐBĐ/NHCT460-COTANACAPITAL-LR30 dated July 24, 2025; No. 07/2025/HĐBĐ/NHCT460-COTANACAPITAL-LR31 dated July 24, 2025; No. 07/2025/HĐBĐ/NHCT460-COTANACAPITAL-LR32 dated July 24, 2025; and No. 07/2025/HĐBĐ/NHCT460-COTANACAPITAL-LR33 dated July 24, 2025.

c) Detailed information on borrowings from related parties: Details are presented in Note VIII.3

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***22. Provisions**

	September 30, 2026 VND	January 1, 2026 VND
a) Short-term	1.564.202.562	2.048.280.257
Provision for Construction Warranty	1.564.202.562	2.048.280.257
b) Long-term	2.061.875.580	1.322.637.457
Provision for Construction Warranty	2.061.875.580	1.322.637.457
Total	3.626.078.142	3.370.917.714

23. Other payables

	September 30, 2026 VND	January 1, 2026 VND
a) Short-term	99.350.951.437	96.936.479.599
Trade union fees, social insurance, health insurance and unemployment	776.935.388	735.283.830
Other payables	69.541.016.049	71.216.395.769
Mr. Pham Manh Long (1)	25.804.500.000	25.804.500.000
Ms. Le Thi Van Anh (1)	5.983.500.000	5.983.500.000
Dao Ngoc Thanh (2)	36.086.894.161	33.621.113.530
Other payables	1.665.894.978	5.807.282.239
Short-term deposits received (3)	29.033.000.000	24.984.800.000
b) Long-term	32.192.784.307	22.501.188.105
Apartment maintenance costs (4)	23.593.086.921	18.529.535.909
Other payables	8.599.697.386	3.971.652.196
Mr. Dao Ngoc Thanh (2)	2.486.910.712	2.486.910.712
Other parties	6.112.786.674	1.484.741.484
Total	131.543.735.744	119.437.667.704

(1) This represents payables to individuals for the transfer of shares in Comaland Investment and Real Estate Development Joint Stock Company, for which such individuals authorized Cotana Group Joint Stock Company to contribute capital and transfer the investment capital in Comaland Investment and Real Estate Development Joint

(2) Payables to Mr. Dao Ngoc Thanh comprise:

- Business cooperation and investment capital contribution for the construction of Block XH3 of the OXH1 high-rise social housing project, Thuy Van Complex, Phase 2, located in Zone B of An Van Duong New Urban Area, Thuy Van Ward, Hue City.

- Amounts payable for the sale of shares in Hudland Investment and Real Estate Development Joint Stock Company, which Mr. Dao Ngoc Thanh authorized the Company to invest on his behalf, and investments in the Company's

(3) These represent deposits received for house purchases and construction deposits for apartments.

(4) These represent maintenance costs paid by customers upon receiving handover of houses at the project.

c) Other payables from related parties: Details are presented in Note VIII.3

COTANA GROUP JOINT STOCK COMPANY

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Form No. B09a - DN/HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(Các (These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

24. Owner's equity

a) Statement of Changes in Owners' Equity

Item	Owner's equity	Capital surplus	Other Equity	Investment and development fund	Retained earnings after tax	Non-controlling Interests	Unit: VND	
							Total	
Balance as at January 01, 2025	374.089.820.000	509.724.891	6.315.012.556	63.421.645.623	162.072.877.857	240.438.829.251	846.847.910.178	
Increase in capital during the previc	-	-	-	-	-	13.807.944.500	13.807.944.500	
Share Dividend Distribution by the Parent Company	37.402.820.000	-	-	-	(37.402.820.000)	-	-	
Profit for the Previous Year	-	-	-	-	61.946.300.695	30.293.124.971	92.239.425.666	
Allocation to funds	-	-	-	6.960.730.588	(13.921.461.176)	(514.647.994)	(7.475.378.582)	
Share Dividend Distribution by Subsidiaries	-	-	8.568.000.000	-	(16.800.000.000)	8.232.000.000	-	
Cash Dividend Distribution by Subsidiaries	-	-	-	-	-	(13.539.174.000)	(13.539.174.000)	
Balance as at December 31, 2025	411.492.640.000	509.724.891	14.883.012.556	70.382.376.211	155.894.897.376	278.718.076.728	931.880.727.762	
Share dividends distributed by the Parent Company (ii)	41.143.180.000	-	-	-	(41.143.180.000)	-	-	
Profit for the Current Period	-	-	-	-	8.726.508.501	2.505.957.821	11.232.466.322	
Allocation to funds (iii)	-	-	-	8.012.415.681	(16.024.831.362)	-	(8.012.415.681)	
Share Dividend Distribution by Subsidiaries (iii)	-	-	20.556.424.088	-	(31.709.600.000)	11.153.175.912	-	
Cash Dividend Distribution by Subsidiaries (iv)	-	-	-	-	-	(2.594.125.505)	(2.594.125.505)	
Cash Dividend Distribution by Subsidiaries	-	-	-	-	-	(11.709.696.400)	(11.709.696.400)	
Balance as at September 30, 2026	452.635.820.000	509.724.891	35.439.436.644	78.394.791.892	75.743.794.515	278.073.388.556	920.796.956.498	

