

CÔNG TY CỔ PHẦN PHÚ TÀI
PHU TAI J.S.C

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/No.: 347/CBTT-PT

Quy Nhơn Nam, ngày 30 tháng 07 năm 2026
Quy Nhơn Nam, July 30, 2026

CÔNG BỐ THÔNG TIN
TRÊN CÔNG THÔNG TIN ĐIỆN TỬ CỦA
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ
SGDCK TP.HCM

DISCLOSURE OF INFORMATION
ON THE STATE SECURITIES
COMMISSION'S PORTAL AND HCM
STOCK EXCHANGE'S PORTAL

Kính gửi/ To: - Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission*
- Sở Giao dịch chứng khoán TP.HCM/ *Hochiminh Stock Exchange*

Tên tổ chức / Organization name: CÔNG TY CỔ PHẦN PHÚ TÀI/ PHU TAI J.S.C

- Mã chứng khoán/ *Securities Symbol:* PTB
- Địa chỉ trụ sở chính/ *Address:* 278 Nguyễn Thị Định, P. Quy Nhơn Nam, tỉnh Gia Lai/
No. 278 Nguyen Thi Dinh st, Quy Nhơn Nam ward, Gia Lai province
- Điện thoại/ *Telephone:* 0256 3847 668 - Fax: 0256 3847 556

Người thực hiện công bố thông tin/ Submitted by: Ông/Mr. Phan Quốc Hoài

- Chức vụ/ *Position:* Phó Tổng giám đốc/ Deputy General Director

Loại thông tin công bố: ☒ định kỳ ☐ bất thường ☐ 24h ☐ theo yêu cầu

Information disclosure type: ☒ Periodic ☐ Irregular ☐ 24 hours ☐ On demand

Nội dung thông tin công bố (*)/ Content of Information disclosure:

- Báo cáo tài chính Quý II năm 2026 riêng/ *Separate Financial Statements for Q2.2026*
- Báo cáo tài chính Quý II năm 2026 hợp nhất/ *Consolidated Financial Statements for Q2.2026*

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 30/07/2026.

This information was disclosed on Company's Portal on date 30/07/2026.

Tại đường dẫn: <http://phutai.com.vn> (mục Báo cáo tài chính)

Available at <http://phutai.com.vn> (Financial statements)

Tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

I commit that all information provided in this paper is true and accurate; I shall be legally responsible for any misrepresentation.

Tài liệu đính kèm/ Attached

Documents:

- Báo cáo tài chính Quý II năm 2026/ *Financial statements for Q2.2026*

Đại diện tổ chức/ Organization representative
Người UQ CBTT /Party authorized to disclose information

PHÓ TỔNG GIÁM ĐỐC
DEPUTY GENERAL DIRECTOR



PHAN QUỐC HOÀI

**INTERIM SEPARATE FINANCIAL STATEMENTS
PHU TAI JOINT STOCK COMPANY**

For the period from 01/01/2026 to 30/06/2026

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

Code	ASSETS	Note	30/06/2026 VND	01/01/2026 VND
100	A . CURRENT ASSETS		2.122.250.972.679	2.164.418.672.461
110	I . Cash and cash equivalents	3	420.769.045.963	426.479.055.821
111	1 . Cash		420.769.045.963	426.479.055.821
112	2 . Cash equivalents			
120	II . Short-term investments	4	840.266.762.276	822.900.869.804
121	1 . Trading securities		44.629.111.972	41.158.050.501
122	2 . Provision for diminution in value of trading securities		(5.724.288.594)	(2.581.414.997)
123	3 . Đầu tư nắm giữ đến ngày đáo hạn		801.361.938.898	784.324.234.300
130	III . Short-term receivables		527.633.283.676	422.904.121.605
131	1 . Short-term trade receivables	5	363.277.512.255	372.323.676.367
132	2 . Short-term prepayments to suppliers	6	152.261.250.949	81.696.915.879
135	4 . Other short-term receivables	7	89.095.797.103	45.427.826.591
136	5 . Provision for short-term doubtful debts		(77.001.276.631)	(76.544.297.232)
140	IV . Inventories	9	243.058.038.690	403.840.376.969
141	1 . Inventories		243.058.038.690	403.840.376.969
160	V . Other short-term assets		90.523.842.074	88.294.248.262
161	1 . Short-term accrued expenses	10	17.644.659.596	13.588.015.730
162	2 . Deductible VAT		68.620.897.489	74.706.232.532
163	3 . Taxes and other receivables from the State budget	17	4.258.284.989	
200	B . NON-CURRENT ASSETS		3.508.056.255.831	2.062.554.522.569
210	I . Long-term receivables		13.430.187.376	12.279.663.976
215	1 . Long-term trade receivables	7	13.430.187.376	12.279.663.976
220	II . Fixed assets		491.741.688.253	492.130.414.360
221	1 . Tangible fixed assets	11	486.872.158.574	487.023.478.935
222	- Historical cost		1.189.705.340.885	1.192.561.313.257
223	- Accumulated depreciation		(702.833.182.311)	(705.537.834.322)
227	2 . Intangible fixed assets	12	4.869.529.679	5.106.935.425
228	- Historical cost		19.087.566.359	19.087.566.359
229	- Accumulated amortization		(14.218.036.680)	(13.980.630.934)
250	III . Long-term assets in progress		195.569.497.265	7.789.830.251
252	1 . Construction in progress	13	195.569.497.265	7.789.830.251
260	IV . Long-term investments	4	2.747.613.834.258	1.489.868.990.526
261	1 . Investments in subsidiaries		2.531.779.283.243	1.274.029.775.243
262	2 . Investments in joint ventures and associates		249.307.565.778	249.307.565.778
264	3 . Provision for devaluation of long-term investments		(33.473.014.763)	(33.468.350.495)
270	V . Other long-term assets		59.701.048.679	60.485.623.456
271	1 . Long-term accrued expenses	10	56.738.028.323	58.103.309.796
272	2 . Deferred income tax assets	33	2.963.020.356	2.382.313.660
280	TOTAL ASSETS		5.630.307.228.510	4.226.973.195.030

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 June 2026
(Continued)

Code	CAPITAL	Note	30/06/2026 VND	01/01/2026 VND
300	A . LIABILITIES		<u>2.497.202.274.065</u>	<u>1.498.780.117.737</u>
310	I . Current liabilities		<u>1.324.544.779.983</u>	<u>1.408.784.532.116</u>
311	1 . Short-term trade payables	14	205.679.968.830	215.758.082.594
312	2 . Short-term prepayments from customers	15	30.398.311.422	37.438.102.111
313	3 . Dividends payable, retained earnings	16	332.584.800	303.399.800
314	3 . Taxes and other payables to State budget	17	45.631.625.897	60.023.934.949
315	4 . Payables to employees		39.356.524.498	55.490.014.752
316	5 . Short-term accrued expenses	18	8.516.213.687	6.840.398.498
320	6 . Other short-term payables	19	21.709.178.686	15.117.136.914
321	7 . Short-term borrowings and finance lease liabilities	20	922.686.225.423	970.749.357.628
323	9 . Bonus and welfare fund		50.234.146.740	47.064.104.870
330	II . Non-current liabilities		<u>1.172.657.494.082</u>	<u>89.995.585.621</u>
338	1 . Other long-term payables	19	182.213.091	203.173.200
339	2 . Long-term borrowings	20	1.156.939.693.685	75.245.447.685
343	3 . Provisions for long-term payables	21	15.535.587.306	14.546.964.736
400	B . OWNER'S EQUITY		<u>3.133.104.954.445</u>	<u>2.728.193.077.293</u>
411	1 . Contributed capital	22	1.004.070.740.000	669.384.030.000
411a	- Ordinary shares with voting rights		1.004.070.740.000	669.384.030.000
412	2 . Share premium		26.722.647.000	
414	3 . Other capital		1.800.583.049.244	1.713.747.926.327
420	6 . Retained earnings		301.728.518.201	345.061.120.966
420a	- Retained earnings accumulated till the end of the		-	345.061.120.966
420b	- Retained earnings of the current period		301.728.518.201	
440	TOTAL CAPITAL		<u>5.630.307.228.510</u>	<u>4.226.973.195.030</u>

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 July 2026
General Director



NGUYỄN SỸ HÒE

SEPARATE STATEMENT OF INCOME
For the accounting period from 01/01/2025 to 30/06/2026

Code	ITEMS	Note	YEAR 2026		YEAR 2025	
			2nd quarter VND	Cumulative VND	2nd quarter VND	Cumulative VND
01	1. Revenues from sales of goods and rendering of services	24	667.847.875.192	1.449.728.729.243	526.385.613.783	1.096.828.919.086
02	2. Revenue deductions					
10	3. Net revenues from sales of goods and rendering of services		667.847.875.192	1.449.728.729.243	526.385.613.783	1.096.828.919.086
11	4. Cost of goods sold	25	523.842.483.966	1.115.949.238.387	410.945.955.282	849.862.916.160
20	5. Gross profit from sales of goods and rendering of services		144.005.391.226	333.779.490.856	115.439.658.501	246.966.002.926
22	6. Financial income	26	94.477.207.887	212.688.341.081	100.350.746.847	117.343.939.248
23	7. Financial expense	27	20.887.146.391	44.629.630.052	14.712.706.140	24.886.902.782
24	<i>In which: Interest expense</i>		13.360.471.197	27.988.144.427	10.879.327.470	19.901.074.705
25	8. Selling expense	28	51.434.028.223	114.351.320.113	42.088.047.248	91.727.906.502
26	9. General and administrative expense	29	29.714.265.761	58.313.829.583	46.638.744.028	74.598.092.124
30	10. Net profit from operating activities		136.447.158.738	329.173.052.189	112.350.907.932	173.097.040.766
31	11. Other income	30	3.504.020.928	4.036.962.284	1.716.618.826	4.935.346.411
32	12. Other expense	31	1.426.494.842	2.086.489.985	1.280.113.760	3.568.500.928
40	13. Other profit		2.077.526.086	1.950.472.299	436.505.066	1.366.845.483
50	14. Total net profit before tax		138.524.684.824	331.123.524.488	112.787.412.998	174.463.886.249
51	15. Current corporate income tax expense	32	10.628.264.758	29.975.712.984	7.709.812.597	23.462.163.924
52	16. Deferred corporate income tax expense	33	(98.862.257)	(580.706.696)	(96.500.977)	(1.326.059.519)
60	17. Profit after corporate income tax		127.995.282.323	301.728.518.200	105.174.101.378	152.327.781.844

