**BINH DUONG MINERAL AND CONSTRUCTION JSC**
No. 8, Nguyen Thi Minh Khai, Thuan Giao Ward, Ho Chi Minh City.
Tax code : 3700148825

# SEPARATE FINANCIAL STATEMENTS

## QUARTER III 2026

| | |
|---|---|
| 1- Separate Financial Statements | (Form B01 - DN) |
| 2- Separate Income Statement | (Form B02- DN) |
| 3- Separate Cash Flow Statement | (Form B03 - DN) |
| 4- Notes To The Separate Financial Statement | (Form B09 - DN) |

BINH DUONG MINERAL AND CONSTRUCTION JOINT STOCK COMPANY

Tax code: 3700148825

Form B 01 - DN

*(Issued according to Circular No. 99/2025/TT-BTC dated 27/10/2025 of the Ministry of Finance)*

# SEPARATE FINANCIAL STATEMENT

## QUARTER III 2026

*On 30 September 2026*

*Unit: VND*

| ASSETS | Code | Disclose | Ending balance | Beginning balance |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| **A. CURRENT ASSETS** | **100** | | **1.738.347.119.219** | **1.944.508.150.129** |
| **I. Cash and cash equivalents** | **110** | V.01 | **4.345.308.533** | **102.687.013.762** |
| 1. Cash | 111 | | 4.345.308.533 | 52.687.013.762 |
| 2. Cash equivalents | 112 | | - | 50.000.000.000 |
| **II. Short-term investments** | **120** | | **868.987.933.837** | **949.317.257.505** |
| 3. Investments held to short-term maturity | 123 | V.02 | 868.987.933.837 | 949.317.257.505 |
| **III. Current accounts receivable** | **130** | | **810.076.110.130** | **849.278.788.317** |
| 1. Short-term trade receivables | 131 | V.03 | 219.910.539.308 | 149.721.389.615 |
| 2. Short-term advances to suppliers | 132 | | 584.983.111.736 | 583.262.331.134 |
| 5. Other short-term receivables | 135 | | 51.807.875.383 | 156.789.771.046 |
| 6. Provision for short-term bad debts (*) | 136 | | (46.625.416.297) | (40.494.703.478) |
| **IV. Inventories** | **140** | | **22.057.644.723** | **15.775.064.195** |
| 1. Inventories | 141 | V.05 | 22.057.644.723 | 15.775.064.195 |
| **VI. Other current assets** | **160** | | **32.880.121.996** | **27.450.026.350** |
| 1. Short-term prepaid expenses | 161 | V.10 | 32.880.121.996 | 27.450.026.350 |
| 5. Other current assets | 165 | | - | - |
| **B. NON-CURRENT ASSETS** | **200** | | **3.703.206.829.332** | **3.237.177.247.390** |
| **I. Long-term receivables** | **210** | | **1.253.545.493.198** | **1.252.045.298.073** |
| 5. Other long-term receivables | 215 | V.04 | 1.253.545.493.198 | 1.252.045.298.073 |
| **II. Fixed assets** | **220** | | **24.061.988.873** | **25.569.906.306** |
| 1. Tangible fixed assets | 221 | V.07 | **23.941.238.871** | **25.569.906.306** |
| - Cost | 222 | | 119.602.134.216 | 118.643.904.983 |
| - Accumulated depreciation | 223 | | (95.660.895.345) | (93.073.998.677) |
| 3. Intangible fixed assets | 227 | V.08 | **120.750.002** | - |
| - Cost | 228 | | 1.743.262.990 | 1.582.262.990 |
| - Accumulated depreciation | 229 | | (1.622.512.988) | (1.582.262.990) |
| **IV. Investment properties** | **240** | V.09 | **99.473.541.485** | **102.641.349.353** |
| 1. Cost | 241 | | 157.508.210.885 | 157.508.210.885 |
| 2. Accumulated depreciation | 242 | | (58.034.669.400) | (54.866.861.532) |
| **V. Long-term assets in progress** | **250** | | **547.991.981.283** | **437.171.968.627** |
| 2. Construction in progress | 252 | V.06 | 547.991.981.283 | 437.171.968.627 |
| **VI. Long-term investments** | **260** | | **1.664.081.643.200** | **1.293.007.926.743** |
| 1. Investments in subsidiaries | 261 | | 653.803.700.000 | 653.803.700.000 |
| 3. Investment in other entities | 263 | | 1.006.750.000.000 | 475.000.000.000 |
| 4. Provision for long-term investments | 264 | | - | (291.064.562) |
| 5. Investments held to long-term maturity dates | 265 | | 3.527.943.200 | 164.495.291.305 |
| **VII. Other long-term assets** | **270** | | **114.052.181.293** | **126.740.798.288** |
| 1. Long-term prepaid expenses | 271 | V.10 | 108.416.814.350 | 121.431.440.464 |
| 2. Deferred tax assets | 272 | V.16 | 5.635.366.943 | 5.309.357.824 |
| **TOTAL ASSETS (280 = 100 + 200)** | **280** | | **5.441.553.948.551** | **5.181.685.397.519** |

BINH DUONG MINERAL AND CONSTRUCTION JOINT STOCK COMPANY

Tax code: 3700148825

Form B 01 - DN

*(Issued according to Circular No. 99/2025/TT-BTC dated 27/10/2025 of the Ministry of Finance)*

# SEPARATE FINANCIAL STATEMENT

## QUARTER III 2026

*On 30 September 2026*

*Unit: VND*

| RESOURCES | Note | Disclose | Ending balance | Beginning balance |
|---|---|---|---|---|
| **C. LIABILITIES** | **300** | | **2.726.211.875.851** | **2.487.823.448.586** |
| **I. Current liabilities** | **310** | | **1.088.541.422.427** | **1.208.212.151.551** |
| 1. Short-term trade payables | 311 | | 283.038.739.860 | 79.650.311.405 |
| 2. Short-term advances from customers | 312 | | 28.087.896.716 | 7.968.818.154 |
| 3. Statutory obligations | 313 | | - | - |
| 4. Payables to employees | 314 | V.11 | 162.458.780.322 | 138.626.000.202 |
| 5. Short-term accrued expenses | 315 | | 2.568.322.767 | 2.615.885.672 |
| 6. Short-term internal payables | 316 | | 63.591.179.774 | 51.557.424.747 |
| 9. Revenue pending short-term attribution | 319 | V.14 | 23.694.136.003 | 19.255.303.529 |
| 10. Short-term other payables | 320 | V.12 | 178.604.339.765 | 163.901.393.975 |
| 11. Short-term loan and finance lease obligations | 321 | V.13 | 291.615.410.824 | 696.429.409.800 |
| 13. Price stabilisation fund | 323 | | 54.882.616.396 | 48.207.604.067 |
| **II. Non-current liabilities** | **330** | | **1.637.670.453.424** | **1.279.611.297.035** |
| 7. Revenue pending long-term attribution | 337 | V.14 | 498.295.257.632 | 515.905.124.912 |
| 8. Other long-term payables | 338 | V.12 | 170.193.290.715 | 170.193.290.715 |
| 9. Long-term financial loans and leases | 339 | V.13 | 942.669.731.493 | 569.102.753.423 |
| 13. Long-term payable provisions | 343 | V.15 | 26.512.173.584 | 24.410.127.985 |
| **D. OWNERS' EQUITY** | **400** | | **2.715.342.072.700** | **2.693.861.948.933** |
| **I. Capital** | **410** | V.17 | **2.715.342.072.700** | **2.693.861.948.933** |
| 1. Contributed charter capital/Share capital | 411 | | 1.147.791.030.000 | 1.147.791.030.000 |
| 2. Share premium | 412 | | 227.663.924.500 | 227.663.924.500 |
| 5. Own redemption shares (*) | 415 | | (3.354.000.000) | (3.354.000.000) |
| 8. Investment and development fund | 418 | | 227.790.507.383 | 211.604.734.900 |
| 10. Undistributed earnings/Accumulated losses | 420 | | 1.115.450.610.817 | 1.110.156.259.533 |
| - Undistributed earnings/Accumulated losses by the end of prior year | 420a | | 1.107.943.169.041 | 1.110.156.259.533 |
| - Undistributed earnings/Losses of current year | 420b | | 7.507.441.776 | - |
| **TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300 + 400)** | **440** | | **5.441.553.948.551** | **5.181.685.397.519** |