COTANA GROUP JOINT STOCK COMPANY

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

b) Details of the Owner's Equity

	September 30, 2026 VND	January 1, 2026 VND
Huynh Thi Mai Dung	46.473.700.000	42.248.820.000
Dao Ngoc Thanh	133.130.990.000	121.028.170.000
Dao Thu Thuy	23.637.880.000	21.488.980.000
Other shareholders	249.393.250.000	226.726.670.000
Total	452.635.820.000	411.492.640.000

c) Transactions related to capital with owners and distribution of dividends and profits

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Contributed capital	452.635.820.000	374.089.820.000
Capital contribution at the beginning of the year	411.492.640.000	311.747.190.000
Increase in capital contribution during the period	41.143.180.000	62.342.630.000
Capital contribution at the end of the year	452.635.820.000	374.089.820.000
Dividends and profits distributed	41.143.180.000	62.342.630.000

d) Shares

	September 30, 2026 Shares	January 1, 2026 Shares
Number of shares registered for issuance	45.263.582	41.149.264
Number of shares sold to the public	45.263.582	41.149.264
- Ordinary shares	45.263.582	41.149.264
Number of shares outstanding	45.263.582	41.149.264
- Ordinary shares	45.263.582	41.149.264
Par value of shares outstanding: VND 10,000 per share		

24. Off-balance Sheet Items of the Consolidated Balance Sheet

	September 30, 2026 USD	January 1, 2026 USD
a) Foreign Currencies		
USD	540,35	1.429,24

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

VI. Supplementary Information on Items Presented in the Consolidated Statement of Income**1. Revenue from sales of goods and provision of services**

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
a) Revenue		
Revenue from Construction Activities	95.044.092.002	146.522.249.184
Revenue from Rendering of Services	82.481.229.524	21.399.020.992
Revenue from Sale of Goods	22.476.338.427	14.933.859.180
Revenue from Real Estate Transfers	320.769.020.725	382.870.928.494
Total	520.770.680.678	565.726.057.850

b) Revenue from related parties: Details are presented in Note VIII.3.**2. Cost of goods sold**

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Cost of Construction Activities	81.907.813.411	85.688.046.769
Cost of services rendered	73.875.439.400	7.306.532.995
Cost of Goods Sold	21.694.655.319	18.385.864.048
Cost of Real Estate Transfers	263.341.734.346	168.353.685.756
Total	440.819.642.476	437.489.514.946

3. Financial income

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Interest income from deposits and loans	4.189.036.498	1.564.525.997
Gain on Disposal of Investment in Thanh Nam Glass Company Limited	-	737.955.874
Total	4.189.036.498	2.302.481.871

4. Financial expenses

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
a) Financial expenses		
Interest on borrowings	25.973.898.387	20.533.767.067
Other Financial Expenses	19.646.814	-
Total	25.993.545.201	20.533.767.067

b) Financial expenses incurred with related parties: Details are presented in Note VIII.3.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

5. Other income	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
a) Other income		
Gain on Disposal of Property, Plant and Equipment and Tools and St	114.560.768	763.465.860
Reversal of Construction Warranty Provision	-	1.314.609.549
Gain on Disposal of Tools and Supplies	-	669.552.000
Income from Customers' Breach of Contract	998.009.374	1.250.869.046
Other Income	67.747.279	209.451.487
Total	1.180.317.421	4.207.947.942
b) Income from related parties: <i>Details are presented in Note VIII.3.</i>		
6. Other Expenses		
	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Tax penalties, tax arrears and penalties for late payment of insurance	150.460.475	231.309.025
Other Expenses	47.012.412	686.236.499
Total	197.472.887	917.545.524
7. Selling Expenses and General and Administrative Expenses		
	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
a) Selling Expenses Incurred During the Period	21.500.260.314	32.568.020.286
Purchased Services	15.348.486.183	31.705.799.613
Other Cash Expenses	6.151.774.131	862.220.673
b) General and Administrative Expenses Incurred During the Period	23.231.746.070	18.724.731.186
Management Personnel Expenses	11.784.608.909	11.299.692.578
Management Materials Expenses	-	-
Tools and Supplies Expenses	898.682.635	756.915.210
Depreciation Expenses	769.962.622	1.610.955.945
Taxes, Fees and Charges	3.710.470	-
Provision Expenses	-	-
Purchased Services	907.744.283	2.964.183.582
Other Cash Expenses	8.867.037.151	2.092.983.871
c) Reductions in General and Administrative Expenses	-	-
Reversal of Allowance for Doubtful Receivables	-	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