Preparer

TRẦN NGUYỄN KHA

Chief Accountant

Nguyễn Thị Mỹ Loan

Gia Lai, 30 July 2026

General Director

NGUYỄN SỸ HÒE

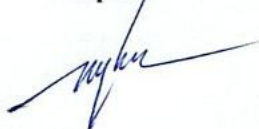
SEPARATE STATEMENT OF CASH FLOWS
For the accounting period from 01/01/2026 to 30/06/2026
(Indirect method)

Code	ITEMS	First six months of year 2026	First six months of year 2025
		VND	VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES		
01	1. Profit before tax	331.123.524.488	174.463.886.249
	2. Adjustment for	-	-
02	- Depreciation and amortization of fixed assets and investment properties	38.986.341.906	30.351.774.603
03	- Provisions	4.593.139.834	6.012.795.005
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency	2.993.171.964	(6.118.429.831)
05	- Gains / losses from investment	(205.356.149.569)	(102.568.080.145)
06	- Interest expense	27.988.144.427	19.901.074.705
08	3. Operating profit before changes in working capital	200.328.173.050	122.043.020.586
09	- Increase or decrease in receivables	22.561.114.938	105.805.198.228
10	- Increase or decrease in inventories	160.782.338.279	165.771.478.345
11	- Increase or decrease in payables	(26.495.963.309)	(65.988.977.715)
12	- Increase or decrease in accrued expenses	(3.177.944.520)	(2.979.247.984)
13	- Increase or decrease in trading securities	(3.471.061.471)	(8.089.349.786)
14	- Paid interest expenses	(26.908.654.325)	(19.051.933.951)
15	- Corporate income tax paid	(45.228.414.781)	(15.106.599.895)
16	- Other payments on operating activities	(14.083.014.178)	(7.145.116.455)
20	Net cash flows from operating activities	264.306.573.683	275.258.471.373
	III. CASH FLOWS FROM INVESTING ACTIVITIES		
21	1. Purchase or construction of fixed assets and other long-term assets	(329.368.890.768)	(98.714.420.891)
22	2. Proceeds from disposals of fixed assets and other long-term assets	11.382.879.771	6.667.106.230
23	3. Loans and purchase of debt instruments from other entities	(558.436.773.314)	(463.133.484.438)
24	4. Collection of loans and resale of debt instrument of other entities	676.398.056.509	517.804.444.300
25	5. Equity investments in other entities	(1.257.749.508.000)	-
26	6. Proceeds from recovery of investments in and capital contributions to other entities		
27	7. Interest and dividend received	33.839.596.253	4.575.103.218
30	Net cash flows from investing activities	(1.423.934.639.549)	(32.801.251.581)

SEPARATE STATEMENT OF CASH FLOWS
For the accounting period from 01/01/2026 to 31/03/2026
(Indirect method)
(Continued)

Code	ITEMS	First six months of year 2026 VND	First six months of year 2025 VND
	III. CASH FLOWS FROM FINANCING ACTIVITIES		
31	1. Tiền thu từ phát hành cổ phiếu, nhận vốn góp của chủ sở hữu		
33	2. Proceeds from borrowings	2.540.100.517.934	1.182.993.755.026
34	3. Repayment of principal	(1.506.469.404.139)	(1.087.860.196.133)
36	4. Dividends or profits paid to owners	(40.133.857.000)	(66.924.919.000)
40	<i>Net cash flows from financing activities</i>	1.154.096.713.795	28.208.639.893
50	Net cash flows in the year	(5.531.352.071)	270.665.859.685
60	Cash and cash equivalents at the beginning of the year	426.479.055.821	317.305.626.195
61	Effect of exchange rate fluctuations	(178.657.787)	3.695.964.060
70	Cash and cash equivalents at the end of the year	420.769.045.963	591.667.449.940

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 July 2026

General Director



NGUYỄN SỸ HÒE

NOTES TO SEPARATE FINANCIAL STATEMENTS
For the accounting period from 01/01/2026 to 30/06/2026

1 GENERAL INFORMATION OF THE COMPANY

Form of ownership

Phu Tai Joint Stock Company was established under the Decision No. 150/QD-BQP dated 10 November 2004 by the Ministry of Defence on changing Phu Tai Company under Military Region 5 into Phu Tai Joint Stock Company.

The Company operates under Certificate of Business Registration and Tax Registration No. 4100259236 issued for the first time on December 30, 2004 and amended for the 31st time on March 04, 2026 by the Department of Planning and Investment of Binh Dinh Province.

The Company's charter capital As at 30 June 2026 is VND 1.004.070.740.000; equivalent to 100.407.074 shares with the par value of VND 10,000.

The number of employees of the Company As at 30 June 2026 is 2.442 people (It was 2.389 people as at 01 January 2026).

Business field: Industrial manufacturing, trading and services business.

Business activities: Main activities of the Company include:

- Cutting, shaping and finishing granite, basalt, marble;
- Exploiting granite, basalt; exploiting stone, sand and gravel for use as construction materials;
- Manufacturing beds, wardrobes, tables, chairs and other products of wood;
- Producing crushed stone, lime and similar products;
- Office leasing;
- Purchasing and selling products from granite, basalt, marble.

Corporate Structure

The Company's member entities are as follows:

Name of member entities	Address	Principal activities
Enterprise 380	Quy Nhon Bac Ward, Gia Lai Province	Production and trading of stone products
Thang Loi Enterprise	Tuy Phuoc Commune, Gia Lai Province	Production and trading of wood products
Nhon Hoa Construction Material Production Enterprise	An Nhon Nam Ward, Gia Lai Province	Stone processing and mining
Branch in Ho Chi Minh City (i)	Ho Chi Minh City	Trading wood products
Granite Processing Plant in Binh Dinh Province	Xuan An Commune, Gia Lai Province	Stone processing and trading
Stone exploiting Enterprise in Binh Dinh Province	Xuan An Commune, Gia Lai Province	Stone processing and mining
Stone exploiting Enterprise in Khanh Hoa Province	Dien Tho Commune, Khanh Hoa Province	Stone processing and mining

- (i) Branch have stopped operating due to restructuring. The Company is carrying out the necessary procedures to close dependent tax codes and dissolve these branches.

2 ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1 Accounting period and accounting currency

Annual accounting period commences from 01 January and ends as at 31 December.
The Company maintains its accounting records in Vietnamese Dong (VND).

2.2 Standards and Applicable Accounting Policies

Applicable Accounting Policies

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

Declaration of compliance with Accounting Standards and Accounting System

The company applies Vietnamese Accounting Standards and supplementary documents issued by the State. The Separate Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary documents as well as with current Accounting Standards and Accounting System.

2.3 Basis for preparation of The Separate Financial Statements

The Separate Financial Statements of the Company are prepared based on summarization of The Separate Financial Statements of the independent accounting entities and the head office of the Company.

In The Separate Financial Statements of the Company, the intra-group balances and transactions related to assets, equity, receivables and payables are eliminated in full.

The Users of this Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company for the period from 01/01/2026 to 30/06/2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Group.

2.4 Accounting estimates

The preparation of Separate Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of The Separate Financial Statements and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in The Separate Financial Statements include:

- Provision for bad debts;
- Provision for devaluation of inventory;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Allocation of prepaid expenses;
- Estimated provisions for liabilities;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on The Separate Financial Statements of the Company and that are assessed by the Board of General Directors to be reasonable under the circumstances.

2.5 Foreign currency transactions

Foreign currency transactions during the period are translated into Vietnamese Dong using the average exchange rate at the transaction date.

Average exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Separate Financial Statements is determined under the following principles:

- For asset accounts, applying the average rate of the commercial bank where the Company regularly conducts transaction;
- For foreign currency deposited in bank, applying the average rate of the commercial bank where the Company opens its foreign currency accounts;
- For liability accounts, applying the average rate of the commercial bank where the Company regularly conducts transactions.

All actual exchange rate differences arising during the period and differences due to revaluation of balances of foreign currency items at the end of the period are recorded in the business results of the accounting period.

2.6 Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.7 Financial investments

Trading securities are initially recognized at original cost, which includes purchase prices plus any directly attributable transaction costs such as brokerage, transaction fee, cost of information provision, taxes, bank's fees and charges. After initial recognition, trading securities are measured at original cost less provision for diminution in value of trading securities. Upon the liquidation or transfer, cost of trading securities is determined using weighted average method.

Investments held to maturity comprise term deposits (including treasury bills and promissory notes), bonds, preference shares which the issuer is required to repurchase at a certain time in the future and loans, etc. held to maturity to earn profits periodically and other held to maturity investments.

For dividends received in the form of shares, only the number of shares received is recorded without any increase in the investment value and financial income.

Provision for devaluation of investments is made at the end of the period as follows:

Investments in trading securities: provision shall be made on the basis of the excess of original cost of the investments recorded in the accounting book over their market value at the provision date.

Investments in subsidiaries, joint ventures or associates: provision for loss investments shall be made based on the Financial Statements of subsidiaries, joint ventures or associates at the provision date.

Investments held to maturity: provision for doubtful debts shall be made based on the recovery capacity in accordance with statutory regulations

2.8 Receivables

The receivables shall be recorded in details in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on The Separate Financial Statements according to their remaining terms at the reporting date.

The provision for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the provisions for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating the possible losses.

2.9 Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, at the reporting date, inventories are stated at the lower of cost and net realizable value.

Net realizable value is estimated based on the selling price of the inventory minus the estimated costs for completing the products and the estimated costs needed for their consumption.

The cost of inventory is calculated using weighted average method.

Inventory is recorded by perpetual method.

The value of work in progress is recorded based on actual cost incurred for each unfinished product.

Provision for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over their net realizable value.

2.10 Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition

If these costs augment future economic benefits obtained from the use of tangible fixed assets are extended to their initial standard conditions, these costs are capitalized as an incremental cost of tangible fixed assets.

Other costs incurred after fixed assets have been put into operation, such as repair, maintenance and overhaul costs, are recognized in the Separate Statement of Income in the period in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight - line method over their estimated useful lives as follows:

- Buildings, structures	06 - 30 years
- Machinery, equipment	04 - 10 years
- Vehicles, Transportation equipment	06 - 12 years
- Office equipment and furniture	03 - 08 years
- Site preparation expenses	10 - 25 years
- Mining rights	10 - 25 years

2.11 Construction in progress

Construction in progress includes fixed assets which is being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.12 Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to income statement on a straight-line basis over the period of the lease.

2.13 Prepaid expenses

The expenses incurred but related to operating results of several accounting periods are recorded as prepaid expenses and are allocated to the operating results in the following accounting periods.