Prepared on 29 October, 2026

| PREPARER | CHIEF ACCOUNTANT | GENERAL DIRECTOR |
|---|---|---|
| Luong Trong Tin | Nguyen Hoang Tam | Tran Dinh Ha |

M.S.D.N: 3700148825 - C.T.C.P - CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG - P. THUẬN AN - TP. HỒ CHÍ MINH

CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG

Digitally signed by CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG
DN: c=VN, st=Hồ Chí Minh, l=Thành phố Thuận An, cn=CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG, 0.9.2342.19200300.100.1.1=MST:3700148825
Date: 2026.10.29 14:02:41 +07'00'

BINH DUONG MINERAL AND CONSTRUCTION JOINT STOCK COMPANY

Tax code : 3700148825

**Form B 02 - DN**

*(Issued according to Circular No. 99/2025/TT-BTC dated 27/10/2025 of the Ministry of Finance)*

# SEPARATE INCOME STATEMENT

## QUARTER III 2026

*Unit: VND*

| ITEMS | Note | Disclose | Quarter III | | Accumulated from the beginning of the year to the end of this quarter | |
|---|---|---|---|---|---|---|
| | | | Current year | Previous year | Current year | Previous year |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| **1. Revenue from sale of goods and rendering of services** | **01** | **VI.1** | **250.407.264.094** | **250.076.346.423** | **704.646.315.145** | **454.887.807.141** |
| 2. Deductions | 02 | VI.2 | - | - | - | - |
| **3. Net revenue from sale of goods and rendering of services (10 = 01 - 02)** | **10** | **VI.3** | **250.407.264.094** | **250.076.346.423** | **704.646.315.145** | **454.887.807.141** |
| 4. Cost of goods sold and services rendered | 11 | VI.4 | 163.092.301.175 | 142.915.817.309 | 472.599.026.733 | 264.545.569.260 |
| **5. Gross profit/(loss) from sale of goods and rendering of services** | **20** | | **87.314.962.919** | **107.160.529.114** | **232.047.288.412** | **190.342.237.881** |
| 6. Profit/loss of sale and liquidation of investment real estate | 21 | | - | - | - | - |
| 7. Finance income | 22 | VI.5 | 15.327.004.887 | 190.926.461.774 | 74.324.496.048 | 315.093.107.389 |
| 8. Finance expenses | 23 | VI.6 | 46.585.274.597 | 46.662.331.500 | 125.093.788.340 | 146.420.223.400 |
| *- In which: Interest expenses* | 24 | *VI.6* | *44.689.959.904* | *45.977.657.909* | *120.195.175.987* | *109.262.800.516* |
| 9. Selling expenses | 25 | | 18.598.036.381 | 8.781.746.770 | 49.073.723.647 | 12.331.885.122 |
| 10. General and administrative expenses | 26 | | 13.049.573.292 | 14.348.119.789 | 38.764.173.493 | 37.691.830.730 |
| **11. Operating profit {30 = 20 + 21 + 22 - (23 + 25 + 26)}** | **30** | | **24.409.083.536** | **228.294.792.829** | **93.440.098.980** | **308.991.406.018** |
| 12. Other income | 31 | | 769.462.030 | 2.084.964.672 | 1.741.330.325 | 20.934.160.230 |
| 13. Other expenses | 32 | | 3.398.437.251 | 10.354.345.415 | 26.301.480.909 | 26.800.835.268 |
| **14. Other (loss) profit (40 = 31 - 32)** | **40** | | **(2.628.975.221)** | **(8.269.380.743)** | **(24.560.150.584)** | **(5.866.675.038)** |
| **15. Accounting profit before tax (50 = 30 + 40)** | **50** | | **21.780.108.315** | **220.025.412.086** | **68.879.948.396** | **303.124.730.980** |
| 16. Current corporate income tax expense | 51 | VI.7 | 6.940.881.169 | 1.812.684.861 | 17.415.413.359 | 2.406.410.425 |
| 17. Deferred tax expenses | 52 | VI.8 | 75.060.086 | 637.920.481 | (326.009.119) | 77.755.819 |
| **18. Net profit after tax (60 = 50 - 51 - 52)** | **60** | | **14.764.167.060** | **217.574.806.744** | **51.790.544.156** | **300.640.564.736** |

Prepared on 29 October, 2026

| PREPARER | CHIEF ACCOUNTANT | GENERAL DIRECTOR |
|---|---|---|
| Luong Trong Tin | Nguyen Hoang Tam | Tran Dinh Ha |

M.S.D.N: 3700148825 - C.T.C.P - CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG - P. THUẬN GIAO - TP. HỒ CHÍ MINH

BINH DUONG MINERAL AND CONSTRUCTION JOINT STOCK COMPANY
Tax code: 3700148825

Form B 03 - DN
*(Issued according to Circular No. 99/2025/TT-BTC dated 27/10/2025 of the Ministry of Finance)*