9. Current Corporate Income Tax Expense

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Current Corporate Income Tax Expense Based on Taxable Income fo	4.483.562.470	13.048.353.135
Total	4.483.562.470	13.048.353.135

10. Deferred Corporate Income Tax Expense

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Deferred Corporate Income Tax Expense Arising from Taxable Temporary Differences	-	355.947.723
Deferred Corporate Income Tax Income Arising from Deductible Temporary Differences	(382.823.434)	(171.584.101)
Total Deferred Corporate Income Tax Expense	(382.823.434)	184.363.622

11. Basic Earnings per Share

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Accounting Profit After Corporate Income Tax	8.494.022.247	32.579.042.948
Profit or Loss Attributable to Ordinary Shareholders	8.494.022.247	32.579.042.948
Weighted Average Number of Ordinary Shares Outstanding During t	45.263.582	37.408.982
Basic Earnings per Share (**)	188	848

VII. Supplementary information for the items presented in Interim consolidated cash flow statement

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Cash proceeds from borrowings during the year		
Proceeds from borrowings under standard loan agreements	114.547.710.269	165.408.943.811
Cash repayments of principal during the year		
Principal repayments under standard loan agreements	(125.848.953.773)	(167.014.743.218)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***VIII. Other information****2. Events After the End of the Reporting Period**

The Board of Management confirms that, to the best of its knowledge and belief, there have been no material events occurring after the reporting date that would require adjustments to or disclosure in the consolidated financial statements for the six-month period ended September 30, 2026, as such events could have materially affected the financial position and operating results of the Group.

3. Transactions and balances with related parties

The related parties of the Company include key management personnel, individuals related to key management personnel and other related parties.

List of related parties:**Related party****Relationship**

Cotana Construction Joint Stock Company	Associate
BMS Thanh Nam Company Limited	Associate
Cotana Green Landscape Architecture Joint Stock Company	Associate
Green Garden Urban Services Joint Stock Company	Associate
Ecopark Group Joint Stock Company	Organization related to Mr. Bui Tien Hung
TDH Ecoland Urban Investment and Development Joint Stock Comp	Organization related to Mr. Bui Tien Hung
Ecopark - Nomura Real Estate Joint Stock Company	Organization related to Mr. Bui Tien Hung
Vinaconex Construction Consulting Joint Stock Company	Organization related to Ms. Nguyen Thi Thu Huong
Asia - Pacific Securities Joint Stock Company	Organization related to Mr. Nguyen Duc Quan
IDJ Vietnam Investment Joint Stock Company	Organization related to Mr. Nguyen Duc Quan
Apec Group Joint Stock Company	Organization related to Mr. Nguyen Duc Quan
Asia - Pacific Investment Joint Stock Company	Organization related to Mr. Nguyen Duc Quan
Mr. Dao Ngoc Thanh	Member of the Board of Directors
Ms. Dao Thu Thuy	Member of the Board of Directors
Ms. Dinh Thi Minh Hang	Member of the Board of Directors
Mr. Bui Tien Hung	Member of the Board of Directors
Mr. Nguyen Duc Quan	Member of the Board of Directors
Mr. Le Van Thanh	General Director
Ms. Nguyen Thi Thu Huong	Deputy General Director - Director of Human Re
Mr. Nguyen Ngoc Tien	Deputy General Director

COTANA GROUP JOINT STOCK COMPANY**INTERIM CONSOLIDATED FINANCIAL STATEMENTS**

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

Mr. Pham Van Hau	Deputy General Director
Mr. Tran Trong Dai	Chief Accountant
Ms. Nguyen Hai Yen	Head of the Board of Supervisors
Mr. Le Van Dang	Member of the Board of Supervisors
Mr. Dao Hong Son	Member of the Board of Supervisors
Ms. Dang Thu Vinh	Related person to Mr. Dao Ngoc Thanh

a) *During the period, the Group entered into the following significant transactions with related parties:*