The calculation and allocation of long-term prepaid expenses to operating expenses in each accounting period should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of prepaid expenses include:

Prepaid land expenses include prepaid land rental, including those related to leased land for which the Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with the Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance guiding regulation on management, use and depreciation of fixed assets and other expenses related to ensure for the use of leased land. These expenses are recognized in the Separate Statement of Income on a straight-line basis according to the lease term of the contract.

Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than 30 million dong and therefore not eligible for recording as fixed assets under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis from 01 to 03 years.

Mining Operating Costs are recorded at their historical cost and are allocated to production and business expenses on a straight-line basis over their useful life from 3 to 60 months.

Repair Costs for Assets are collected based on actual expenses incurred and are allocated to production and business expenses on a straight-line basis over their useful life from 6 to 36 months.

Other prepaid expenses are recorded at their historical cost and allocated using the straight-line method over their useful life from 1 to 3 years.

2.14 Payables

The payables shall be recorded in details in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Company. The payables shall be classified into short-term payables or long-term payables on The Separate Financial Statements according to their remaining terms at the reporting date.

2.15 Borrowings

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings denominated in foreign currency, they shall be recorded in details in terms of types of currency.

2.16 Borrowing costs

Borrowing costs are recognized as operating expenses in the period, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs". Besides, regarding borrowings serving the construction of fixed assets and investment properties, the interests shall be capitalized even when the construction duration is under 12 months.

2.17 Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made and other payables such as interest expenses, land rental, transportation expense, etc. which are recorded as operating expenses of the reporting period.

The recording of accrued expenses as operating expenses during the period shall be carried out under the matching principle between revenues and expenses during the period. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.18 Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:

- The Company has a present debt obligation (legal obligation or joint obligation) as a result of past events;
- It is probable that the decrease in economic benefits may lead to the requirement for debt settlement;
- Debt obligation can be estimated reliably.

Value recorded as a provision for payables is the most reasonably estimated amount required to settle the current debt obligation at the end of the accounting period.

Provisions for payables are recorded as operating expenses of the accounting period. In case provision made for the previous accounting period but not used up exceeds the one made for the current accounting period, the difference is recorded as a decrease in production and business expenses in the period.

Environmental Restoration Costs for Mining Sites are accrued based on the total estimated costs for environmental rehabilitation and the duration of mining operations approved by the relevant authorities.

The accrual ensures the principle of matching revenues and expenses, thereby avoiding significant fluctuations in costs during the fiscal year in which the environmental restoration is carried out.

2.19 Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Other capital is the operating capital formed from the operating results.

Retained earnings are used to present the Company's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Company.

Dividends to be paid to shareholders are recognized as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Management and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.20 Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at the fair value of the consideration received, excluding discounts, rebates, and sales returns. The following specific recognition conditions must also be met when recognizing revenue:

Revenue from sale of goods

- The majority of risks and benefits associated with the right to own the products or goods have been transferred 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.

Revenue from rendering of services

- The percentage of completion of the transaction at the Balance sheet date can be measured reliably.

Operating lease income

Operating lease income mainly comprises office rental income, which is recognized in the statement of profit or loss on a straight-line basis over the lease term in accordance with the provisions of the lease agreements.

Financial income

Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the company shall be recognised when the two conditions are satisfied:

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

Dividends and distributed profits are recognized when the Company is entitled to receive dividends or receive profits from capital contribution.

2.21 Revenue deductions

Revenue deductions from sales of goods and rendering of services arising in the period include: sales discount.

Sales discount incurred in the same period of sale of goods and rendering of services are recorded as a decrease in revenue in the incurring period. In case goods and services are sold in the previous periods, but until the next period they are incurred as deductible items, the Company records the decrease in revenue under the following principles: If it is incurred prior to the issuance of Financial Statements, it is then recorded as a decrease in revenue on The Separate Financial Statements of the reporting period (the previous period); and if it is incurred after the issuance of Separate Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.22 Cost of goods sold and services rendered

Cost of goods sold and services rendered are cost of finished products, merchandises, materials sold or services rendered during the period, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the period.

2.23 Financial expenses

Items recorded into financial expenses consist of: borrowing costs; Provision for diminution in value of trading securities price, provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss... The above items are recorded by the total amount arising in the period without offsetting against financial income.

2.24 Selling expenses

Selling expenses reflect the actual costs incurred during the sale of products, goods, and rendering of services. Selling costs mainly include: materials and packaging costs for sales; costs of employee salaries, social insurance, health insurance, unemployment insurance, and union fees for sales staff; transportation costs; customs fees, logistics costs; and other costs.

2.25 General and Administrative expenses

General and administrative expenses reflect the Company's overall management costs, mainly including: costs for employee salaries, social insurance, health insurance, union fees, and unemployment insurance for management staff; costs of materials and office tools; depreciation of fixed assets used for business management; conference and summary costs; travel and vacation expenses for employees; and other costs.

2.26 Corporate income tax

Deferred income tax asset and Deferred income tax liability

Deferred income tax assets are recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred income tax asset and Deferred income tax liability are determined based on prevailing corporate income tax rate, tax rates and tax laws enacted at the end of the fiscal year.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilised. Deferred tax assets are recorded as a decrease to the extent that it is not sure taxable economic benefits will be usable.

Current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

Tax incentives policies

According to Investment Registration Certificate No. 1345282631 dated 04 April 2019, amended for the third time on 15 February 2025 and issued by the Department of Planning and Investment of Binh Dinh Province (now Gia Lai Province), the Company's Export Wood Pellet Plant Project located at Lots A1, A2, A3 and part of Lot A4, Cat Nhon Industrial Cluster, Xuan An Commune, Gia Lai Province is entitled to a preferential corporate income tax ("CIT") rate of 10% for a period of 15 years from the first year in which revenue is generated from the project, together with a tax exemption for 4 years and a 50% reduction of the payable CIT for the subsequent 9 years. The Company has registered to apply the CIT incentives for this project starting from the 2026 tax year.

Current corporate income tax rate

The Company applies the corporate income tax rate of 20% for the operating activities which has taxable income for the period from 01/01/2026 to 30/06/2026.

2.27 Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent and subsidiaries;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these Enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of Separate Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

Detailed information of related party transactions are presented in both of the Company's Separate and Consolidated Financial Statements for the period from 01/01/2026 to 30/06/2026.

2.28 Segment information

A segment is a distinguishable component of the Company that is engaged in providing an individual or group of related products or services (business segment) or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other ones.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Company in order to help users of financial statements better understand and make more informed judgements about the Company as a whole.

3 . CASH AND CASH EQUIVALENTS

	30/06/2026	01/01/2026
	VND	VND
Cash on hand	6.623.249.720	7.531.841.256
Non-term deposit	414.145.796.243	418.947.214.565
<i>Investment and Development of Phu Tai Industrial Zone</i>	<i>61.125.335.331</i>	<i>62.720.154.260</i>
<i>Joint Stock Commercial Bank for Foreign Trade, Phu Tai Branch</i>	<i>54.085.622.413</i>	<i>85.983.969.940</i>
<i>Military Commercial Joint Stock Bank, Binh Dinh Branch</i>	<i>126.871.951.203</i>	<i>95.406.844.287</i>
<i>Binh Dinh Technical and Commercial Bank</i>	<i>97.908.058.718</i>	<i>92.433.661.327</i>
<i>Other banks</i>	<i>74.154.828.578</i>	<i>82.402.584.751</i>
Total	420.769.045.963	426.479.055.821

4 . FINANCIAL INVESTMENTS

a) Head to maturity investments

	30/06/2026		01/01/2026	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Short-term	801.361.938.898	-	784.324.234.300	-
Term deposits	3.600.000.000	-	1.600.000.000	-
Certificate of Deposit	-	-	44.139.544.860	-
Loans	797.761.938.898	-	738.584.689.440	-
Related parties	749.761.938.898	-	688.584.689.440	-
Toyota Da Nang Company Limited	19.804.498.488	-	1.051.160.997	-
Thanh Chau Phu Yen Granite Company Limited	16.696.080.533	-	18.901.805.313	-
Phu Tai Ninh Thuan Stone Joint Stock Company	7.062.848.129	-	6.829.459.439	-
Son Phat Production and Trading Company Limit	9.587.326.191	-	14.142.038.432	-
Phutai Quartz Stone Company Limited	54.043.326.080	-	71.537.495.784	-
Phu Tai Binh Dinh Wood Company Limited	-	-	-	-
Phu Tai Binh Dinh Quartz Company Limited	104.032.063.850	-	116.622.747.552	-
Phu Tai Yen Bai Stone Company Limited	14.327.982.774	-	14.793.223.853	-
Tuan Dat Minerals One Member Company Limit	1.030.731.828	-	505.926.243	-
Granite Manufacturing Company Limited	100.524.211.859	-	104.278.172.173	-
Universal Stone Joint Stock Company	3.843.855.095	-	3.843.855.095	-
Phu Tai Real Estate Company Limited	192.290.969.011	-	203.839.449.936	-
Phuc Tan Kieu One Member Company Limited	181.211.962.050	-	88.375.479.782	-
Phu Tai Primeum Metal Furniture One Member L	45.306.083.010	-	43.863.874.841	-
Others	48.000.000.000	-	50.000.000.000	-
Mrs. Dao Thi Lien	23.000.000.000	-	25.000.000.000	-
Mrs. Le Thi Trang	25.000.000.000	-	25.000.000.000	-
	801.361.938.898	-	784.324.234.300	-

As at June, 2026, held-to-maturity investments consisted:

- A 18-month time deposit of VND 1.600.000.000 with the Vietnam Bank for Agriculture and Rural Development – Binh Dinh Branch, at an annual interest rate of 4.5% per annum.
- A 06-month time deposit of VND 2.000.000.000 with the Joint Stock Commercial Bank for Foreign Trade of Vietnam , at an annual interest rate of 3.4% per annum.

- Loans receivable:

+ For organizations (mainly subsidiaries): the loans were provided to supplement working capital for their business and production activities.

+ For individuals: the loans were granted for business and investment purposes in accordance with relevant legal provisions.