# SEPARATE CASH FLOW STATEMENT

*(Direct method)*

## QUARTER III 2026

*Unit: VND*

| Items | Note | Disclosure | Accumulated from the beginning of the year to the end of this quarter | |
|---|---|---|---|---|
| | | | Current year | Previous year |
| 1 | 2 | 3 | 4 | 5 |
| **I. Cash flow from operating activities** | | | | |
| 1. Cash receipts from sales of goods, provision of services, and other revenues | 01 | | 1.151.077.735.337 | 541.326.739.181 |
| 2. Cash payments to suppliers of goods and services | 02 | | (766.267.953.370) | (271.774.346.866) |
| 3. Cash payments to employees | 03 | | (24.083.161.667) | (14.320.985.943) |
| 4. Interest paid | 04 | | (113.672.383.015) | (85.478.399.889) |
| 5. Corporate income tax paid | 05 | | (19.128.572.681) | - |
| 6. Other cash receipts from business activities | 06 | | 125.435.048.145 | 341.620.695.696 |
| 7. Other cash payments for business activities | 07 | | (67.427.471.319) | (64.670.962.884) |
| ***Net cash flows from/(used in) operating activities*** | ***20*** | | **285.933.241.430** | **446.702.739.295** |
| **II. Cash flow from investing activities** | | | | |
| 1. Purchase and construction of fixed assets and other long-term assets | 21 | | (54.374.176.756) | (314.942.100.000) |
| 3. Loans to other entities and payments for purchase of debt instruments of other entities | 23 | | (591.970.000.000) | (333.981.305.310) |
| 4. Collections from borrowers and proceeds from sale of debt instruments of other entities | 24 | | 879.546.835.563 | 233.293.430.161 |
| 5. Payments for investments in other entities (net of cash hold by entity being acquired) | 25 | | (618.410.000.000) | - |
| 6. Proceeds from sale of investments in other entities (net of cash hold by entity being disposed) | 26 | | - | - |
| 7. Interest and dividends received | 27 | | 33.880.313.258 | 63.975.507.928 |
| ***Net cash flows from/(used in) investing activities*** | ***30*** | | **(351.327.027.935)** | **(351.654.467.221)** |
| **III. Cash flow from financing activities** | | | | |
| 3. Drawdown of borrowings | 33 | | 1.092.420.502.921 | 659.958.790.766 |
| 4. Repayment of borrowings | 34 | | (1.125.368.421.645) | (743.195.066.552) |
| ***Net cash flows from/(used in) financing activities*** | ***40*** | | **(32.947.918.724)** | **(83.236.275.786)** |
| **Net increase/(decrease) in cash for the year (50 = 20+30+40)** | **50** | | **(98.341.705.229)** | **11.811.996.288** |
| **Cash [and cash equivalents] at the beginning of the year** | **60** | | **102.687.013.762** | **13.343.676.794** |
| Impact of exchange rate fluctuation | 61 | | - | - |
| **Cash [and cash equivalents] at the end of the period (70=50+60+61)** | **70** | | **4.345.308.533** | **25.155.673.082** |

Prepared on 29 October, 2026

| PREPARER | CHIEF ACCOUNTANT | GENERAL DIRECTOR |
|---|---|---|
| Luong Trong Tin | Nguyen Hoang Tam | Tran Dinh Ha |

M.S.D.N: 3700148825 - C.T.C.P - CÔNG TY CỔ PHẦN KHOÁNG SẢN VÀ XÂY DỰNG BÌNH DƯƠNG - P. THUẬN GIAO - TP. HỒ CHÍ MINH

# NOTES TO THE SEPARATE FINANCIAL STATEMENT
## QUARTER III 2026

**I- The company**

1- Capital ownership: Joint Stock company

- Binh Duong Mineral and Construction Joint Stock Company ("the Company") is a shareholding company incorporated under the Law on Enterprise of Vietnam pursuant to Business Registration Certificate ("BRC") No. 4603000226 issued by the Department of Planning and Investment of Binh Duong Province on 27 April 2006 which was replaced by the Enterprise Registration Certificate ("ERC") No. 3700148825 and the subsequent amended ERCs.

- According to the Joint Stock Company Enterprise Registration Certificate No. 3700148825 dated April 19, 2024, the company increased its charter capital to VND 1,147,791,030,000

- The Company's head office is located at No. 8, Nguyen Thi Minh Khai Street, Hoa Lan 1 Quarter, Thuan Giao Ward, Ho Chi Minh City.

2- Business areas: Mineral exploitation and processing; Industrial production; Commercial business; Services; Construction

3- Business activities:

- Exploration, exploitation, and processing of minerals.
- Production and trading of various types of construction materials (excluding the production of fired bricks and tiles at the headquarters).
- Production and trading of purified drinking water.
- Construction of technical infrastructure, transportation works, civil works, industrial clusters, and mine electromechanics.
- Construction of technical infrastructure for industrial clusters.
- Provision of services and real estate business.
- Housing business.
- Production, processing, and trading of various types of shaped steel and precast concrete components.
- Investment in tourism business (in accordance with the provincial planning).
- Surveying, topographic measurement, geological exploration, and drilling of groundwater extraction wells.

4- Characteristics of the company's operations during the financial year affecting the financial statements:

5- The number of the Company's employees as at 30 September 2026 was 132

6- Corporate structure:

- As of September 30, 2026, the Company has 03 direct subsidiaries and 01 indirect subsidiary:

+ Thang Long Transport and Mining Service Cooperative. Ownership and voting rights are 100 %

+ Minh Long KSB Kaolin Limited Liability Company. Ownership and voting rights are 100 %

+ KSB Industrial Development Investment Company Limited (before KSB Investment Ltd) . Ownership and voting rights are 100 %

+ Hoa Lu Binh Phuoc Investment Joint Stock Company. Ownership and voting rights are 93.24 % (indirect subsidiary)

-As of September 30, 2026, the Company has 01 indirect associate:

+ Bien Hoa Construction and Building Materials Production Joint Stock Company. Ownership and voting rights are 22.05% (Indirect associate)

**II- Fiscal year, currency used in accounting**

1- Fiscal year: starting from January 1, 2026, ending on December 31, 2026

2- Currency used in accounting: Vietnamese Dong (VND)

**III- Accounting standards and regime applied**

1- Accounting regime applied: According to Circular No. 99/2025/TT-BTC dated Octorber 27, 2025, of the Ministry of Finance.

2- Declaration of compliance with Accounting Standards and Accounting Regime

The accompanying financial statements are presented in Vietnamese Dong (VND), based on the historical cost principle and in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System, and other current accounting regulations in Vietnam.

**IV- Summary of significant accounting policies**

- The following are the main accounting policies applied by the Company in preparing the separate financial statements:

**1-Cash and cash equivalent**

- Cash and cash equivalent comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of not more than three months that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

**2-Inventory**

- Inventories are measured at their historical costs. The cost of inventories comprise costs of purchase, costs of conversion (including raw materials, direct labor cost, other directly related cost, manufacturing general overheads allocated based on the normal operating capacity) incurred in bringing the inventories to their present location and condition.

- An inventory provision is created for the estimated loss arising due to the impairment of value (through diminution, damage, obsolescence, etc.) of raw materials, finished goods, and other inventories owned by the Company, based on appropriate evidence of impairment available at the balance sheet date.

**3- Financial investment**

*Held to maturity investment*

- Held-to-maturity investments include investments that the Company intends and is able to hold until maturity. Held-to-maturity investments are term deposits at banks with the purpose of earning periodic interest

*Loans*

- Loans are stated at cost less provision for doubtful debts. The provision for doubtful debts of the Company's loans is made in accordance with current accounting regulations. Investment in subsidiaries

*Subsidiary investment*

- Subsidiaries are companies controlled by the Company. Control is achieved when the Company has the ability to govern the financial and operating policies of the investee companies to obtain benefits from their activities.

*Investment in associate*

- An associate is a company over which the Company has significant influence but is neither a subsidiary nor a joint venture of the Company. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

- The Company initially recognizes investments in subsidiaries and associates at cost. The Company records in the income statement the share of cumulative net profit of the investee arising after the investment date. Other amounts received by the Company apart from the share of profit are considered a recovery of the investment and are recorded as a reduction in the investment cost.