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Sales		
BMS Thanh Nam Company Limited	101.765.130	129.988.064
Green Garden Urban Services Joint Stock Company	152.884.989	9.948.323.992
Cotana Construction Joint Stock Company	170.878.019	165.666.726
Purchases		
Green Garden Urban Services Joint Stock Company	16.942.134.501	13.764.350.430
Cotana Construction Joint Stock Company	151.636.651	24.450.475

b) *Balances with Related Parties*

	September 30, 2026 VND	January 1, 2026 VND
Trade Receivables		
Mr. Dao Ngoc Thanh	2.500.000.000	2.500.000.000
Cotana Green Landscape Architecture Joint Stock Company	1.211.197.742	1.864.936.521
Green Garden Urban Services Joint Stock Company	29.992.050	130.250.216
Cotana Construction Joint Stock Company	18.653.851	28.017.975
Ms. Dao Thu Thuy	2.641.331.844	2.641.331.844
Ecopark Group Joint Stock Company	7.569.860.101	13.721.757.501
Vinaconex Construction Consulting Joint Stock Company	24.151.479	141.999.259
Advances to Suppliers		
Green Garden Urban Services Joint Stock Company	3.131.148	8.964.000
Cotana Construction Joint Stock Company	-	303.637.104
Advances		
Ms. Nguyen Thi Thu Huong	520.000.000	520.000.000

COTANA GROUP JOINT STOCK COMPANY**INTERIM CONSOLIDATED FINANCIAL STATEMENTS**

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)

Trade Payables

Cotana Green Landscape Architecture Joint Stock Company	117.233.731	117.233.731
BMS Thanh Nam Company Limited	281.145.803	281.145.803
Green Garden Urban Services Joint Stock Company	4.361.528.315	4.720.418.745
Cotana Construction Joint Stock Company	841	25.650.841

Advances from Customers

BMS Thanh Nam Company Limited	3.692.220	3.692.220
Mr. Dao Ngoc Thanh	300.000.000	300.000.000

Other Payables

Mr. Dao Ngoc Thanh	38.573.804.873	36.108.024.242
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Borrowings

Mr. Dao Ngoc Thanh	15.269.312.566	14.691.392.755
Ms. Dang Thu Vinh	17.206.911.539	29.595.456.719
Vinaconex Construction Consulting Joint Stock Company	2.600.000.000	2.600.000.000

Unearned Revenue

Cotana Construction Joint Stock Company	1.024.691.156	1.049.283.737
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c) Income of key management personnel

Income of key management personnel during the period is as follows

	From January 01, 2026 to September 30, VND	From January 01, 2025 to June 30, VND
Income of key management personnel		
<i>Income of members of the Board of Directors</i>	394.207.691	149.820.000
Ms. Dinh Thi Minh Hang (salary and compensation of BOD)	331.207.691	87.620.000
Mr. Bui Tien Hung	63.000.000	62.200.000
<i>Income of the Board of Management and other management perso.</i>	748.892.309	218.166.667
Mr. Le Van Thanh	495.900.000	-
Mr. Tran Trong Dai	252.992.309	182.961.538
<i>Income of the Board of Supervisors</i>	465.863.493	435.902.989
Ms. Nguyen Hai Yen	219.820.756	140.300.000
Mr. Le Van Dang	-	124.000.000
Mr. Dao Hong Son	246.042.737	171.602.989
Total	1.608.963.493	803.889.656

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)*(These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.)***4. Comparative information**

The comparative figures are derived from the Company's separate financial statements for the financial year ended December 31, 2025, which were audited by Vietnam Auditing and Valuation Company Limited, the reviewed interim financial statements for 2025, and the first-quarter 2026 financial statements prepared by the Company.

The Company has adopted Circular No. 43 and Circular No. 99 for the financial year beginning on 1 January 2026. Accordingly, certain prior-period figures have been reclassified to facilitate comparison with the figures for the

	As previously reported VND	Restatement VND	As restated VND
Consolidated Statement of Financial Position as at January 1, 2026			
Cash equivalents	123.502.223.876	464.582.685	123.966.806.561
Investment held to maturity date	20.496.630.015	4.707.398.707	25.204.028.722
Short-term loan receivables	4.440.000.000	(4.440.000.000)	-
Other short-term receivables	55.488.387.583	(731.981.392)	54.756.406.191
Long-term Investment held to maturity date	-	619.000.000	619.000.000
Long-term loan receivables	619.000.000	(619.000.000)	-
Dividends and profits payable	-	403.205.754	403.205.754
Other short-term payables	97.339.685.353	(403.205.754)	96.936.479.599
Interim Consolidated Statement of Cash Flows for the accounting period from January 1, 2025 to June 30, 2025			
Gains and losses from investing and financing activities	(1.971.998.409)	111.999.999	(1.859.998.410)
Interest received from loans, dividends and profits distributed	1.171.510.497	(111.999.999)	1.059.510.498

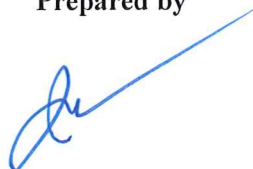
Hanoi, October 30, 2026

COTANA GROUP JOINT STOCK COMPANY

Prepared by

Chief Accountant

Deputy General Director



Vu Anh Quy



Tran Trong Dai



Nguyen Ngoc Tien

(Pursuant to Power of Attorney No. 12/2026/UQ-CNG)