Phu Tai Joint Stock Company

No. 278 Nguyen Thi Dinh, Quy Nhon Nam Ward
Gia Lai Province

Separate Financial Statements

For the accounting period from 01/01/2026
to 30/06/2026

b. Trading securities	Stock Code	30/06/2026			01/01/2026		
		Original cost	Fair Value	Provision	Original cost	Fair Value	Provision
		VND	VND	VND	VND	VND	VND
Mobile World Investment Joint Stock Company	MWG	5.948.943.000	5.467.000.000	(481.943.000)			-
FPT Joint Stock Company	FPT	16.175.593.739	12.636.000.000	(3.539.593.739)			-
Vietnam Joint Stock Commercial Bank for Industry and Trade	CTG	4.348.502.052	4.074.000.000	(274.502.052)			-
SSI Securities Corporation	SSI			-	10.261.190.368	9.377.500.000	(883.690.368)
Saigon - Hanoi Commercial Joint Stock Bank	SHB			-	5.274.648.750	4.905.000.000	(369.648.750)
Masan Group Joint Stock Company	MSN	6.468.399.680	5.768.000.000	(700.399.680)	8.122.672.415	7.700.000.000	(422.672.415)
MBLand Holdings JSC		450.000.000	450.000.000		450.000.000	450.000.000	-
Others		11.237.673.501	10.509.823.378	(727.850.123)	17.049.538.968	16.144.135.504	(905.403.464)
Total		44.629.111.972	38.904.823.378	(5.724.288.594)	41.158.050.501	38.576.635.504	(2.581.414.997)

The fair value of trading securities is determined on the basis of closing price listed on the stock exchanges as of 31 December 2025 and 30 June 2026.

Phu Tai Joint Stock CompanyNo. 278 Nguyen Thi Dinh, Quy Nhon Nam Ward
Gia Lai Province**Separate Financial Statements**For the accounting period from 01/01/2026
to 30/06/2026**c . Equity investments in other entities**

	30/06/2026			01/01/2026		
	Original cost VND	Recoverable value VND	Provision VND	Original cost VND	Recoverable value VND	Provision VND
Investments in subsidiaries	2.531.779.283.243	2.498.306.268.480	(33.473.014.763)	1.274.029.775.243	1.240.561.424.748	(33.468.350.495)
Tuan Dat Minerals One Member Company Limited	10.700.000.000	10.700.000.000		10.700.000.000	10.700.000.000	
Universal Stone Joint Stock Company	6.000.000.000	2.526.985.237	(3.473.014.763)	6.000.000.000	2.531.649.505	(3.468.350.495)
Vi Na G7 Joint - Stock Company	1.133.877.750.000	1.133.877.750.000		41.877.750.000	41.877.750.000	
Toyota Danang Company Limited	40.000.000.000	40.000.000.000		40.000.000.000	40.000.000.000	
Toyota Binh Dinh Company Limited	25.309.025.243	25.309.025.243		25.309.025.243	25.309.025.243	
Phu Tai Dong Nai Company Limited	45.000.000.000	45.000.000.000		45.000.000.000	45.000.000.000	
Granite Manufacturing Company Limited	34.650.000.000	34.650.000.000		34.650.000.000	34.650.000.000	
Phu Tai Real Estate Company Limited	255.000.000.000	255.000.000.000		255.000.000.000	255.000.000.000	
Thanh Chau Phu Yen Granite Company Limited	30.000.000.000	30.000.000.000		30.000.000.000	30.000.000.000	
Son Phat Production and Trading Company Limited	39.600.000.000	39.600.000.000		39.600.000.000	39.600.000.000	
Phu Tai Ninh Thuan Stone Joint Stock	5.000.000.000	5.000.000.000		5.000.000.000	5.000.000.000	
Phutai Quartz Stone Company Limited	150.000.000.000	150.000.000.000		150.000.000.000	150.000.000.000	
Phu Tai Binh Dinh Wood Company Limited	266.000.000.000	266.000.000.000		146.000.000.000	146.000.000.000	
Phu Tai Binh Dinh Quartz Company Limited	64.900.000.000	64.900.000.000		64.900.000.000	64.900.000.000	
Phu Tai Yen Bai Stone Company Limited	30.000.000.000		(30.000.000.000)	30.000.000.000		(30.000.000.000)
Phu Tai Khanh Hoa Stone Company Limited	60.000.000.000	60.000.000.000		60.000.000.000	60.000.000.000	
Phu Tai Dong Nai Stone Company Limited	50.000.000.000	50.000.000.000		50.000.000.000	50.000.000.000	
Phu Tai Home One Member Company Limited	50.000.000.000	50.000.000.000		50.000.000.000	50.000.000.000	

Phu Tai Joint Stock CompanyNo. 278 Nguyen Thi Dinh, Quy Nhon Nam Ward
Gia Lai Province**Separate Financial Statements**For the accounting period from 01/01/2026
to 30/06/2026

Phu Tai Dieu Tri Investment Company Limited	108.000.000.000	108.000.000.000	108.000.000.000	108.000.000.000
Phuc Tan Kieu One Member Company Limited	63.920.000.000	63.920.000.000	18.420.000.000	18.420.000.000
Phu Tai Primeum Metal Furniture One Member Limited Liability Company	50.000.000.000	50.000.000.000	50.000.000.000	50.000.000.000
An Phu Forestry Joint Stock Company	13.822.508.000	13.822.508.000	13.573.000.000	13.573.000.000

	Original cost VND	Fair Value VND	Provision VND	Original cost VND	Fair Value VND	Provision VND
Investments in affiliated company	249.307.565.778	249.307.565.778		249.307.565.778	249.307.565.778	
Phu Yen Construction Materials Joint Stock Company	9.307.565.778	9.307.565.778		9.307.565.778	9.307.565.778	
Phu Tai Van Ha Investment Joint Stock Company	240.000.000.000	240.000.000.000		240.000.000.000	240.000.000.000	
Total	2.781.086.849.021	2.747.613.834.258	(33.473.014.763)	1.523.337.341.021	1.489.868.990.526	(33.468.350.495)

Detailed information on the Company's Investments in other as at 30 June 2026 is as follows:

Name of subsidiaries	Place of establishment and operation	Rate of interest	Principal activities
Investments in subsidiaries			
Tuan Dat Minerals One Member Company Limited	Phu My Tay Commune, Gia Lai Province	100,00%	Stone processing and mining
Universal Stone Joint Stock Company	Tang Nhon Phu Ward, Ho Chi Minh City	60,00%	Stone products trading and manufacturing
ViNa G7 Joint - Stock Company	Tam Phuoc Ward, Dong Nai Province	98,64%	Wood products trading and manufacturing
Toyota Binh Dinh Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100,00%	Car repair and trading
Toyota Danang Company Limited	Hoa Cuong Ward, Da Nang City	100,00%	Car repair and trading
Phu Tai Dong Nai Company Limited	Tam Phuoc Ward, Dong Nai Province	100,00%	Wood products trading and manufacturing
Granite Manufacturing Company Limited	Son Hoa Commune, Dak Lak Province	70,00%	Stone products trading and manufacturing
Phu Tai Real Estate Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100,00%	Real estate trading
Thanh Chau Phu Yen Granite Company Limited	Xuan Lanh Commune, Dak Lak Province	100,00%	Stone processing and mining
Son Phat Production and Trading Company Limited	Van Thang Commune, Khanh Hoa Province	99,00%	Stone processing and mining
Phu Tai Ninh Thuan Stone Joint Stock Company	Dong Hai Ward, Khanh Hoa Province	98,00%	Stone processing and manufacturing
Phutai Quartz Stone Company Limited	Nhon Trach Commune, Dong Nai Province	100,00%	Stone processing and manufacturing
Phu Tai Binh Dinh Wood Company Limited	Xuan An Commune, Gia Lai Province	100,00%	Wood products trading and manufacturing
Phu Tai Binh Dinh Quartz Company Limited	Quy Nhon Tay Ward, Gia Lai Province	100,00%	Production and processing of stone and stone powder
Phu Tai Yen Bai Stone Company Limited	Muong Lai Commune, Lao Cai Province	100,00%	Stone processing and mining
Phu Tai Khanh Hoa Stone One Member Company Limited	Tu Bong Commune, Khanh Hoa Province	100,00%	Stone processing and mining
Phu Tai Dong Nai Stone One Member Company Limited	Nhon Trach Ward, Dong Nai Province	100,00%	Stone processing and mining
Phu Tai Home One Member Company Limited	Hanh Thong Ward, Ho Chi Minh City	100,00%	Wood products trading and manufacturing
Phu Tai Dieu Tri Investment Company Limited	Quy Nhon Nam Ward, Gia Lai Province	60,00%	Real estate investment and business
Phuc Tan Kieu One Member Company Limited	Binh An Ward, Gia Lai Province	100,00%	Production of wood chips and pellets
Phu Tai Premium Metal Furniture One Member Limited Liability Company	Xuan An Commune, Gia Lai Province	100,00%	Production of metal combined with other materials
An Phu Forestry Joint Stock Company	Quy Nhon Nam Ward, Gia Lai Province	98,00%	Production of wood chips and pellets

Investments in affiliated company

Phu Yen Construction Materials Joint Stock Company	Binh Kien Ward, Dak Lak Province	49,01%	Mining and processing of granite, construction stone, construction sand
Phu Tai Van Ha Investment Joint Stock Company	Quy Nhon Nam Ward, Gia Lai Province	50,00%	Real estate investment and business

5. SHORT-TERM TRADE RECEIVABLES

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	31.337.430.112		31.705.800.262	
Tuan Dat Minerals One Member Company Limited	19.571.564.281		15.926.527.390	
Phu Tai Khanh Hoa Stone One Member Company	4.869.595.730		9.890.834.493	
Phu Tai Dong Nai Stone Company Limited	831.881.583		911.329.508	
Phu Tai Home One Member Company Limited	328.821.461		39.568.235	
Son Phat Production and Trading Company Limited	1.939.506.800		2.589.214.466	
Phu Tai Quartz Stone Company Limited	1.492.771.923		1.301.009.000	
Phu Tai Binh Dinh Quartz Company Limited	477.985.631		1.047.317.170	
Phu Tai Binh Dinh Wood Company Limited	1.825.302.703		-	
Others	331.940.082.143	(77.001.276.631)	340.617.876.105	(76.544.297.232)
ASHLEY	19.965.778.914	-	23.741.323.790	-
B and Q Plc	30.082.514.843	-	8.535.177.337	-
Noble House Home Furnishings LLC (i)	65.293.435.201	(65.293.435.201)	65.293.435.201	(65.293.435.201)
Yaraghi LLC	45.293.794.319	-	11.389.118.798	-
Others	171.304.558.866	(11.707.841.430)	231.658.820.979	(11.250.862.031)
Total	363.277.512.255	(77.001.276.631)	372.323.676.367	(76.544.297.232)

- (i) On September 11, 2023, Noble House Home Furnishings LLC ("Noble House"), a customer purchasing the Company's exported wood products, filed for bankruptcy with the U.S. Bankruptcy Court for the Southern District of Texas under Chapter 11 of the U.S. Bankruptcy Code. Therefore, the Company has been unable to collect its receivables from Noble House related to some wood product orders sold to Noble House in 2023. Through the Law Firm representing the members of the Unsecured Creditors' Committee, the Company has submitted claims to the Court to request Noble House to settle its outstanding debts to the Company, including a payment request dated June 21, 2024 amounting to USD 446,138.17 of goods that Noble House received from the Company after filing for bankruptcy and within 20 days before the filing date under Section 503(b)(9) of Chapter 11 of the United States Bankruptcy Code. However, to date, all of the Company's claims have been fulfilled. The Company is continuing to work with the Law Firm to resolve outstanding issues and proceed with further legal actions to recover the debt. Based on documents filed with the Court regarding Noble House's monthly operating reports and

the provisions of Section 503(b)(9) of Chapter 11 of the United States Bankruptcy Code, the Company has assessed the provision as at 30 June 2026 amounting to VND 65,29 billion (representing 100% of the outstanding receivable balance).