- Investments in subsidiaries, joint ventures, and associates are presented in the Separate financial statements at cost less provision for impairment (if any). Provision for impairment of investments is made when there is conclusive evidence of impairment in the value of these investments at the end of the fiscal year.

*Business corporation contract*

- A business cooperation contract is a contractual agreement between two or more parties to jointly conduct economic activities without forming an independent legal entity. The business cooperation contracts (BCC) that the Company has entered into allow the contracting parties to share the profits arising from the business cooperation activities. Therefore, these contracts are accounted for in accordance with current regulations.

**4-Receivables**

- Receivables are presented in the separate financial statements at the carrying amounts due from customers and other debtors, after provision for doubtful debts.

- The provision for doubtful debts represents amounts of outstanding receivables at the balance sheet date which are doubtful of being recovered. Increases or decreases to the provision balance are recorded as general and administrative expense in the separate income statement. When bad debts are determined as unrecoverable and accountant writes off those bad debts, the differences between the provision for doubtful receivables previously made and historical cost of receivables are included in the separate income statement.

**5- Tangible asset and depreciation**

- Tangible fixed assets are stated at cost less accumulated depreciation.

- The historical cost of tangible fixed assets includes the purchase price and all other direct costs related to bringing the asset to a ready-to-use state. The historical cost of tangible fixed assets constructed or produced includes actual construction costs, production costs incurred, plus installation and trial run costs. Tangible fixed assets are depreciated using the straight-line method based on their estimated useful lives.

- The details of the depreciation periods are as follows:

| | Years |
|---|---|
| Buildings and structures | 05 - 30 |
| Machinery and equipment | 03 - 20 |
| Transportation means | 06 - 10 |
| Management Devices | 03 - 10 |
| Computer Software | 03 - 06 |
| Land use rights | 6 |

- Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the separate income statement as incurred.

**6- Intangible asset and Amortization**

- Intangible fixed assets, including land use rights and the value of computer software, are presented at historical cost less accumulated amortization. Land use rights represent the costs incurred to obtain the right to use the land of the Tan Dong Hiep Enterprise office, Tan Dong Hiep Ward, Ho Chi Minh City. Land use rights are amortized using the straight-line method over 06 years. Computer software is amortized using the straight-line method over 03 years.

**7- Lease**

- A lease is classified as a finance lease when substantially all the risks and rewards of ownership are transferred to the lessee. All other leases are classified as operating leases.

- The Company recognizes finance lease assets as its own assets at the fair value of the leased assets at the inception of the lease or at the present value of the minimum lease payments, whichever is lower. The corresponding liability to the lessor is recorded on the Statement of Financial Position as a finance lease liability. Lease payments are apportioned between finance costs and the reduction of the lease liability to achieve a constant periodic rate of interest on the remaining balance of the liability. Finance costs are recognized in the income statement, unless they are directly attributable to the acquisition of the leased asset, in which case they are capitalized in accordance with the Company's accounting policy on borrowing costs.

- Finance lease assets are depreciated over their estimated useful lives in a manner consistent with the depreciation policy for owned assets. However, if there is no reasonable certainty that the lessee will obtain ownership by the end of the lease term, the leased asset is depreciated over the shorter of the lease term or its useful life:

- The details of the depreciation periods are as follows:

| | Years |
|---|---|
| Machinery and equipment | 05 - 10 |
| Office equipment | 05 - 10 |

**8- Operating lease**

- A lease is classified as an operating lease when the lessor retains substantially all the risks and rewards of ownership

*Company is a lessor*

- Operating lease revenue represents the revenue from leasing land at Dat Cuoc Industrial Park in Bac Tan Uyen District, Ho Chi Minh City, and leasing infrastructure, machinery, and equipment at Thanh Binh Wedding Conference Center. Operating lease revenue is recognized on a straight-line basis over the lease term.

**9- Investment property and depreciation**

- Investment properties include land use rights and infrastructure at Dat Cuoc Industrial Park in Bac Tan Uyen District, Binh Duong Province; and land use rights, infrastructure, and machinery and equipment of Thanh Binh Wedding Conference Center and Binh Phu Brick Factory held by the Company for the purpose of earning rental income. These are presented at historical cost less accumulated depreciation. The historical cost of purchased investment properties includes the purchase price and directly attributable costs such as legal advisory fees, registration taxes, and other transaction costs. The historical cost of self-constructed investment properties is the settlement value of the project or directly related costs.

- Investment properties for lease are depreciated using the straight-line method starting from the date the properties are put into operation and use until the end of the project's investment period, which is 2056 for land use rights and infrastructure at Dat Cuoc Industrial Park, 2045 for infrastructure and machinery and equipment of Thanh Binh Wedding Conference Center, and 2040 for land use rights, infrastructure, and machinery and equipment of Binh Phu Brick Factory.

**10- Construction in progress**

- Assets under construction for production, rental, management, or any other purposes are recognized at cost. This cost includes all necessary expenditures to bring the asset to its intended use in accordance with the Company's accounting policies. Depreciation of these assets is applied in the same manner as other assets, starting from the date the asset is in a ready-to-use state.

**11- Long-term prepaid expense**

- Long-term prepaid expenses include compensation and clearance costs, land use rights transfer costs for exploiting soil and rock mines, and quarry improvement costs that are expected to bring future economic benefits to the Company for a period of one year or more. These costs are capitalized as long-term prepaid expenses and allocated to the income statement on a straight-line basis over one to three years. Long-term prepaid expenses related to Tan My quarry, Phuoc Vinh quarry, Phuoc Hoa clay mine, and Minh Long kaolin mine are allocated based on the annual extraction volume over the total reserves of the mine.

**12- Bond issuance fee**

- The carrying amount of bonds is typically reflected on a net basis, which is the par value of the bonds minus (-) bond discounts plus (+) bond premiums.

- The Company tracks discounts and premiums for each type of bond issued and allocates each discount and premium when determining borrowing costs to be included in production and business expenses or capitalized for each period, specifically:

+ Bond discounts are gradually allocated to borrowing costs for each period over the term of the bonds;
+ Bond premiums are gradually allocated to reduce borrowing costs for each period over the term of the bonds.

- The allocation of discounts or premiums can be done using the effective interest method or the straight-line method:

+ According to the effective interest method: The discount or premium allocated to each period is calculated as the difference between the interest expense payable for each interest payment period (calculated by multiplying the beginning carrying value of the bonds by the market effective interest rate) and the amount payable each period;
+ According to the straight-line method: The discount or premium is evenly allocated over the term of the bonds.

**13- Revenue**

- Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured

- Sales revenue is recognized when all of the following five (05) conditions are satisfied:

(a) The Company has transferred the significant risks and rewards of ownership of the goods to the buyer;
(b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
(c) The amount of revenue can be measured reliably;
(d) It is probable that the economic benefits associated with the transaction will flow to the Company; and
(e) The costs incurred or to be incurred in respect of the transaction can be measured reliably

- Revenue from service transactions is recognized when the outcome of the transaction can be measured reliably. If the service transaction is related to multiple years, revenue is recognized in the period based on the stage of completion of the transaction at the end of the accounting period. The outcome of a service transaction is determined when all of the following four (4) conditions are satisfied:

(a) The amount of revenue can be measured reliably;
(b) It is probable that the economic benefits associated with the service transaction will flow to the Company;
(c) The stage of completion of the transaction at the end of the accounting period can be measured reliably; and
(d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

- Interest income is recognized on an accrual basis, determined based on the account balances and the applicable interest rates.

**14- Accrual for severance pay**

- The severance pay to employee is accrued at the end of each reporting year for employees who have been worked for more than 12 months at the Company. The accrued amount is calculated at the rate of one-half of the average monthly salary for each year of service qualified for severance pay in accordance with the Labour Code and related implementing guidance. The average monthly salary used in this calculation is adjusted at the end of each reporting period following the average monthly salary of the 6-month period up to the reporting date. Increases or decreases to the accrued amount other than actual payment to employee will be taken to the separate income statement.

**15- Foreign currency**

- Transactions in foreign currencies are translated at the exchange rates at the dates of the transactions. Monetary items denominated in foreign currencies at the end of the fiscal year are translated at the exchange rates at that date. Exchange differences arising are recognized in the income statement.

**16- Borrowing costs**

- Borrowing costs are recognized as expenses in the production and business activities in the year they are incurred, except when they are capitalized in accordance with Vietnamese Accounting Standard No. 16 "Borrowing Costs." Accordingly, borrowing costs directly attributable to the acquisition, construction, or production of assets that require a substantial period of time to get ready for their intended use or sale are added to the cost of those assets until the assets are ready for their intended use or sale. Income earned from the temporary investment of specific borrowings is deducted from the cost of the related assets. For specific borrowings used for the construction of fixed assets and investment properties, interest is capitalized even if the construction period is less than 12 months.

**17- Taxation:**

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

- Current tax payable is calculated based on taxable income for the period. Taxable income differs from profit before tax reported in the income statement because taxable income excludes taxable or deductible income and expenses in other years (including carried forward losses, if any) and excludes non-taxable or non-deductible items.

- Deferred income tax is calculated on the differences between the carrying amounts and the tax bases of assets and liabilities in the separate financial statements and is recognized using the balance sheet method. Deferred tax liabilities must be recognized for all taxable temporary differences, while deferred tax assets are recognized only when it is probable that there will be sufficient taxable profit in the future against which the deductible temporary differences can be utilized.

- Deferred income tax is determined using the tax rates expected to apply in the year when the asset is realized or the liability is settled. Deferred income tax is recognized in the income statement, except when it relates to items recognized directly in equity, in which case the deferred tax is also recognized in equity.

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

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

- Other taxes are applied in accordance with the current tax laws in Vietnam.

**18- Funds:**

- Development investment funds, reward and welfare funds, and other funds, if any, are appropriated according to the resolution of the Company's General Meeting of Shareholders.

**V-Additional information for items presented in the Statement of Financial Position:**

*Unit: VND*

| **01- Cash and cash equivalents** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Cash | 4.345.308.533 | 52.687.013.762 |
| - Cas equivalents | | 50.000.000.000 |
| **Total** | **4.345.308.533** | **102.687.013.762** |

| **02- Investments held to short-term maturity** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Term deposit | 33.860.000.000 | 8.360.000.000 |
| - Fixed profit shared from investment cooperation contracts | 104.076.893.744 | 75.216.976.344 |
| - Investment cooperation contract | 170.000.000.000 | 170.000.000.000 |
| - Loan receivables | 561.051.040.093 | 695.740.281.161 |
| **Total** | **868.987.933.837** | **949.317.257.505** |

| **03- Receivables** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| -Receivables from production and business activities | 103.198.953.431 | 32.019.559.421 |
| -Receivables from industrial park leasing activities | 116.711.585.877 | 117.701.830.194 |
| **Total** | **219.910.539.308** | **149.721.389.615** |

| | 30-09-2026 | | 01-01-2026 | |
|---|---|---|---|---|
| **04- Other receivables** | Amount | Provision | Amount | Provision |
| **a) Short-term** | | | | |
| - Receivables from the liquidation of affiliated companies | - | - | 33.500.000.000 | - |
| - Advances for land compensation | 36.788.114.017 | - | 121.636.645.569 | - |
| - Receivables from divided profits | 15.000.000.000 | | - | |
| - Other receivables | 19.761.366 | - | 1.653.125.477 | - |
| **Total** | **51.807.875.383** | | **156.789.771.046** | |
| **b) Long-term** | | | | |
| - Deposits and collaterals; | 31.565.493.198 | - | 30.065.298.073 | - |
| -Compensation for site clearance | 1.221.980.000.000 | - | 1.221.980.000.000 | - |
| **Total** | **1.253.545.493.198** | | **1.252.045.298.073** | |

| | 30-09-2026 | | 01-01-2026 | |
|---|---|---|---|---|
| **05- Inventory** | Historical cost | Provision | Historical cost | Provision |
| - Raw materials | 502.745.472 | - | 397.285.832 | - |
| - Merchandise | 21.476.621.089 | - | 15.299.500.201 | - |
| - Finished goods | 78.278.162 | - | 78.278.162 | - |
| **Total historical cost of inventories** | **22.057.644.723** | | **15.775.064.195** | |

| **06- Construction in progress** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **- Total** | **547.991.981.283** | **437.171.968.627** |
| *Including: Major projects* | | |
| + Dat Cuoc Industrial Park | 196.025.944.280 | 194.084.219.699 |
| + Tam Lap Quarry | 190.676.715.581 | 163.425.973.024 |
| + Phuoc Hoa Clay Mine | 66.798.087.738 | 55.307.268.893 |
| + Tan My Quarry | 62.183.239.095 | 2.415.541.181 |
| + Other construction in progress | 32.307.994.589 | 21.938.965.830 |
| **Total** | **547.991.981.283** | **437.171.968.627** |

**07- Increase, decrease in tangible asset**

| Items | Housing | Machinery and equipment | Transportation means and transmission | Management equipment and tools | Total |
|---|---|---|---|---|---|
| **Historical cost** | | | | | |
| **Beginning balance** | **57.791.553.414** | **44.159.427.719** | **11.808.750.094** | **4.884.173.756** | **118.643.904.983** |
| - Purchase in period | 573.460.000 | 96.980.000 | - | 679.636.852 | 1.350.076.852 |
| - Disposal in period | - | - | - | (391.847.619) | (391.847.619) |
| **Ending balance** | **58.365.013.414** | **44.256.407.719** | **11.808.750.094** | **5.171.962.989** | **119.602.134.216** |
| **Accumulated depreciation** | | | | | |
| **Beginning balance** | **38.797.424.738** | **39.715.492.552** | **9.890.061.681** | **4.671.019.706** | **93.073.998.677** |
| - Depreciation in period | 1.234.356.196 | 1.044.036.019 | 527.021.586 | 173.330.486 | 2.978.744.287 |
| - Disposal in period | - | - | - | (391.847.619) | (391.847.619) |
| **Ending balance** | **40.031.780.934** | **40.759.528.571** | **10.417.083.267** | **4.452.502.573** | **95.660.895.345** |
| **Carrying amount** | | | | | |
| **- At the beginning of the year** | **18.994.128.676** | **4.443.935.167** | **1.918.688.413** | **213.154.050** | **25.569.906.306** |
| **- At the end of the period** | **18.333.232.480** | **3.496.879.148** | **1.391.666.827** | **719.460.416** | **23.941.238.871** |