6 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Thien Thanh Trading and Construction LLC	18.061.682.685		4.693.948.883	
Le Van Vien Business	18.000.000.000		18.000.000.000	
Phu Thinh Machinery Manufacturing Company Limited	24.510.856.000		7.109.656.000	
Others	91.688.712.264		51.893.310.996	
Total	152.261.250.949	-	81.696.915.879	-

7 . OTHER RECEIVABLES

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a . Short-term	89.095.797.103		45.427.826.591	
Interest receivable	6.701.620.643		5.167.022.660	
Dividends and profits receivables	52.217.502.500		14.760.501.500	
Advances (i)	16.310.982.372		18.663.377.727	
<i>Vo Van Tuyen</i>	<i>804.301.795</i>		<i>1.150.781.709</i>	
<i>Nguyen Huu Tam</i>	<i>11.501.583.988</i>		<i>13.928.816.916</i>	
<i>Others</i>	<i>4.005.096.589</i>		<i>3.583.779.102</i>	
Phải thu tiền bán chứng khoán	10.952.000.000		3.812.860.430	
Receivables from social insurance, health insurance,	994.841.704		2.105.734.939	
Others	1.918.849.884		918.329.335	
b . Long-term	13.430.187.376		12.279.663.976	
Receivables from site clearance which are offset against land rental at Thang Loi Enterprise (ii)	2.384.573.130		2.384.573.130	
Collateral, deposits	11.045.614.246 -		9.895.090.846	
- <i>Environmental restoration deposit (iii)</i>	<i>9.351.555.010</i>		<i>9.892.090.846</i>	
- <i>Collateral, deposits</i>	<i>1.694.059.236</i>		<i>3.000.000</i>	
Total	102.525.984.479		57.707.490.567	

In which: Other payables from related parties

Accounts receivable from interest on loans, other receivables	1.407.804.576	4.091.059.219
Tuan Dat Minerals One Member Company Limited	-	1.976.591
Universal Stone Joint Stock Company	42.751.963	42.751.963
Vi Na G7 Joint - Stock Company	-	38.880.000
Toyota Binh Dinh Company Limited	59.546.450	-
Toyota Danang Company Limited	32.172.320	85.036.563
Phu Tai Dong Nai Company Limited	5.658.000	-
Granite Manufacturing Company Limited	16.848.000	447.515.910
Phu Tai Real Estate One Member Company Limited	-	1.155.223.256
Thanh Chau Phu Yen Granite Company Limited	-	81.744.069
Son Phat Production and Trading Company Limited	-	48.712.728
Phu Tai Ninh Thuan Stone Joint Stock Company	-	34.802.181
Phutai Quartz Stone Company Limited	673.361.756	228.233.746
Phu Tai Binh Dinh Wood Company Limited	-	224.889.920
Phu Tai Binh Dinh Quartz Company Limited	-	526.743.445
Phu Tai Yen Bai Stone Company Limited	-	66.159.665
Phu Tai Dong Nai Stone Company Limited	108.476.840	-
Phu Tai Home One-Member Company Limited	19.440.000	344.556.395
Phu Tai Premium Metal Furniture One Member Limited Liability Company	105.328.000	250.247.100
Phuc Tan Kieu One Member Company Limited (ii)	344.221.247	513.585.687
Dividends and profits receivables	52.217.502.500	14.760.501.500
Vi Na G7 Joint - Stock Company	9.450.000.000	-
Toyota Binh Dinh Company Limited	2.400.000.000	-
Phu Tai Dong Nai Company Limited	18.500.000.000	-
Phu Tai Real Estate One Member Company Limited	5.100.000.000	-
Phu Tai Binh Dinh Wood Company Limited	4.000.000.000	-
Phu Tai Dong Nai Stone Company Limited	7.500.000.000	12.500.000.000
Phu Tai Home One-Member Company Limited	1.500.000.000	-
Phu Yen Construction Materials Joint Stock Company	3.767.502.500	2.260.501.500
	105.842.809.576	18.851.560.719

- (i) Advances to employees represent amounts advanced for the Company's operating activities. Upon completion of the assigned tasks, the individuals are required to settle and reimburse the advances to the Company.
- (ii) The compensation for site clearance at Thang Loi Enterprise will continue to be offset against the land rental payable according to the annual land rental notice.
- (iii) These are deposits for environmental restoration for quarrying activities paid by the Company according to the notices of the competent authorities.

8. DOUBTFUL DEBTS

	30/06/2026		01/01/2026	
	Original	Recoverable value	Original	Recoverable value
	VND	VND	VND	VND
Noble House Home Furnishings LLC	65.293.435.201		65.293.435.201	
FLC Faros Construction JSC	3.324.050.195		3.324.050.195	
Others	9.259.238.709	875.447.474	8.765.802.934	838.991.098
Total	77.876.724.105	875.447.474	77.383.288.330	838.991.098

9 . INVENTORIES

	30/06/2026		01/01/2026	
	<u>Value</u>	<u>Provision</u>	<u>Value</u>	<u>Provision</u>
	VND	VND	VND	VND
Goods in transit	2.043.816.410		1.533.395.506	
Raw materials	144.884.221.063		187.338.433.131	
Tools, supplies	1.174.000		1.484.000	
Work in process	63.300.903.309		136.804.336.127	
Product	28.812.314.587		71.781.852.298	
Goods	4.015.609.321		6.380.875.907	-
Total	243.058.038.690	-	403.840.376.969	-

The carrying amount of inventories pledged as collateral for borrowings from banks amounted to VND 174.330.587.478

10 . PREPAID EXPENSES

	30/06/2026	01/01/2026
	VND	VND
a . Short-term	17.644.659.596	13.588.015.730
Expenses for mining	2.949.974.047	602.077.692
Tools and supplies awaiting for allocation	3.833.200.195	5.112.647.545
Expenditure on fixing machinery, equipment, factories	1.922.124.386	1.207.787.391
Insurance expenses	1.005.245.079	4.580.836.613
Other short-term prepaid expenses	7.934.115.889	2.084.666.489
b . Long- term	56.738.028.323	58.103.309.796
Expenses for land rental and infrastructure of Granite Processing Factory in Binh Dinh Province (i)	10.207.909.282	10.372.170.199
Expenses for the right to use leased land in Dien Tho, Khanh Hoa Province (ii)	5.939.393.936	6.010.101.009
Infrastructure rental expenses at Lot D7, Phu Tai Industrial Park under Enterprise 380 (iii)	11.263.540.748	11.515.154.885
Tools and supplies awaiting for allocation	4.958.779.019	3.799.807.353
Expenses for mining	12.785.971.962	16.722.026.482
Expenditure on overhaul of machinery, equipment, factories	8.282.101.187	9.174.251.379
Other long-term prepaid expenses	3.300.332.189	509.798.489
Total	74.382.687.919	71.691.325.526

(i) Including the value of land rental and infrastructure at Cat Nhon Industrial Cluster, Xuan An Commune, Gia Lai Province with areas of 39,426.5 m2 and 32,439 m2 respectively, lease term of 41 years from 2017 and 38 years from 2019 to serve the construction and implementation of production and business activities at Granite Processing Factory in Binh Dinh Province.

(ii) This is the amount that the Company paid to households under the land transfer contracts to serve stone mining work in Dien Tho Commune, Khanh Hoa Province, allocation time is 50 years from January 2019.

(iii) This is rental value of infrastructure at Lot D7 Phu Tai Industrial Park, Gia Lai Province with rental area of 47,086.1 m2, rental period until 31 December 2048 to serve for the construction and implementation of production and business activities at Stone Processing Factory at Enterprise 380.

12 . INCREASE, DECREASE IN FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Office equipment	Total
	VND	VND	VND	VND	VND
Historical cost					
Beginning balance	407.416.732.383	656.732.236.346	122.716.514.140	5.695.830.388	1.192.561.313.257
Purchase in the period		578.962.963	1.302.397.273	-	1.881.360.236
Completed construction investment	43.236.151	14.246.219.779	32.632.069.532	375.000.000	47.296.525.462
Liquidation, disposal		(41.488.251.609)	(10.545.606.461)		(52.033.858.070)
Ending balance of the period	407.459.968.534	630.069.167.479	146.105.374.484	6.070.830.388	1.189.705.340.885
Accumulated depreciation					
Beginning balance	249.319.029.411	373.712.004.310	80.329.349.729	2.177.450.872	705.537.834.322
Depreciation for the period	8.754.269.534	24.221.107.574	4.974.444.074	312.532.851	38.262.354.033
Liquidation, disposal		(31.327.718.920)	(9.639.287.124)		(40.967.006.044)
Ending balance of the period	258.073.298.945	366.605.392.964	75.664.506.679	2.489.983.723	702.833.182.311
Net carrying amount					
Beginning balance	158.097.702.972	283.020.232.036	42.387.164.411	3.518.379.516	487.023.478.935
Ending balance of the period	149.386.669.589	263.463.774.515	70.440.867.805	3.580.846.665	486.872.158.574

The remaining value of tangible fixed assets used as collateral to secure loans as of 30 June 2026, is VND 260.531.688.763.