* Historical cost of fully depreciated fixed assets still in use at the end of period: 66.514.051.740 VND

**08- Increase, decrease in intangible asset**

| Items | Land use right | Computer software | Total |
|---|---|---|---|
| **Historical cost** | | | |
| **Beginning balance** | **200.000.000** | **1.382.262.990** | **1.582.262.990** |
| - Purchase in period | - | 161.000.000 | 161.000.000 |
| **Ending balance** | **200.000.000** | **1.543.262.990** | **1.743.262.990** |
| **Accumulated amortization** | | | |
| **Beginning balance** | **200.000.000** | **1.382.262.990** | **1.582.262.990** |
| - Disposal in period | - | 40.249.998 | 40.249.998 |
| **Ending balance** | **200.000.000** | **1.422.512.988** | **1.622.512.988** |
| **Carrying amount** | | | |
| **- At the beginning of the year** | - | - | - |
| **- At the end of the period** | - | **120.750.002** | **120.750.002** |

- Intangible fixed assets, including land use rights and the value of computer software, are presented at historical cost less accumulated amortization. Land use rights represent the expenses incurred to obtain the right to use the land of the Tan Dong Hiep Enterprise office, Tan Dong Hiep Ward, Ho Chi Minh City. Land use rights are amortized using the straight-line method over 06 years. Computer software is amortized using the straight-line method over 03 years.

**09- Increase, decrease in investment property**

| Items | Housing | Land use right | Infrastructure | Machinery and equipemtn | Total |
|---|---|---|---|---|---|
| **Historical cost** | | | | | |
| **Beginning balance** | **23.354.040.227** | **1.607.721.600** | **119.146.570.573** | **13.399.878.485** | **157.508.210.885** |
| **Ending balance** | **23.354.040.227** | **1.607.721.600** | **119.146.570.573** | **13.399.878.485** | **157.508.210.885** |
| **Accumulated depreciation** | | | | | |
| **Beginning balance** | **10.954.483.501** | **1.029.008.836** | **29.733.133.638** | **13.150.235.557** | **54.866.861.532** |
| - Depreciation in period | 718.916.310 | 31.731.345 | 2.396.547.495 | 20.612.718 | 3.167.807.868 |
| **Ending balance** | **11.673.399.811** | **1.060.740.181** | **32.129.681.133** | **13.170.848.275** | **58.034.669.400** |
| **Carrying amount** | | | | | |
| **- At the beginning of the year** | **12.399.556.726** | **578.712.764** | **89.413.436.935** | **249.642.928** | **102.641.349.353** |
| **- At the end of the period** | **11.680.640.416** | **546.981.419** | **87.016.889.440** | **229.030.210** | **99.473.541.485** |

Investment real estate showing the value of infrastructure at Dat Cuoc Industrial Park in Bac Tan Uyen Commune, Ho Chi Minh City; houses and machinery and equipment of Thanh Binh Wedding Convention Center; land use rights of Binh Phu brick factory.

| **10- Allocation pending costs** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **a) Short-term** | | |
| - Other amount | 32.880.121.996 | 27.450.026.350 |
| **b) Long-term** | | |
| - Other amount | 108.416.814.350 | 121.431.440.464 |
| **Total** | **141.296.936.346** | **148.881.466.814** |

| 11- Taxation and amount payable to the State | Beginning balance | Amount payable in the period | Amount paid in the period | Ending balance |
|---|---|---|---|---|
| - Value added tax | 37.959.453.916 | 28.519.945.611 | 28.741.546.907 | 37.737.852.620 |
| - Corporate income tax | 64.096.522.585 | 17.415.413.359 | 19.128.572.681 | 62.383.363.263 |
| - Personal income tax | 3.028.789.461 | 3.388.558.050 | 3.579.148.895 | 2.838.198.616 |
| - Resource tax | 23.611.940.384 | 67.635.189.399 | 47.224.195.774 | 44.022.934.009 |
| - Environmental protection fee | 9.929.293.856 | 22.254.602.321 | 16.707.464.363 | 15.476.431.814 |
| - Other taxes | - | 20.604.517.639 | 20.604.517.639 | - |
| **Total** | **138.626.000.202** | **159.818.226.379** | **135.985.446.259** | **162.458.780.322** |

*Including:*

| Payables | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Personal income tax | 2.838.198.616 | 3.028.789.461 |
| - Value added tax | 37.737.852.620 | 37.959.453.916 |
| - Corporate income tax | 62.383.363.263 | 64.096.522.585 |
| - Resource tax | 44.022.934.009 | 23.611.940.384 |
| - Environmental protection fee | 15.476.431.814 | 9.929.293.856 |
| | **162.458.780.322** | **138.626.000.202** |

| 12- Other payables | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **a) Short-term** | | |
| - Remuneration, operating budget of the Board of Directors and committees, and bonuses for executive management | 17.958.972.910 | 13.791.142.187 |
| - Receiving a deposit for a land lease contract | 137.462.067.304 | 127.694.699.144 |
| - Other payables | 23.183.299.551 | 22.415.552.644 |
| **Total** | **178.604.339.765** | **163.901.393.975** |
| **b) Long-term** | | |
| - Long-term deposits and collaterals received | 170.193.290.715 | 170.193.290.715 |
| **Total** | **170.193.290.715** | **170.193.290.715** |

| 13- Loans | | |
|---|---|---|
| **a) Short-term loans** | 30-09-2026 | 01-01-2026 |
| **Bank Loans** | | |
| - Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch | 17.738.000.000 | 516.960.000.000 |
| - Indovina Bank Ltd. | 49.984.551.165 | 49.959.368.954 |
| - Joint Stock Commercial Bank for Investment and Development of Vietnam - Nam Binh Duong Branch | 16.566.569.236 | 16.566.569.236 |
| - Joint Stock Commercial Bank for Industry and Trade of Vietnam - East Branch of Ho Chi Minh City | - | 50.000.000.000 |
| - Tien Phong Commercial Joint Stock Bank - Tan Phu Branch | 49.900.000.000 | - |
| **Other Loans** | | |
| - VNDIRECT Securities Corporation | 2.426.290.423 | 2.943.471.610 |
| - Individuals | 30.000.000.000 | 35.000.000.000 |
| - Hoang Phat Loi Trading Co., LTD | 25.000.000.000 | 25.000.000.000 |
| **Bonds issued due for repayment** | | |
| - KSBH2429001 Bond | 100.000.000.000 | - |
| **Total** | **291.615.410.824** | **696.429.409.800** |

| b) Long-term loans | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **Bank loans** | | |
| - Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch | 602.709.000.000 | 116.029.625.000 |
| **Other Loans** | | |
| - Hoang Phat Loi Trading Co., LTD | 62.500.000.000 | 75.000.000.000 |
| **Loans from subsidiaries** | | |
| - Thang Long Transport and Mining Service Cooperative | 64.415.598.589 | 66.000.598.589 |
| - Minh Long KSB Kaolin Limited Liability Company | 21.153.764.904 | 21.338.889.652 |
| **Long-term Bond issuance** | | |
| - KSBH2429001 Bond | 200.000.000.000 | 300.000.000.000 |
| - Bond issuance expenses | (8.108.632.000) | (9.266.359.818) |
| **Total** | **942.669.731.493** | **569.102.753.423** |

**14- Revenue pending attribution**

| | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **a) Short-term** | | |
| - Revenue pending attribution | 23.694.136.003 | 19.255.303.529 |
| **Total** | **23.694.136.003** | **19.255.303.529** |
| **b) Long-term** | | |
| - Revenue pending attribution | 498.295.257.632 | 515.905.124.912 |
| **Total** | **498.295.257.632** | **515.905.124.912** |

**15- Provisions**

| | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **a) Long-term** | | |
| - Other provisions | 26.512.173.584 | 24.410.127.985 |
| **Total** | **26.512.173.584** | **24.410.127.985** |

**16- Deferred income tax assets and deferred income tax liabilities**

| **a - Deferred income tax assets** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Deferred income tax assets | 5.635.366.943 | 5.309.357.824 |
| **Total** | **5.635.366.943** | **5.309.357.824** |

**17- Equity**

**a- Reconciliation of changes in Equity:**

| Items | Owner's equity | Share premium | Development investment fund | Treasury shares | Undistributed after-tax profit | Total |
|---|---|---|---|---|---|---|
| A | 1 | 2 | 3 | 4 | 5 | 6 |
| **Previous year beginning balance** | **1.147.791.030.000** | **227.663.924.500** | **196.287.118.254** | **(3.354.000.000)** | **813.271.266.312** | **2.381.659.339.066** |
| - Profit in the year | - | - | - | - | 338.647.273.171 | 338.647.273.171 |
| - Appropriation to the development investment fund | - | - | 15.317.616.646 | - | (15.317.616.646) | - |
| - Appropriation to the reward and welfare fund | - | - | - | - | (21.444.663.304) | (21.444.663.304) |
| - Remuneration, operating budget of the Board of Directors and committees | - | - | - | - | (5.000.000.000) | (5.000.000.000) |
| **Previous year ending balance Current year beginning balance** | **1.147.791.030.000** | **227.663.924.500** | **211.604.734.900** | **(3.354.000.000)** | **1.110.156.259.533** | **2.693.861.948.933** |
| - Profit in the period | - | - | - | - | 51.790.544.156 | 51.790.544.156 |
| - Appropriation to the development investment fund | - | - | 16.185.772.483 | - | (16.185.772.483) | - |
| - Appropriation to the reward and welfare fund | - | - | - | - | (22.660.081.476) | (22.660.081.476) |
| - Remuneration, operating budget of the Board of Directors and committees | - | - | - | - | (4.500.000.000) | (4.500.000.000) |
| - Manager Bonus Fund | - | - | - | - | (3.150.338.913) | (3.150.338.913) |
| **Ending balance** | **1.147.791.030.000** | **227.663.924.500** | **227.790.507.383** | **(3.354.000.000)** | **1.115.450.610.817** | **2.715.342.072.700** |

| **b- Details of owner's investment capital** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Shareholders' capital contribution | 1.147.791.030.000 | 1.147.791.030.000 |
| - Other entities' capital contribution | - | - |
| **Total** | **1.147.791.030.000** | **1.147.791.030.000** |

**c- Capital transactions with owners and distribution of dividends, profit sharing**

| | | |
|---|---|---|
| - Owner's investment capital | | |
| + Capital contribution at the beginning of period | 1.147.791.030.000 | 1.147.791.030.000 |
| + Capital contribution increased during period | - | - |
| + Capital contribution decreased during period | - | - |
| + Capital contribution at the end of period | 1.147.791.030.000 | 1.147.791.030.000 |
| - Dividends, profit distributed | - | - |
| - Other owner's capital | - | - |

**d- Dividends**

| **d- Shares** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| **- Number of shares registered for issuance** | **114.779.103** | **114.779.103** |
| **- Number of shares sold to the public** | **114.779.103** | **114.779.103** |
| + Common shares | 114.779.103 | 114.779.103 |
| + Preferred shares | - | - |
| **- Number of repurchased share** | **(335.400)** | **(335.400)** |
| + Common shares | (335.400) | (335.400) |
| + Preferred shares | - | - |
| **- Number of outstanding share** | **114.443.703** | **114.443.703** |
| + Common shares | 114.443.703 | 114.443.703 |
| + Preferred shares | - | - |
| *** Outstanding share par value :** | ***10.000*** | ***10.000*** |

| **e- Corporates' funds:** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| - Development investment fund | **227.790.507.383** | **211.604.734.900** |

**g- Income and expenses, gains or losses recognized directly in equity as required by specific accounting standards**

| | | |
|---|---|---|
| - Undistributed profit | **1.115.450.610.817** | **1.110.156.259.533** |

**VI - Additional information for items presented in the Income Statement**

*Unit: VND*

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| **1 -Total revenue from sales and service provision (Code 01)** | **250.407.264.094** | **250.076.346.423** |
| Including | | |
| - Revenue from sales of goods and provision of services | 242.354.979.965 | 183.309.943.861 |
| - Revenue from leasing developed land with infrastructure recognized once | - | 60.158.520.360 |
| - Revenue from leasing developed land with infrastructure recognized on a time-apportioned basis | 8.052.284.129 | 6.607.882.202 |
| **2 - Revenue deductions (Code 02)** | | |
| - Sales returns | - | - |
| **Total** | - | - |
| **3 - Net revenue from sales and service provision (Code 10)** | **250.407.264.094** | **250.076.346.423** |
| Including | | |
| - Revenue from sales of goods and provision of services | 242.354.979.965 | 183.309.943.861 |
| - Revenue from leasing developed land with infrastructure recognized once | - | 60.158.520.360 |
| - Revenue from leasing developed land with infrastructure recognized on a time-apportioned basis | 8.052.284.129 | 6.607.882.202 |

| **4 - Cost of goods sold (Code 11)** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Cost of finished goods sold and services provided | 161.615.219.227 | 137.337.886.978 |
| - Cost of leasing developed land with infrastructure recognized once | - | 2.537.700.825 |
| - Revenue from leasing developed land with infrastructure recognized on a time-apportioned basis | 1.477.081.948 | 3.040.229.506 |
| **Total** | **163.092.301.175** | **142.915.817.309** |

| **5 - Revenue from financial activities (Code 21)** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Interest income from deposits | 788.708.961 | 178.360.851 |
| - Interest income from loans | 14.538.295.926 | 3.020.352.414 |
| - Distributed dividends, profit | - | 187.727.748.509 |
| **Total** | **15.327.004.887** | **190.926.461.774** |