The original cost of tangible fixed assets that have been fully depreciated but are still in use as of 30 June 2026, is VND 431.746.868.104

12 . INCREASE, DECREASE OF INTANGIBLE FIXED ASSETS

	Compensation and site clearance costs	Mining rights	Total
	VND	VND	VND
Historical cost			
Beginning balance	11.145.440.096	7.942.126.263	19.087.566.359
Purchase in the period			
Ending balance of the period	11.145.440.096	7.942.126.263	19.087.566.359
Accumulated amortization			
Beginning balance	10.804.349.490	3.176.281.444	13.980.630.934
Số tăng trong năm	79.022.652	158.383.094	237.405.746
<i>Depreciation for the period</i>	<i>79.022.652</i>	<i>158.383.094</i>	<i>237.405.746</i>
Ending balance of the period	10.883.372.142	3.334.664.538	14.218.036.680
Net carrying amount			
Beginning balance	341.090.606	4.765.844.819	5.106.935.425
Ending balance of the period	262.067.954	4.607.461.725	4.869.529.679

The original cost of intangible fixed assets that have been fully depreciated but are still in use as of 30 June 2026, is VND 9.040.677.465

13 . CONSTRUCTION IN PROGRESS

	30/06/2026	01/01/2026
	VND	VND
Purchase of fixed assets	191.881.011.787	7.789.830.251
- Machinery and equipment for stone exploitation	13.757.106.807	7.384.008.077
- Machinery and equipment for wood	3.025.000.000	405.822.174
- Wood Pellet Factory project (i)	37.245.814.980	
- Land Use Rights	135.840.000.000	
- Others Purchase	2.013.090.000	
Interest expense	3.688.485.478	-
- Wood Pellet Factory project	3.688.485.478	
Total	195.569.497.265	7.789.830.251

(i) The Granite Processing Plant. Wood Pellet Export Production and Forestry Processing Project located in Lam Dien Hamlet, Tu Bong Commune, Khanh Hoa Province was licensed under Investment Registration Certificate No. 0585350763, initially issued on 5 October 2007 and amended for the fourth time on 28 October 2025 by the Management Board of Khanh Hoa Economic Zones and Industrial Parks, with a total investment of approximately VND 134 billion.

14 . SHORT-TERM TRADE PAYABLES

	30/06/2026		01/01/2026	
	Outstanding balance	Amount can be paid	Outstanding balance	Amount can be paid
Related parties	9.377.623.379		44.771.572.351	44.771.572.351
Tuan Dat Minerals One Member Company Limited	2.226.343.660		14.375.413.674	14.375.413.674
Toyota Binh Dinh Company Limited	81363300		752.004	752.004
Granite Manufacturing Company Limited			64.525.000	64.525.000
Thanh Chau Phu Yen Granite Company Limited	1269239014		1.670.162.413	1.670.162.413
Son Phat Production and Trading Company Limited			416.309.123	416.309.123
Phu Tai Binh Dinh Wood Company Limited	1867869000		13.395.241.145	13.395.241.145
Phu Tai Binh Dinh Quartz Company Limited	3.676.699.041		14.306.404.142	14.306.404.142
Phu Tai Yen Bai Stone Company Limited	-		414.237.290	414.237.290
Phu Yen Construction Materials Joint Stock Company	256.109.364		128.527.560	128.527.560
Others	196.302.345.451	-	170.986.510.243	162.265.803.101
Hiep Nghia Trading Service & Production Company Limited	15.379.562.973	-	7.616.397.524	7.616.397.524
Binh Thanh Co., Ltd	11.584.199.900	-	8.180.543.465	8.180.543.465
Hoang Giang Co., Ltd	7.986.022.360	-	6.810.094.320	6.810.094.320
Tan Dat Packaging Co., Ltd	24.211.529.073	-	13.938.774.041	13.938.774.041
Hoang Trang Company	8.271.229.035	-	8.313.862.570	8.313.862.570
Tan Dat Packaging Company Limited	21.117.024.038	-	11.110.311.815	11.110.311.815
Others	107.752.778.072	-	115.016.526.508	106.295.819.366
Total	205.679.968.830	-	215.758.082.594	207.037.375.452

15 . PREPAYMENT FROM CUSTOMERS

	<u>30/06/2026</u>	<u>01/01/2026</u>
	VND	VND
<i>Related parties</i>	328.821.461	119.440
Phu Tai Home One Member Company Limited	328.821.461	119.440
<i>Others</i>	30.069.489.961	37.437.982.671
Tradepoint	5.995.072.536	-
Thanh Cong Construction Consulting Company Limited	6.253.567.585	10.857.941.237
Others	17.820.849.840	26.580.041.434
Total	<u>30.398.311.422</u>	<u>37.438.102.111</u>

16 . DIVIDENDS PAYABLE, RETAINED EARNINGS

	<u>30/06/2026</u>	<u>01/01/2026</u>
	VND	VND
Dividends payable, retained earnings	332.584.800	303.399.800
Total	<u>332.584.800</u>	<u>303.399.800</u>

17 . TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Tax receivable at the beginning of year	Tax payable at the beginning of year	Tax payable in the period	Tax paid in the period	Tax receivable at the end of the period	Tax payable at the end of the period
	VND	VND	VND	VND	VND	VND
Value-added tax	-	3.546.866.579	45.973.752.958	47.892.456.899	3.111.711.340	4.739.873.978
Export, import duties	-	-	377.174	377.174	-	-
Corporate income tax	-	45.098.627.234	29.975.712.984	45.228.414.781	-	29.845.925.437
Personal income tax	-	203.319.794	3.704.868.464	3.429.811.164	141.724.163	620.101.257
Natural resource tax	-	2.225.427.955	12.534.500.125	12.536.949.480	-	2.222.978.600
Land tax and land rental	-	-	1.482.155.539	1.444.269.623	-	37.885.916
Environmental protection tax and other taxes	-	773.036.913	5.408.755.666	5.743.433.190	44.310.986	482.670.375
Fees, charges and other payables	-	8.176.656.474	4.029.951.436	5.484.956.076	960.538.500	7.682.190.334
Total	-	60.023.934.949	103.110.074.346	121.760.668.387	4.258.284.989	45.631.625.897

18 . SHORT-TERM ACCRUED EXPENSES

	<u>30/06/2026</u>	<u>01/01/2026</u>
	VND	VND
Accured interest expenses	390.051.865	292.411.955
Accured land rental	2.618.291.878	821.145.170
Accured electricity expenses	2.856.875.782	3.573.736.923
Accured commission expenses	19.801.884	1.021.433.978
Accrued transportation expenses	349.712.640	318.178.300
Accrued design and material expenses	779.254.594	773.976.263
Others	1.502.225.044	39.515.909
Total	<u>8.516.213.687</u>	<u>6.840.398.498</u>

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	<u>30/06/2026</u>	<u>01/01/2026</u>
	VND	VND
Short-term	21.709.178.686	15.117.136.914
a . Trade union fee	2.822.750.947	979.265.531
Advances to employees	83.974.005	-
Land rental to Financial Department - Ministry of Defence	5.848.566.210	7.885.268.719
Interest payable	3.539.662.074	2.557.811.882
Labour Union, Communist membership fee	1.765.312.834	2.053.031.404
Payment to Vi Na G7 JSC	-	550.000.000
Others	7.648.912.616	1.091.759.378
	-	-
Long-term	182.213.091	203.173.200
Long-term deposits, collateral received	182.213.091	203.173.200
b . Total	<u>21.891.391.777</u>	<u>15.320.310.114</u>
c In which: Other payables to related parties		
Payment to Vi Na G7 JSC	-	550.000.000
. Phu Tai Dieu Tri Investment Co., Ltd	548.524.156	519.428.242
Total	<u>9.596.438.541</u>	<u>1.069.428.242</u>

20 BORROWINGS

	01/01/2026		During the period		30/06/2026	
	Outstanding balance	Amount can be paid	Increase	Decrease	Outstanding balance	Amount can be paid
	VND	VND	VND	VND	VND	VND
a . Short-term borrowings	970.749.357.628	970.749.357.628	1.458.406.271.934	1.506.469.404.139	922.686.225.423	922.686.225.423
Short-term borrowings	952.167.849.628	952.167.849.628	1.448.100.517.934	1.496.928.650.139	903.339.717.423	903.339.717.423
Related parties	328.842.953.278	328.842.953.278	242.072.877.783	315.200.000.000	255.715.831.061	255.715.831.061
Phu Tai Van Ha Investment Joint Stock Company	221.160.000.000	221.160.000.000		32.500.000.000	188.660.000.000	188.660.000.000
Phu Tai Dieu tri Investment Company Limited	28.800.000.000	28.800.000.000		15.800.000.000	13.000.000.000	13.000.000.000
Toyota Binh Dinh Company Limited	13.787.607.764	13.787.607.764	118.108.000.000	130.900.000.000	995.607.764	995.607.764
Phu Tai Khanh Hoa Stone One Member Company	42.560.223.297	42.560.223.297	21.500.000.000	11.000.000.000	53.060.223.297	53.060.223.297
Phu Tai Binh Dinh Wood Company Limited	22.535.122.217	22.535.122.217	102.464.877.783	125.000.000.000		
Others	623.324.896.350	623.324.896.350	1.206.027.640.151	1.181.728.650.139	647.623.886.362	647.623.886.362
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	104.992.599.286	104.992.599.286	457.895.338.212	239.803.284.531	323.084.652.967	323.084.652.967
Joint Stock Commercial Bank for Foreign Trade of Vietnam	138.328.587.803	138.328.587.803	131.057.497.328	232.579.720.973	36.806.364.158	36.806.364.158
Military Commercial Joint Stock Bank - Binh Dinh Branch	195.707.487.181	195.707.487.181	419.366.729.835	477.839.027.445	137.235.189.571	137.235.189.571
Other banks	184.296.222.080	184.296.222.080	197.708.074.776	231.506.617.190	150.497.679.666	150.497.679.666
Current portion of long-term debts	18.581.508.000	18.581.508.000	10.305.754.000	9.540.754.000	19.346.508.000	19.346.508.000

b . Long-term borrowings	93.826.955.685	93.826.955.685	1.092.000.000.000	9.540.754.000	1.176.286.201.685	1.176.286.201.685
<i>Related parties</i>			1.092.000.000.000		1.092.000.000.000	1.092.000.000.000
Vi Na G7 Joint - Stock Company			1.092.000.000.000		1.092.000.000.000	1.092.000.000.000
<i>Others</i>	93.826.955.685	93.826.955.685		9.540.754.000	84.286.201.685	84.286.201.685
Military Commercial Joint Stock Bank - Binh Dinh Branch	28.826.955.685	28.826.955.685		4.540.754.000	24.286.201.685	24.286.201.685
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	65.000.000.000	65.000.000.000		5.000.000.000	60.000.000.000	60.000.000.000
Total	1.064.576.313.313	1.064.576.313.313	2.550.406.271.934	1.516.010.158.139	2.098.972.427.108	2.098.972.427.108
Amount due in 12 months	(18.581.508.000)	(18.581.508.000)	(10.305.754.000)	(9.540.754.000)	(19.346.508.000)	(19.346.508.000)
Amount due for settlement after 12 months	75.245.447.685	75.245.447.685	(10.305.754.000)	-	1.156.939.693.685	1.156.939.693.685

(i) Detailed information on Short-term borrowings and Current portion of long-term debts:

Detailed information on Short-term borrowings from banks and institutions is as follows:

	Curren cy	Interest Rate	Loan purpose	Guarantee	30/06/2026 VND	01/01/2026 VND
Short-term borrowings					903.339.717.423	952.167.849.628
Phu Tai Van Ha Investment Joint Stock Company	VND	0,5%/year	For operating activities	Unsecured	188.660.000.000	221.160.000.000
Phu Tai Dieu tri Investment Company Limited	VND	0,5%/year	For operating activities	Unsecured	13.000.000.000	28.800.000.000
Toyota Binh Dinh Company Limited	VND	0,5%/year	For operating activities	Unsecured	995.607.764	13.787.607.764
Phu Tai Binh Dinh Wood Company Limited	VND	0,5%/year	For operating activities	Unsecured	-	22.535.122.217
Phu Tai Khanh Hoa Stone One Member Company Limited	VND	0,5%/year	For operating activities	Unsecured	53.060.223.297	42.560.223.297
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	VND	Floating	For operating activities	Secured by asset (*)	63.398.301.589	92.461.755.708
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	VND	Floating	For operating activities	Secured by asset (*)	16.936.776.758	88.390.838.200
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	For operating activities	Secured by asset (*)	83.442.558.904	195.707.487.181
HSBC Bank (Viet Nam) Ltd - Ho Chi Minh City Branch	VND	Floating	For operating activities	Unsecured	44.143.719.674	65.484.137.836
Vietnam Technological and Commercial Joint Stock Bank - Quy Nhon Branch	VND	Floating	For operating activities	Secured by asset (*)	-	93.812.084.244
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	VND	Floating	For operating activities	Secured by asset (*)	25.000.000.000	25.000.000.000
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	USD	Floating	For operating activities	Secured by asset (*)	259.686.351.378	12.530.843.578
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	USD	Floating	For operating activities	Secured by asset (*)	19.869.587.400	49.937.749.603

Military Commercial Joint Stock Bank - Binh Dinh Branch	USD	Floating	For operating activities	Secured by asset (*)	53.792.630.667	-
Vietnam Technological and Commercial Joint Stock Bank - Quy Nhon Branch	USD	Floating	For operating activities	Secured by asset (*)	81.353.959.992	-
Current portion of long-term debts					19.346.508.000	18.581.508.000
					922.686.225.423	970.749.357.628

(ii) Detailed information on Long-term borrowings:

	Currency	Interest Rate	Date due	Loan purpose	Guarantee	30/06/2026	01/01/2026
						VND	VND
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	2030	Investment in Artificial Stone Pressing and Production Line Project	Secured by asset (*)	13.264.503.721	16.580.625.721
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	2030	Investment in rooftop solar power projects	Secured by asset (*)	11.021.697.964	12.246.329.964
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	VND	Floating	2030	Investment in the Pelletizing Production	Secured by asset (*)	60.000.000.000	65.000.000.000
ViNa G7 Joint - Stock Company	VND	Floating		For operating activities	Unsecured	1.092.000.000.000	-
						1.176.286.201.685	93.826.955.685
Amount due for settlement within 12 months						(19.346.508.000)	(18.581.508.000)
Amount due for settlement after 12 months						1.156.939.693.685	75.245.447.685

(*) Bank borrowings are secured by mortgage/pledge/guarantee agreements with the lending institutions and have been duly registered as secured transactions in accordance with applicable regulations.

21 . LONG-TERM PROVISIONS FOR PAYABLES

	01/01/2026	During the period		30/06/2026
	VND	Increase VND	Decrease VND	VND
Cost of environmental restoration	8.196.564.736	635.822.570		8.832.387.306
Land rental without contract (i)	6.350.400.000	352.800.000		6.703.200.000
Total	14.546.964.736	988.622.570	-	15.535.587.306

- (i) This is land rental expenses at some mining sites in Gia Lai Province. Since the land lease contracts have not yet been signed and there has been no notification of land rental payments from the Binh Dinh Provincial Tax Department, the Company is temporarily accruing these expenses as production and business costs for the period based on the land rental rates announced by the Binh Dinh Provincial People's Committee.

22 . OWNERS' EQUITY

a) Changes in owners' equity

	Contributed capital	Share premium	Other capital	Retained earnings	Total
	VND	VND	VND	VND	VND
Beginning balance of previous year	669.384.030.000 #		1.613.598.212.913	281.574.443.067	2.564.556.685.980
Profit of the this year	-	-		152.327.781.844	152.327.781.844
Dividend distribution in cash				(167.346.007.500)	(167.346.007.500)
Additional deductions for other capital of the owner			100.149.713.414	(100.149.713.414)	-
Bonus and welfare fund				(14.078.722.153)	(14.078.722.153)
Ending balance of previous period	<u>669.384.030.000</u>	<u>-</u>	<u>1.713.747.926.327</u>	<u>152.327.781.844</u>	<u>2.535.459.738.171</u>
				#	
Beginning balance of current period	669.384.030.000	-	1.713.747.926.327	345.061.120.966	2.728.193.077.293
Capital increase during the year	133.876.810.000	27.143.897.000	-	-	161.020.707.000
Profit for this period	-	-	-	301.728.518.200	301.728.518.200
Dividend distribution in cash	-	-	-	(40.163.042.000)	(40.163.042.000)
Dividend distribution in shares	200.809.900.000	-	5.310.000	(200.815.210.000)	-
Bonus and welfare fund	-	-	-	(17.253.056.048)	(17.253.056.048)
Share issuance costs		(421.250.000)	-		(421.250.000)
Additional deductions for other capital of the owner	-	-	86.829.812.917	(86.829.812.917)	-
Ending balance of this period	<u>1.004.070.740.000 #</u>	<u>26.722.647.000</u>	<u>1.800.583.049.244</u>	<u>301.728.518.201 #</u>	<u>3.133.104.954.445</u>

b) Details of contributed capital of the Owner

	<u>30/06/2026</u>	<u>Rate</u>	<u>01/01/2026</u>	<u>Rate</u>
	VND	%	VND	%
	1.004.070.740.000	100,00%	669.384.030.000	100,00%
- Mr. Le Vy	136.259.070.000	13,57%	90.340.230.000	13,50%
- Mr. Le Van Thao	87.442.270.000	8,71%	58.148.600.000	8,69%
- Mr. Nguyen Sy Hoe	63.036.790.000	6,28%	41.878.290.000	6,26%
- Mr. Le Van Loc	64.428.410.000	6,42%	41.413.050.000	6,19%
- Others	652.904.200.000	65,03%	437.603.860.000	65,37%
Total	1.004.070.740.000	100,00%	669.384.030.000	100,00%

c) Capital transactions with owners and distribution of dividends and profit

	<u>First six months of year 2026</u>	<u>First six months of year 2025</u>
	VND	VND
Owners' contributed capital		
- At the beginning of the year	669.384.030.000	669.384.030.000
- Vốn góp tăng trong năm	-	-
- At the end of the period	1.004.070.740.000	669.384.030.000
Distributed dividends and profits		
- Dividends, profit payable at the beginning of the year	303.399.800	229.248.300
- Dividends, profit payable in the period	40.163.042.000	167.346.007.500
+ Dividends and profits distributed from the previous year's profit	40.163.042.000	167.346.007.500
- Dividends and profits paid in cash in the period	40.133.857.000	66.924.919.000
+ Dividends and profits distributed from the previous year's profit	40.133.857.000	66.924.919.000
- Ending balance of the period	332.584.800	100.650.336.800

d) Shares

	<u>30/06/2026</u>	<u>01/01/2026</u>
Quantity of issued shares	100.407.074	66.938.403
- Common shares	100.407.074	66.938.403
Quantity of outstanding shares in circulation	100.407.074	66.938.403
- Common shares	100.407.074	66.938.403
Par value per share: VND 10,000		

23 . OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMEN

a . Operating asset for leasing

The Company is the lessor under operating lease contracts. As at 30 June 2026, total future minimum lease income under irrevocable operating lease contracts are presented as follows:

	<u>30/06/2026</u>	<u>01/01/2026</u>
	VND	VND
Under 1 year	545.454.545	632.812.145
From 1 year to 5 years	862.492.909	862.492.909

b . Doubtful debts written-off

<u>30/06/2026</u>	<u>01/01/2026</u>
VND	VND
2.694.973.701	2.694.973.701

c . Foreign currencies

	<u>30/06/2026</u>	<u>01/01/2026</u>
USD	695.995,60	308.638,72
EUR	570,02	574,87

24 . TOTAL REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	First six months of year 2026 VND	First six months of year 2025 VND
Revenue from sale of goods	1.449.326.549.368	1.096.214.838.871
- <i>Stone products</i>	518.122.278.669	337.086.292.679
- <i>Wood products</i>	758.725.151.106	752.664.210.568
- <i>Tablets product</i>	160.708.066.800	-
- <i>Others</i>	11.771.052.793	6.464.335.624
Revenue from rendering of services	402.179.875	614.080.215
- <i>Office rental service</i>	402.179.875	614.080.215
Total	1.449.728.729.243	1.096.828.919.086
<i>In which: Revenue from related parties</i>	112.490.131.946	56.199.087.655
<i>Phu Tai Khanh Hoa Stone Company Limited</i>	21.925.400.895	6.057.010.400
<i>Granite Manufacturing Company Limited</i>	15.600.000	206.763.780
<i>Son Phat Production and Trading Company Limited</i>	9.294.152.895	5.815.823.190
<i>Phu Tai Binh Dinh Wood Company Limited</i>	9.670.124.019	14.677.512.723
<i>Phu Tai Home One-Member Company Limited</i>	1.286.235.000	8.395.461.107
<i>Phu Tai Binh Dinh Quartz Company Limited</i>	25.999.910.042	7.705.199.668
<i>Phutai Quartz Stone Company Limited</i>	20.810.735.456	4.602.112.365
<i>Phu Tai Dong Nai Stone One Member Company Limited</i>	416.854.631	-
<i>Tuan Dat Minerals One Member Company Limited</i>	22.296.693.098	1.657.619.646
<i>Thanh Chau Phu Yen Granite Company Limited</i>	77.506.990	7.081.584.776
<i>Phuc Tan Kieu One Member Company Limited</i>	520.518.920	-
<i>ViNa G7 Joint - Stock Company</i>	25.200.000	-
<i>Phu Tai Dieu Tri Investment Company Limited</i>	9.600.000	-
<i>Phu Tai Real Estate Company Limited</i>	14.400.000	-
<i>Phu Tai Dong Nai Company Limited</i>	34.800.000	-
<i>Phu Tai Premium Metal Furniture One Member Limited Liability Company</i>	44.400.000	-
<i>Toyota Binh Dinh Company Limited</i>	12.000.000	-
<i>Toyota Danang Company Limited</i>	36.000.000	-