**6 - Financial expenses (Code 22)**

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Interest expense | 44.689.959.904 | 45.977.657.909 |
| - (Reversal of provision) provision for investments | - | - |
| - Settlement discounts | 1.895.314.693 | 600.000.000 |
| - Other expenses | - | 84.673.591 |
| **Total** | **46.585.274.597** | **46.662.331.500** |

**7 - Current corporate income tax expense (Code 51)**

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Corporate income tax expense on taxable income for the current year | 6.940.881.169 | 1.812.684.861 |
| **Total** | **6.940.881.169** | **1.812.684.861** |

**8 - Deferred corporate income tax expense (Code 52)**

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Deferred corporate income tax expense | 75.060.086 | 637.920.481 |
| | **75.060.086** | **637.920.481** |

**9 - Production and business expenses by element**

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| - Raw materials expense | 38.145.660.014 | 32.390.449.016 |
| - Labor expense | 10.831.131.895 | 9.004.867.458 |
| - Depreciation | 2.263.160.395 | 4.098.710.607 |
| - External service expense | 128.059.598.388 | 103.442.928.143 |
| - Other cash expense | 15.440.360.156 | 17.108.728.644 |
| **Total** | **194.739.910.848** | **166.045.683.868** |

**VII – Additional information for items presented in the Cash Flow Statement (Unit: .....)**

**1- Non-cash transactions affecting the cash flow statement and cash held by the company but not available for use.**

**2 - Transactions and balances with related parties**

**Remuneration and salaries of members of the Board of Directors, the Executive Board, and the Audit Committee under the Board of Directors:**

| | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| Remuneration and salaries of members of the Board of Directors, the Executive Board, and the Audit Committee under the Board of Directors: | 3.008.153.846 | 2.794.308.459 |

**During the quarter, the company had transactions with subsidiaries and associates as follows:**

| **Sales revenue** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| KSB Industrial Development Investment Company Limited | 3.000.000.000 | 2.215.020.803 |
| **Total** | **3.000.000.000** | **2.215.020.803** |

| **Profit shared** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| KSB Industrial Development Limited Liability Company | - | 187.727.748.509 |
| **Total** | - | **187.727.748.509** |

| **Loan interest** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| KSB Industrial Development Investment Company Limited | 6.226.610.994 | - |
| **Total** | **6.226.610.994** | - |

| **Interest expense** | Quarter III - 2026 | Quarter III - 2025 |
|---|---|---|
| Thang Long Transport and Mining Service Cooperative | 1.301.951.797 | 1.263.027.084 |
| Minh Long KSB Kaolin Limited Liability Company | 427.303.958 | 430.509.495 |
| **Total** | **1.729.255.755** | **1.693.536.579** |

**At the end of the reporting period, the balances of receivables and payables with subsidiaries, related parties, and associates are as follows:**

| **Long-term loans** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Thang Long Transport and Mining Service Cooperative | 64.415.598.589 | 66.000.598.589 |
| Minh Long KSB Kaolin Limited Liability Company | 21.153.764.904 | 21.338.889.652 |
| **Total** | **85.569.363.493** | **87.339.488.241** |

| **Short-term trade receivables** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| KSB Industrial Development Investment Company Limited | 500.000.000 | - |

| **Short-term receivables** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Hoa Lu Binh Phuoc Investment Joint Stock Company | 46.334.118 | 46.334.118.00 |
| KSB Industrial Development Investment Company Limited | 140.831.501.221 | 123.732.734.600 |
| **Total** | **140.877.835.339** | **123.779.068.718** |

| **Receivables for loans** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Hoa Lu Binh Phuoc Investment Joint Stock Company | 3.527.943.200 | 3.758.043.200 |
| KSB Industrial Development Investment Company Limited | 376.721.604.311 | 599.227.358.874 |
| | **380.249.547.511** | **602.985.402.074** |

| **Short-term payables** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Minh Long KSB Kaolin Limited Liability Company | 6.014.688.772 | 4.743.173.507 |
| Thang Long Transport and Mining Service Cooperative | 16.863.332.833 | 12.948.222.934 |
| | **22.878.021.605** | **17.691.396.441** |

| **Other short-term payables** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Mrs. Vu To Uyen | 10.000.000.000 | 10.000.000.000 |

| **Short-term advances to suppliers** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Hoa Lu Binh Phuoc Investment Joint Stock Company | 431.300.000.000 | 431.300.000.000 |

| **Business Cooperation** | 30-09-2026 | 01-01-2026 |
|---|---|---|
| Hoa Lu Binh Phuoc Investment Joint Stock Company | 515.560.000.000 | - |

**3 - Comparison Information**

Some corresponding data on the financial statements as of December 31, 2025 have been re-presented according to the guidance in Circular 99/2025/TT-BTC effective from January 1, 2026, details are as follows:

**SEPARATE FINANCIAL STATEMENT**

*Unit: VND*

| ASSETS | 31/12/2025 (previously presented) | Representation | 31/12/2025 (re-presented) |
|---|---|---|---|
| **A. CURRENT ASSETS** | | | |
| **II. Short-term investments** | | | |
| Investments held to short-term maturity | 8.360.000.000 | 940.957.257.505 | 949.317.257.505 |
| **III. Current accounts receivable** | | | |
| Receivables for short-term loans | 564.156.200.659 | (564.156.200.659) | - |
| Other short-term receivables | 1.008.590.827.892 | (851.801.056.846) | 156.789.771.046 |
| **VI. Long-term investments** | | | |
| Investment in other entities | - | 475.000.000.000 | 475.000.000.000 |
| **B. NON-CURRENT ASSETS** | | | |
| **I. Long-term receivables** | | | |
| Receivables for long-term loans | 164.495.291.305 | (164.495.291.305) | - |
| **VI. Long-term investments** | | | |
| Investments held to long-term maturity dates | - | 164.495.291.305 | 164.495.291.305 |

**4 - Explanation of the difference in after-tax profit for Quarter III/2026 compared to Quarter III/2025:**

| Indicators | Quarter III-2026 | Quarter III-2025 | Difference | % increase/decrease |
|---|---|---|---|---|
| Revenue | 266.503.731.011 | 443.087.772.869 | (176.584.041.858) | -40% |
| Expense | 244.723.622.696 | 223.062.360.783 | 21.661.261.913 | 10% |
| Profit after tax | 14.764.167.060 | 217.574.806.744 | (202.810.639.684) | -93% |

**Reason:**

- Profit after corporate income tax in the third quarter of 2026 decreased by 93% compared to the third quarter of 2025, mainly

+ Revenue from financial activities decreased by 92% (down VND 175.6 billion, mainly decreased profit from subsidiaries) over the same period

+ In Q3 2026, no revenue from leasing land with developed infrastructure was recorded once compared to the same period

**VIII- Other information**

1 - Contingent liabilities, commitments, and other financial information.

2 - Events after reporting period

3 - Related party information.

4 - Comparative information (changes in information in the financial statements of previous fiscal years).

5 - Going concern information

6- Other information

Prepared on 29 October, 2026

| PREPARER | CHIEF ACCOUNTANT | GENERAL DIRECTOR |
|---|---|---|
| Luong Trong Tin | Nguyen Hoang Tam | Tran Dinh Ha |