25 . COST OF GOODS SOLD

	First six months of year 2026 VND	First six months of year 2025 VND
Cost of goods sold	1.115.949.238.387	849.862.916.160
- <i>Stone products</i>	406.335.494.927	254.750.866.238
- <i>Wood products</i>	564.634.261.896	591.300.502.572
- <i>Wood pellet products</i>	141.483.758.453	
- <i>Others</i>	3.495.723.111	3.811.547.350
Provision for devaluation of inventory		-
Total	1.115.949.238.387	849.862.916.160

26 . FINANCIAL INCOME

	First six months of year 2026 VND	First six months of year 2025 VND
Interest income	25.276.119.824	23.036.252.693
Gain from disposal of financial investments	4.522.357.966	1.849.029.201
Dividends or profits received	179.764.002.000	76.631.999.140
Gains on exchange difference in the period	1.480.592.696	9.708.228.383
Gains on exchange difference at the period-end	1.645.268.595	6.118.429.831
Total	212.688.341.081	117.343.939.248

27 . FINANCIAL EXPENSES

	First six months of year 2026 VND	First six months of year 2025 VND
Borrowing costs	27.988.144.427	19.901.074.705
Realised exchange loss	182.690.616	1.656.061.175
Lỗ chênh lệch tỷ giá do đánh giá lại số dư cuối kỳ	4.638.440.559	-
Provision for devaluation of trading securities and loss of	3.147.537.865	2.882.555.511
Trading securities expenses	-	-
Other financial expenses	8.672.816.585	447.211.391
Total	44.629.630.052	24.886.902.782

28 . SELLING EXPENSES

	First six months of year 2026 VND	First six months of year 2025 VND
Raw materials	49.906.633.954	41.884.857.726
Labour expenses	11.604.696.880	5.739.107.166
Depreciation expenses for fixed assets	217.500.690	
Tax, Charge, Fee	7.273.679.873	7.527.162.955
Expenses of outsourcing services	43.841.397.395	34.588.263.779
Other expenses in cash	1.507.411.321	1.988.514.876
Total	114.351.320.113	91.727.906.502

29 . GENERAL AND ADMINISTRATIVE EXPENSE

	First six months of year 2026 VND	First six months of year 2025 VND
Labour expenses	35.760.048.377	58.342.491.442
Tools and supplies	1.538.671.399	1.869.533.092
Depreciation expenses for fixed assets	2.071.970.380	1.761.757.133
Tax, Charge, Fee	1.960.304.443	1.133.872.079
Provision expenses/ Reversal of provision expense	456.979.399	2.151.015.318
Expenses of outsourcing services	3.408.593.046	4.021.241.761
Other expenses in cash	13.117.262.539	5.318.181.299
Total	58.313.829.583	74.598.092.124

30 . OTHER INCOME

	First six months of year 2026 VND	First six months of year 2025 VND
Gain from liquidation, disposal of fixed assets	316.027.745	2.899.828.312
Gain from sales support	-	166.125.967
Land rental is reduced	2.320.769.509	709.779.960
Gain from debt collection	724.257	549.485
Others	1.399.440.773	1.159.062.687
Total	4.036.962.284	4.935.346.411

31 . OTHER EXPENSES

	First six months of year 2026 VND	First six months of year 2025 VND
Penalty due to late delivery, defective products	829.261.185	1.333.723.589
Fine for administrative and tax violations	21.021.172	931.254.384
Debt collection expenses	44.634	629.700
Others	1.236.162.994	1.302.893.255
Total	2.086.489.985	3.568.500.928

32 . CURRENT CORPORATE INCOME TAX EXPENSES

	First six months of year 2026 VND	First six months of year 2025 VND
Total profit before tax	331.123.524.488	174.463.886.249
Increase	3.563.198.222	10.038.448.012
- Fines	21.011.172	931.254.384
- The depreciation cost of cars which are more than 1.6	375.971.367	276.793.918
- Life insurance costs exceed 3 million/person	119.422.200	117.422.200
- Salary of non-specialized board of directors	143.260.000	163.600.000
- Gains on exchange difference at the last period-end in the period	1.914.910.912	5.658.180.618
- Land rental costs	352.800.000	352.800.000
- Expenses for environmental renovation and restoration	635.822.571	619.316.976
- Infrastructure contribution costs	-	1.885.403.966
- Others	-	33.675.950
Decrease	(184.815.285.791)	(76.631.999.140)
- Dividend payment	(178.257.001.000)	(76.631.999.140)
- Profit eligible for tax incentives	(10.050.789.357)	-
- Deferred corporate income tax expenses	3.492.504.566	-
Taxable income	149.871.436.919	107.870.335.121
Current corporate income tax expense (tax rate 20%)	29.974.287.384	21.574.067.024
Adjustments of tax expenses from previous years to current	1.425.600	1.888.096.900
Tax payable at the beginning of the year	45.098.627.234	13.218.502.994
Tax paid in the year	(45.228.414.781)	(15.106.599.895)
Corporate income tax due at the end of the period	29.845.925.437	21.574.067.023

33 DEFERRED INCOME TAX

a) Deferred income tax assets

	30/06/2026	01/01/2026
	VND	VND
Corporate income tax rate used to determine deferred	20%	20%
Deferred income tax assets related to deductible temporary	2.963.020.356	2.382.313.660
	<u>2.963.020.356</u>	<u>2.382.313.660</u>

b) Deferred corporate income tax expense

	First six months of year 2026	First six months of year 2025
	VND	VND
Deferred CIT expense relating to reversal of deferred income tax assets	-	1.131.636.124
Deferred CIT income arising from deductible temporary difference	(580.706.696)	(2.457.695.643)
	<u>(580.706.696)</u>	<u>(1.326.059.519)</u>

34 . ADDITIONAL INFORMATION FOR THE ITEMS OF THE SEPARATE STATEMENT OF CASH FLOWS

	First six months of year 2026	First six months of year 2025
	VND	VND
a) Proceeds from borrowings during the year		
Proceeds from ordinary contracts	2.539.050.271.610	1.183.207.878.408
Exchange differences arising from the year-end retranslation of foreign currency balances	1.050.246.324	
Total	<u>2.540.100.517.934</u>	<u>1.183.207.878.408</u>

b) . Actual repayments on principal during the year

	First six months of year 2026	First six months of year 2025
	VND	VND
Repayment on principal from ordinary contracts	1.506.469.404.139	1.087.860.196.133
Repayment on principal of common bonds		24.200.000.000
Total	<u>1.506.469.404.139</u>	<u>1.112.060.196.133</u>

35. EVENTS AFTER THE REPORTING PERIOD

-
- The establishment of Phu Tai Land One Member Limited Liability Company was approved under the Board of Directors' Decision No. 138/QĐ-HĐQT dated 20 July 2026, with a charter capital of VND 410 billion. Phu Tai Joint Stock Company holds 100% of the charter capital of Phu Tai Land One Member Limited Liability Company
 - The reduction of the charter capital of VINA G7 Joint Stock Company was approved under the Board of Directors' Decision No. 143/QĐ-HĐQT dated 24 July 2026, reducing its charter capital from VND 1.150 billion to VND 730 billion. Accordingly, Phu Tai Joint Stock Company's ownership interest in VINA G7 Joint Stock Company decreased from 98.64% to 97.84%.

36 . BÁO CÁO BỘ PHẬN

a. Theo lĩnh vực kinh doanh

	<u>Kinh doanh đá</u>	<u>KD gỗ & viên nén gỗ</u>	<u>TM & Dịch vụ</u>	<u>Loại trừ</u>	<u>Cộng</u>
Doanh thu thuần từ bán hàng ra bên ngoài	518.122.278.669	919.433.217.906	12.173.232.668		1.449.728.729.243
- Bán hàng nội địa	285.369.818.373	175.235.779.013	12.173.232.668		472.778.830.054
- Xuất khẩu	232.752.460.296	744.197.438.893			976.949.899.189
Giá vốn của hàng bán ra bên ngoài	406.335.494.927	706.118.020.349	3.495.723.111		1.115.949.238.387
Lợi nhuận gộp từ HĐ kinh doanh	111.786.783.742	213.315.197.557	8.677.509.557		333.779.490.856
Tổng chi phí mua TSCĐ	33.208.104.895	203.749.447.817			236.957.552.712
Tài sản bộ phận	1.200.711.469.855	2.612.848.296.450	1.715.960.495.328		5.529.520.261.633
Tài sản không phân bổ					100.786.966.877
Tổng Tài sản	1.200.711.469.855	2.612.848.296.450	1.715.960.495.328		5.630.307.228.510
Nợ phải trả của các bộ phận	187.678.492.501	520.320.173.609	1.666.193.162.286		2.374.191.828.396
Nợ phải trả không phân bổ					123.010.445.669
Tổng nợ phải trả	187.678.492.501	520.320.173.609	1.666.193.162.286		2.497.202.274.065

b. Under geographical areas:

	<u>Gia Lai</u>	<u>Khanh Hoa</u>	<u>Exclude</u>	<u>Grand Total</u>
Net revenue from sales to external customers	1.416.366.866.543	33.361.862.700		1.449.728.729.243
- Domestic	439.416.967.354	33.361.862.700		472.778.830.054
- Export	976.949.899.189			976.949.899.189
Department assets	5.479.267.734.113	50.252.527.520		5.529.520.261.633
Total cost of acquisition of fixed assets	228.634.900.545	8.322.652.167		236.957.552.712
Segment liabilities	2.338.939.300.876	35.252.527.520		2.374.191.828.396

37 COMPARATIVE FIGURES

Comparative figures presented in the Separate Statement of Financial Position and the related notes are those of the separate financial statements for the accounting period ended 30 June 2026.

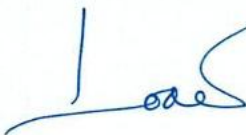
Comparative figures presented in the Separate Statement of Profit or Loss, the Separate Statement of Cash Flows and the related notes are those of the separate financial statements for the accounting period from 1 January 2025 to 30 June 2025.

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 July 2026
General Director



NGUYỄN SỸ HÒE